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THE PIONEER OF INDUSTRIAL INSURANCE.

THIRTEENTH ANNUAL STATEMENT

OF

THE PRUDENTIAL

INSURANCE COMPANY

OF AMERICA.

HOME OFFICE, - - NEWARK, N. J.

JOHN F. DRYDEN, President.
LESLIE D. WARD, Vice-President.
EDGAR B. WARD, Counsel.
EDWARD S. JOHNSON, Secretary

CASH ASSETS, - - $2,874,162.56.

BALANCE SHEET, JANUARY 1st, 1889.

LIABILITIES.

Reserve, computed at 4 per cent	$2,097,944.[illegible]
Surplus to Policyholders	776,218.[illegible]
	$2,874,162.[illegible]

SCHEDULE OF ASSETS.

Bonds and Mortgages		$[illegible],382,732.[illegible]
U. S. Government Bonds	(Market Value)	127,000.[illegible]
Lake Shore and Michigan Southern R. R. Bonds	"	14,190.[illegible]
Morris and Essex R. R. Bonds	"	44,100.[illegible]
Michigan Central R. R. Bonds	"	11,050.[illegible]
Rome, Watertown and Ogdensburg R. R. Bonds	"	16,125.[illegible]
Chicago, Burlington & Quincy R. R. Bonds	"	33,500.[illegible]
Chicago, Rock Island and Pacific R. R. Bonds	"	29,100.[illegible]
Real Estate		46,000.[illegible]
Cash in Banks and Office		87,217.[illegible]
Interest and Rents, due and accrued		21,205.[illegible]
Unreported Premiums, and Premiums in course of collection, (Net)		61,870.[illegible]
		$2,874,162.[illegible]

The increase in Surplus during the year is	$289,140.43
Increase in Cash Assets	906,793.43

THE RECORD SHOWN IN PERIODS OF THREE YEARS.

	New Policies.	Income.	Claims Paid.
1876	7,905	$14,543.10	$1,957.[illegible]
1879	35,879	123,646.00	23,012.[illegible]
1882	144,234	584,593.45	157,705.[illegible]
1885	286,152	1,509,663.08	418,622.[illegible]
1888	524,915	3,757,084.15	1,096,234.[illegible]

Total Death Claims Paid, - - - - $3,874,477.17

The Prudential Insurance Co.

—OF AMERICA—

WAS the pioneer in industrial insurance on this side of the water. That it set in operation forces of no mean power may be inferred from the fact that within thirteen years of its organization industrial insurance has attained such proportions that the two ading companies follow immediately after the three largest ordinary life insurance companies in ie United States in amount of business written. That the system introduced in 1876 met a eed of the people is shown from the fact that there are, to-day, nearly 3,000,000 industrial olicies in force in this country. Of these, the PRUDENTIAL issued, in 1888, 524,915.

The plan of the PRUDENTIAL is precisely similar to that of ordinary life insurance companies, ased upon correct principles. It is founded upon a system which has been demonstrated by science d proved by the experience of nearly two centuries to be the only satisfactory method of furnishing demnity for death. It differs from ordinary companies only in matters of detail, in its adaptation to e wants of its patrons. Its principal peculiarities are: That, while the ordinary companies do not sue a policy for less than a thousand dollars, except in rare cases, the PRUDENTIAL will issue one r ten dollars. Most companies require the premiums to be paid at infrequent intervals, and in mparatively large sums, while the PRUDENTIAL receives them weekly, each of small amount, thus lieving its policy from becoming a burden. The object of an ordinary policy is to provide an state, that of the PRUDENTIAL is to provide a burial fund to the family of the laboring man at the me when a little ready money is most needed and most appreciated. Ordinary life insurance iscriminates against women—either they do not receive them or charge a higher premium for such nsurance. The PRUDENTIAL insures women in its industrial branch upon the same basis as it takes nale risks. No ordinary company will insure children. The PRUDENTIAL has over a quarter of a illion policies in force upon children's lives.

The extent to which the PRUDENTIAL has won the confidence of the people is shown from the ct that it has insurance in force aggregating over a hundred millions of dollars, its policies being und in all sections of fifteen different States. Its policyholders, if gathered together into a single mmunity, would form a city larger, as regards population, than any city in the country, excepting ew York and Philadelphia, while the male citizens of such a town would exceed in number the uster rolls of the majority of the standing armies of the world. The amount of money for which ie PRUDENTIAL is liable, under its existing contracts, is nearly equal to the total value of the gold nd silver produced in Idaho and Colorado since the first discovery of the precious metals in those stricts. It exceeds the value of the annual export from the United States of gold and silver allion, by about twenty-five million dollars, and would suffice to pay the funded debts of the States Massachusetts, New York, Pennsylvania and Virginia. It would purchase the entire cotton anufacturing interests of Massachusetts and Rhode Island, and the lumber men of Michigan ennsylvania and Wisconsin would dispose of the entire product of their industry for that sum.

The death claims paid by the PRUDENTIAL to the present time have included in their benefit ot less than 300,000 persons, a number exceeded by the population of but eight or nine of the principal cities of the country; while the sum of four million dollars, the amount of death claims paid equal to the sum expended in ten years by any one of those States for the relief of the indigent istributed within their borders.

The *Philadelphia Times*, in an editorial on the "Science of Life Insurance," says:

"Industrial insurance, based on the legitimate science that is the foundation of all legitimate fe insurance, has been in successful operation in the United States for some years, and a conspicuous lustration of its success is exhibited by the PRUDENTIAL INSURANCE COMPANY, located at Newark . J. It began in 1875, when it issued 7905 policies and paid $1,957.50 in death claims. In 18 issued 524,915 policies and paid $1,096,234.15 in death claims. It has a cash reserve, computed four per cent, of $2,097,944, as required by the laws which govern insurance, and a surplus olicyholders of $776,218.56. Showing by the last annual report that after twelve years of business nbracing immense numbers of small holders and paying $3,874,477.17 in death claims, it grows rength each year. The fact that it has written 90,484 policies in Newark out of a population 0,000, where its managers are personally known, and that it has now 152,884 in Philadelphia, arly one-sixth of our entire population, clearly shows how much industrial people of small means sire protection to their members by insurance that is within their reach."

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F. E. DODGE, Vice-President, Of Dodge & Olcott, N. Y.

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W. W. DODGE, Secretary.

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$5,000.00 Life Indemnity. $2,500.00 Loss of Hand or Foot. $5,000.00 Loss of Hand an Foot, or Both Hands or Both Feet. $1,250.09 Loss of Eyes. $25.00 Weekly Indemnity. Total cost to Member about $12.00 per year, in payments of $2.00 each.

Unusual Terms to Reliable Agents.

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PUBLISHERS' PREFACE.

In presenting to the insurance fraternity the Seventeenth Annual Edition of THE INSURANCE YEAR BOOK it is scarcely necessary for the Publishers to indulge in an extended introduction. The work has become so well known, and is so generally relied upon for reference by persons identified with the business of insurance, that it may be said to be as familiar as household words to them. We shall content ourselves with merely calling attention to such new features as have been incorporated in the present edition.

It will be observed that the work has been increased in size by something over one hundred pages. This became necessary, owing to the addition of one additional year's figures to each of the companies included in the statistical portion of the work, thus giving ten years' comparative figures for all companies. These statistics are of the greatest importance to underwriters, enabling them to compare the business of companies year by year, showing their progress, or the reverse, as may be the case.

The principal features of the work may be briefly mentioned:

1. Under the heading of "Statutory Requirements" we have embraced a synopsis of the conditions under which companies are permitted to do business in the several States and Territories. During the past winter some thirty legislatures were in session, and much insurance legislation was accomplished or attempted, but very little was done as affecting what may be termed "requirements." In compiling this portion of the work we communicated with the insurance officials of the different States and Territories, and from them we received such corrections as were deemed necessary. We are, therefore, confident that the compilation of Statutory Requirements as presented embraces all material points.

2. In the department entitled "Digest of Insurance Decisions" we have grouped together in a brief manner a large number of decisions rendered during the past year by the courts in insurance cases—life, fire and accident. While stating the points decided as briefly as possible, we have at the same time preserved the reference, so that the full text of any decision mentioned may be obtained by persons desiring it.

3. Under the heading of "Statistics of Foreign Companies" we give various matters of information relative to foreign companies in different countries. These figures show the amount of their business according to their latest reports.

4. The statistics of the "Canadian Companies" as presented are very complete, showing the business of all companies doing business in the Dominion—life, fire, accident, etc.

5. The department of "Statistics of American Fire Companies" embraces the comparative statistics of ten years. Numerous other tables are given, showing special features in connection with the business.

6. The department of "Fire Insurance by States" shows the amount of business transacted in the several States and Territories by the companies doing business therein. The figures given show the "premiums received" and "losses paid," with a ratio of "losses to premiums." This department is considered of great value as showing the localities from which the insurance business is derived. These tables are followed by a recapitulation showing premiums and losses in the aggregate.

7. The "Life Insurance Statistics" presented are by companies for ten years' transactions. Following these are numerous tables relating to life insurance, which are of special value, including a series of tables showing "Life Insurance by States," indicating where the companies obtain the bulk of their business.

8. The department embracing the names of the directors of companies, trustees of foreign companies and the field men has been very considerably extended, the reports being corrected from information furnished by the home offices.

9. The list of "Retired American Companies" is very complete, and has been brought down to date.

10. The "List of Prominent Agents" has been carefully revised, and embraces many additional names, as well as many places not previously included in the list.

11. In the Appendix the statistics relating to "Fire Protection and Water Supply" have been compiled with more than usual care and thoroughness, and a large number of places have been added to the list. Special attention has been given to securing additional and correct information regarding the water supply of the different places, as well as to the fire departments, so that the information presented this year is much more complete than ever before. The additions to this department include about fifty pages more than were embraced in the department last year.

Special attention is called to two series of tables relating to life insurance. Those entitled "Definitive Analysis of Life Assurance Returns," by Benj. F. Brown, constitute the most complete analysis of the business and financial standing of life companies that has ever been printed. They contain many important improvements over similar tables printed in THE YEAR BOOK last year. The second series of tables, entitled "Life Assurance Ratios," are new, and give a great number of ratios that are exceedingly valuable. They also indicate the rank of companies regarding certain material features of their business.

In every department of the work great care has been exercised in securing correct information from trustworthy sources, and it is believed that THE YEAR BOOK for 1889 contains more information of value to underwriters than was ever before printed in one volume. THE YEAR BOOK in this respect is unique, there being no similar publication issued in any part of the world. It is the aim of the publishers to embrace within its covers all material information relating to the standing and status of the companies and everyday knowledge that underwriters desire, thus making it a trustworthy and convenient hand-book for ready reference.

Thanking our many patrons most heartily for the kindly manner in which they have heretofore received this volume, we commend the present issue to their attention

THE SPECTATOR COMPANY.

ATLANTA HOME INS. CO.,

ATLANTA, GA.

Capital,	$200,000
Reinsurance Reserve,	5 ,667
Total Assets,	284,831

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N. B.—In all portions of the Country, Gentlemen who would [illegible] *correct styles of Hats must see to it that the above Trade Mark is stam* [illegible] *inside the crown.*

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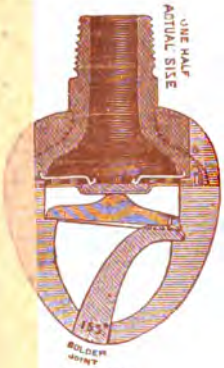
Sensitive Automatic Sprinkler.

BOTH WET AND DRY SYSTEMS.

After seven years' extensive use the GRINNELL is known and acknowledged to be the only absolutely water-tight and reliable sprinkler.



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Equipped with them

From May 1, 1882, to July 1, 1889.

Within that time the Sprinkler has worked successfully in

More than 450 Fires, With No Failures.

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The latter Company also equips Buildings with the well-known "Watkins' Automatic Fire Alarm"—now used in New York, Boston and Philadelphia, for the detection of fires. This system already protects about Eight Hundred Millions of Mercantile Property and is approved by the Board of Fire Underwriters in these cities, who allow large rebates in the cost of insurance to those who use this protection.

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THE MERCANTILE SAFE DEPOSIT CO.

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e Largest, Strongest and Best Equipped Vaults in the World

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EQUITABLE ACCIDENT

Insurance Company

—OF—

CINCINNATI, OHIO.

DOES A STRICTLY ACCIDENT BUSINESS ONLY.

PAID-UP CASH CAPITAL, - $100,000.

Special Indemnity for Loss of Sight or Limbs.

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"The CLOSER life insurance is held to its ESSENTIAL OBJECT, which has won for it the univer- esteem of the thoughtful and humane, and apart from mercenary SPECULATION of WHATEVER ure, the better for its safety and dignity."—JOHN K. TARBOX, *Late Ins. Com'r of Mass.*

THE

Natural Premium Life Society

OF LOUISIANA,

OFFICE, NEW ORLEANS, LA.

Under its adjusted Natural Premium Rates, offers Pure Life Insurance divested of Investments or Speculative features.

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ISSUES EVERY APPROVED FORM OF

LIFE AND ENDOWMENT POLICIES.

In the eighteen years of its operations it has paid losses amounting to many thousand dollars without once being forced to do so by litigation.

Policies are Non-Forfeitable after three years, and indisputable from date of issue, except for actual fraud.

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WALKER.....Vice-President.
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UNDERWRITERS AGENCY

A. STODDART, Gen'l Agt.

AGENCIES THROUGHOUT THE WESTERN AND SOUTHERN STATES.

The new Dwelling House Policy of this organization is the shortest and most liberal fire insurance policy ever issued.

—— THE ——

IMPERIAL LIFE INS. CO.

DETROIT, MICH.,

Deposited with the State Treasurer of Mich., in trust for the Policyholders,

$100,000.

The Most Economical Life Insurance in the World.

Both forms of Life Insurance are offered:

NATURAL PREMIUM Insurance for PROTECTION.

LEVEL PREMIUM Insurance for PROTECTION and INVESTMENT.

The IMPERIAL is the first Life Insurance Company to offer both the *Natural* and *Level Premium* forms, with the addition of *Survivor's Pure Endowment. No restrictions* on travel or residence, and all policies are incontestable while in force, *except for fraud.*

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MICHIGAN F. & M. INSURANCE CO.

OF DETROIT.

ORGANIZED - - - - 1881,

LOSSES PAID, - - $568,254.

CASH CAPITAL	$400,000.00
Net Surplus, over	133,880.00
Gross Assets	715,451.00

D. WHITNEY, JR., PRESIDENT. EUGENE HARBECK, SECRETARY.

This Company insures the better class of hazards in Cities having Water-Works and Fire Departments.

T. Y. BROWN, - 34 Pine Street, New York.

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ROME FIRE INSURANCE COMPANY

OF THE STATE OF GEORGIA. ROME, GA.

THIRD ANNUAL STATEMENT, JAN. 1, 1889.

CAPITAL STOCK	$103,900.00
RESERVE FOR REINSURANCE (*Legal Standard.*)	42,523.05

CASH INCOME RECEIVED.

FROM JANUARY 1, 1888, TO JANUARY 1, 1889.

Premium Receipts	$84,681.21
Interest, Discounts, &c	8,157.92
	$92,839.13

DISBURSEMENTS.

Losses Paid	$1,670.16
Dividends Paid Stockholders	6,234.00
Salaries, Traveling, Agency and general Office Expenses	7,457.88
Commissions and Brokerages	17,790.25
Losses Paid	44,104.14
	$77,256.43

ASSETS.

Real Estate (Company's principal Office, 221,225 Broad St.)		$14,500.00
Loans on Bonds and Mortgages (First liens on fee—market value $154,100.00.)		42,500.00
Loans on Bonds and Stocks (Market value, $99,818.75.)		31,743.75
Bonds and Stocks owned by the Company		36,060.00
Interests accrued and uncollected		1,548.40
Cash on Deposit		8,556.90
Premium Notes		2,515.05
Premiums in hand of Agents and in course of Transmission		9,172.29
Office Furniture, Home Office Accounts in course of Collection		4,712.35
Bills Receivable and Accrued Interest		24,696.74
		$176,005.48

LIABILITIES.

Reserve for Losses under adjustment, and all other claims	$15,397.83	
Surplus to Policyholders	160,607.65	
		$176,005.48
Net Surplus to Stockholders		$14,174.00

OFFICERS.

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DIRECTORS.

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G. C. CLARK, of R. G. Clark & Co., Wholesale Dry Goods.
[illegible] ROUNSAVILLE.....Of Rounsaville & Bro., [illegible]
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A. S. HAMILTON of Hamilton & Co., "
O. H. McWILLIAMS.....Capitalist
[illegible] COLCLOUGH, Of Colclough & [illegible] Wholesale Dry Goods.
[illegible] HAMILTON YANCEY [illegible]

WESTERN Assurance Co.

HEAD OFFICES COR. WELLINGTON & SCOTT STS.

TORONTO.

CANADA.

INCORPORATED 1851.

TOTAL ASSETS IN UNITED STATES, - -	$1,045,329.57
" LIABILITIES IN UNITED STATES, - - -	595,283.03
SURPLUS IN UNITED STATES, -	$450,046.54
INCOME IN UNITED STATES FOR YEAR 1888, -	$1,177,471.80
TOTAL LOSSES PAID IN UNITED STATES FROM 1874 TO 1888, INCLUSIVE. - - - -	$7,137,737.78

IDENT,
SMITH.
DIRECTOR,
KENNY.
AGENCIES,
DODD.

es Trustees.
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ational Bank,
YORK.
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holas Bank,
YORK.
GUION,
YORK.

ORGANIZED 1857.

AMERICAN

Fire Insurance Company

OF NEW YORK.

No. 146 Broadway, Mutual Life Old Building, New York.

Cash Capital	$400,000
Unearned Premiums and other Liabilities	311,034
Net Surplus, January 1, 1889	548,338
Total Assets	$1,308,514

DAVID ADEE, PRESIDENT.

SILAS P. WOOD, Manager of Agencies. W. H. CROLIUS, Secretary

C. P. PEIRCE, Assistant Secretary.

THE

Mount Vernon Fire Ins. Co.

OF ALEXANDRIA, VA.

Stock Company Chartered by the Legislature of the State of Virginia

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—THE—

MUTUAL LIFE

INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, - - - PRESIDENT.

ASSETS, - $126,082,153.56.

The Largest and Best Life Insurance Company in the World.

The New Business of the Mutual Life Insurance Company in 1888 Exceeded $103,000,000.

Its Business shows the Greatest Comparative Gain made by any Company during the past year, including

gain in assets of	$7,275,301.68
gain in income of	3,096,010.06
gain in new premiums of	2,333,406.00
gain in surplus of	1,645,622.11
gain in new business of	33,756,792.85
gain of risks in force	54,496,251.85

THE MUTUAL LIFE INSURANCE COMPANY

AS PAID TO POLICYHOLDERS SINCE ORGANIZATION

$272,481,839.82.

The wonderful growth of the Company is due in a large degree to the freedom from restriction irksome conditions in the contract, and to the opportunities for investment which are offered in addition to indemnity in case of death.

The Mutual Life was the first to practically undertake the simplification of the insurance contract and strip it of a verbiage in the mazes of which could be found innumerable refuges against claims of policyholders who had, however, unwittingly, departed from the strict letter of the agreement. That this appealed powerfully to the popular taste is evident from the fact that in 1888 the company wrote over $103,000,000 of new insurance.

The Distribution Policy of the Mutual Life Insurance Company is the most liberal contract offered by any company and produces the best results for the policyholders.

RENEWABLE TERM INSURANCE

AS OFFERED BY

THE PROVIDENT SAVINGS

Life Assurance Society

OF NEW YORK

WM. E. STEVENS, Secretary. **SHEPPARD HOMANS, President and Actuary**

HOME OFFICE,

Equitable Building, 120 Broadway.

EXTRACTS FROM THE OFFICIAL REPORT OF THE INSURANCE DEPARTMENT OF THE STATE O NEW YORK, FOR THE YEAR ENDING DECEMBER 31, 1888.

	PROVIDENT SAVINGS.	ALL OTHER COMPANIES.
Premium Receipts in 1888	$1,145,153.00	$113,214,377.c
Dividends paid Policyholders	376,681.00	13,948,146.c
Percentage of Dividends to Premiums	32.9	12.3
Insurance in force December 31, 1888	51,012,286.00	2,710,564,842.c
Premiums charged to each $1,000 insurance in force	22.45	41.7
Which were thus appropriated:		
For Dividends	7.38	5.1
For Death Claims and Expenses	12.36	27.2
For other purposes	2.71	9.-
Total Premiums as above	22.45	41.;
Net Cost of Insurance less Dividends	15.07	36.(

GOOD AGENTS WANTED.

STATUTORY REQUIREMENTS.

WHAT THE VARIOUS STATES REQUIRE OF COMPANIES DOING BUSINESS THEREIN.

REVISED AND CORRECTED ESPECIALLY FOR THE INSURANCE YEAR BOOK.

In the following chapter we present a summary of the laws of the different States imposing conditions upon foreign companies and companies of other States doing business within their borders. The insurance officials of these several States have very kindly revised these synopses and made such corrections as were necessary to make them conform to the latest enactments of their several legislatures. There were some thirty legislatures in session during the past winter, and much legislation relative to insurance was considered. The conditions of entry into the various States, however, were changed in but few instances, and these are noted in the following pages. It is believed that this compilation covers all the material points of the legal requirements of the various States and Territories.

ALABAMA.

SUPERVISING OFFICER—CYRUS D. HOGUE, AUDITOR OF STATE, MONTGOMERY.

GENERAL REQUIREMENTS.

Each company must, before admission, file a copy of its charter, duly certified, together with a statement sworn to by the president and secretary, showing the subscribed and paid-up capital of the company and its financial condition ; also an instrument, under seal of the company, authorizing all agents to accept service of legal process, and admitting such service as if served upon the company. Companies must have known place of business in the State and authorized agent thereat. The reciprocal features of the State law have been declared unconstitutional by the Supreme Court of the State.

AGENTS.

Before transacting any business each agent must obtain from the Auditor a certificate of authority, which certificate, together with a copy of the financial statement and of the instrument relating to the service of process, must be filed in the office of the Judge of Probate for the county wherein such agent is located ; certificates to be renewed annually in January, and

to be filed with copy of the annual statement with the Judge of Probate. Each individual soliciting insurance must have license, and all persons taking applications are agents of company.

LIFE COMPANIES.

Each company must be possessed of at least $100,000, and must file with the Auditor in July of each year a statement, certified by the president, secretary or actuary, showing the financial condition of the company on the first day of April preceding; such statement must show the gross amount of premiums received, in cash or otherwise, in the State during the year, the amount of funds invested in the State, and the amount paid for taxes and license in each county. If a life company invests in the State the net reserve upon policies on the lives of citizens, it will be entitled to all the privileges of a home company. The Treasurer may require additional deposits.

FIRE AND MARINE COMPANIES.

Each company must have a cash capital of at least $100,000, invested in accordance with the laws of the State from which it derives the charter. Sworn statements of the condition of the company must be filed by the 10th of January of each year or within thirty days thereafter, showing all transactions to December 31 preceding. Fifty per cent of the premiums received must be retained as a reinsurance fund. The certificate issued by the Auditor to the company expire January 15 each year, and must be renewed during the month. When the Auditor discovers an impairment of capital equal to twenty-five per cent after providing for all liabilities, he may revoke his certificate. Companies required to make annual report of business transacted in the State.

FOREIGN COMPANIES.

Every foreign company must file with the Auditor a certificate, signed by the proper State officer, setting forth that the company has on deposit in some State at least $200,000 in lawfully invested securities, for the benefit of all the policyholders in the United States. Annual statements required the same as of other State companies. Taxes and fees the same.

Taxes.—A tax of one per cent is imposed on gross amount of premiums (expenditures and losses paid, and return premiums deducted). Agents of insurance companies must make a sworn statement in January of each year, and file with the assessor of the county in which they are located, showing the amount of premiums received, less expenditures and losses paid and returned premiums, for the year ending on the first day of that month. Agents in incorporated cities where there are fire departments must pay the sum of $200 annually for the support of such fire departments.

Fees.—Each company must pay to the State Treasurer, in the month of January, an annual license fee of $100. For filing statement with Auditor, $5; with Judge of Probate, $5.

Penalties.—Agents doing business in violation of the law are subject to a fine not exceeding $500 for each offense. Company doing business without license shall forfeit $1000.

ARKANSAS.

SUPERVISING OFFICER—A. W. FILES, AUDITOR OF STATE, LITTLE ROCK.

GENERAL REQUIREMENTS.

Every company, before engaging in business, must file with the Auditor of State a certified copy of its charter, a certificate showing the date of organization, location and principal office of the company; also a written stipulation that legal process served on the Auditor, or the person designated by the company, will be accepted as served on the company. On complying with the law, the Auditor will issue a certificate of authority to the company. Every company must have a capital of not less than $100,000, fifty per cent of which must be paid up.

EXAMINATIONS.

The Auditor is empowered to examine any company at its home office, and, if impairment in capital is ascertained, may revoke his certificate. Refusal to permit examinations warrants him in withdrawing his certificate.

Companies must furnish the Auditor with lists of agents, when he will issue a certificate to each, granting him authority to transact business for the company. Certificates renewable annually. One certificate suffices for a firm, provided the name of each member is inserted therein.

LIFE COMPANIES.

Each company must file an annual statement with the Auditor by the 1st of March of each year, showing the financial condition of the company on the 31st of December preceding. The statement must be accompanied by a certificate, signed by the proper officer of the State wherein the company was organized, showing the net value of all policies in force, and certifying that the company has assets equal thereto, and is authorized to do business in such State. In the absence of such certificate, the Auditor is authorized to value the policies of the company on the basis of the American Experience Table of Mortality and four and one-half per cent interest.

FIRE AND MARINE COMPANIES.

Must have a subscribed capital of not less than $150,000, of which $50,000 must be paid up. A sworn statement, signed by the president, vice-president or secretary of the company, must be filed with the Auditor before the 1st of March each year, showing the financial condition of the company and its transactions up to December 31st of the previous year. The reinsurance fund to be computed at fifty per cent of the premium on all risks having less than one year to run, *pro rata* on all risks having more than one year to run; when the reinsurance fund is reduced to less than forty per cent of the premiums received during the year, the whole amount of premiums received on unexpired risks shall be set aside as a reinsurance fund. Companies required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

In addition to making the annual statement, as required of other State companies, foreign companies must furnish, prior to July 1 of each year, a statement showing the business transactions outside of the United States and its financial condition outside of the United States branch.

Taxes.—A tax of two and one-half per cent is imposed on premiums (less losses and commissions). Every company must submit a sworn statement, signed by the president, secretary or agent, at the time of filing the annual statement, showing the premiums received in the State, upon which statement the tax is computed. No municipal taxes or licenses are permitted.

Fees.—For filing charter, $15; filing statement, $10; issuing certificate, $2; copies of papers, twenty cents per folio; certifying such copies and affixing seal, $1; valuing life policies, a charge not exceeding three cents per $1000 of insurance may be exacted; examinations, actual expenses incurred.

Penalties.—Neglect to furnish statement as required, a penalty is imposed of $100 for each day's delay; transacting business without complying with the law subjects the offender to a fine of $500 for each month or fraction thereof during which the business is unlawfully conducted. Misdemeanor for agents to solicit business for companies that have not complied with the law.

CALIFORNIA.

SUPERVISING OFFICER—J. C. L. WADSWORTH,* INSURANCE COMMISSIONER, SAN FRANCISCO.

GENERAL REQUIREMENTS.

Any company, stock or mutual, of another State, desiring to do business in California must file with the Insurance Commissioner a certified copy of its charter, and a certificate signed by the proper officer of the State wherein such company was organized, setting forth that it has available assets in excess of all liabilities equal to not less than $200,000; also a

* J. N. E. Wilson has been appointed as successor to Commissioner Wadsworth, and will enter on his duties April, 1890.

statement of its financial and business condition on the 31st of December preceding, sworn to by the principal officer of the company; the company must also designate some agent to accept legal service, and such agent shall be deemed the general agent of the company within the State, and service made upon him shall be deemed as having been made upon the company. In case the company shall at any time be without such agent, the Insurance Commissioner shall be empowered to accept service. Should a company transfer from a State to a United States Court any suit brought against it by a citizen of California, the Commissioner is required to revoke its license to do business in the State. The general agent must also file with the Commissioner a bond with two sureties in $1000 each, conditioned that he will pay quarterly in advance all taxes, licenses or fees that are or may be imposed by law, and that the company will comply with the law in all respects. All payments must be in United States gold coin. On compliance with these requirements, a certificate of authority to do business will be issued to the company by the Commissioner. An anti-compact law was passed February, 1889.

EXAMINATIONS.

The Commissioner is empowered to examine any company doing business in the State whenever he shall deem it necessary, and if a company is found to be insolvent, he shall revoke its authority to do business. A company is regarded as insolvent when, after providing for all liabilities, its capital is reduced below $200,000, or below seventy-five per cent of its paid-up capital; if it be a mutual company, when its cash assets over liabilities are less than $200,000. Commissioner must publish notice of insolvency four weeks.

AGENTS.

Every company must file with the Commissioner a certified copy of the authority given by it to each agent in the State, and, in case of a change of agents, the Commissioner must be notified. Every general agent appointed by the company must obtain from the Commissioner a certificate of authority to do business, which continues in force without renewal until revoked. One certificate suffices for all members of a firm. Other agents do not require certificates. If a solicitor for a life assurance company has been employed by any other company within a year previous, he shall produce written evidence that all moneys received by him for such company have been paid to it. Solicitors for life companies must obtain a license annually.

Companies not doing business in the State may have a special agent for the purpose of collecting renewal premiums, who shall receive a certificate of authority from the Commissioner on filing notice of appointment. No other papers required of such companies.

LIFE COMPANIES.

Sworn statements, verified by the principal executive officer of the company residing in the State, must be filed with the Commissioner on or before March 10th of each year, showing the financial condition of the company and its business transactions up to December 31 of the preceding year. Such statement must also be printed one week in a daily paper published in the city where the principal office of the company in the State is located. A statement must be filed by representative in the State on or before January 15, showing the business effected and renewals of previous year. When requested by the Commissioner to do so, companies must furnish him with the requisite data for valuing its outstanding policies. If his valuation be not accepted by the assurance officer of any other State, then the companies of such State doing business in California shall submit their policies for valuation by the Insurance Commissioner of that State. Valuations made upon the basis of the American Experience Mortality Tables and four and one-half per cent interest. All policies issued within the State, unless otherwise specifically contracted between the assurer and the assured, for tontine or other term or paid-up assurance, must contain a stipulation that when, after three full annual premiums shall have been paid on such policy, it shall not cease or become void solely by the non-payment of any premium when due; its entire net reserve, by the American Experience Mortality Table and interest at four and one-half per cent yearly, less any indebtedness to the company on such policy, shall be applied by such company as a single premium, at such company's published rates in force at date of original policy; but at the age of assured at the time of lapse, either to the purchase of non-participating term assurance for the full amount assured by such policy, or upon the written application by the owner of such policy, and the surrender thereof to such company within three months from such non-payment of premium, to the purchase of the non-

participating paid-up policy, payable at the time the original policy would be payable if continued in force; both kinds of assurance to be subject to the same conditions, except as to payment of premiums, as those of the original policy. It may be provided, however, in such stipulation, that no part of such term assurance shall be due or payable unless satisfactory proofs of death be furnished to the assurance company within one year after death, and that, if death shall occur within three years after such non-payment of premium, and during such term of assurance, there shall be deducted from the amount payable the sum of all the premiums that would have become due on the original policy if it had continued in force. If the reserve on endowment policies be more than enough to purchase temporary assurance as aforesaid to the end of the endowment term, the excess shall be applied to the purchase of pure endowment assurance, payable at the end of the term, if the assured be living. If any company shall evade this provision of law, its certificate of authority shall be immediately revoked. Any acts in conflict with above were repealed by the passage of this "Specific Contract" bill in April, 1880.

The following law was enacted in March 1889:

SECTION 1. Section 447 of the Civil Code of the State of California is hereby amended so as to read as follows:

Section 447. Every life assurance corporation organized under the laws of this State must, on or before the first day of February of each year, furnish the Insurance Commissioner the necessary data for determining the valuation of all its policies outstanding on the thirty-first day of December then next preceding. And every life assurance company organized under the laws of any other State or country, and doing business in this State, must, upon the written requisition of the Commissioner, furnish him, at such time as he may designate, the requisite data for determining the valuation of all its policies [then] outstanding. Such valuations must be based upon the rate of mortality established by the American Experience Life Table, and interest at four and one-half per cent per annum; *provided*, that from and after the thirty-first day of December, A. D. one thousand eight hundred and ninety-one, such valuations must be based upon the rate of mortality, established by the Combined Experience or Actuaries' Table of Mortality, with interest at the rate of four per cent per annum. When the laws of any other State or territory require of a life assurance company, organized under the laws of this State, a valuation of its outstanding policies by any standard of valuation different from that named in this section, the Insurance Commissioner is hereby authorized to make such valuation for use in such other State or territory, and to issue his certificate in accordance therewith. For the purpose of making the valuations, the Insurance Commissioner is authorized to employ a competent actuary, whose compensation for such valuation shall be three cents for each thousand dollars of assurance, to be paid by the respective companies whose policies are thus valued.

SECTION 2. All acts and parts of acts in conflict with the provisions of this act are hereby repealed.

FIRE AND MARINE COMPANIES.

Sworn statements, verified by the principal executive officer residing in the State, must be filed with the Commissioner as follows: By the 15th day of January, showing business done in the State during the preceding year; companies of other States must file, by March 10th, statement showing transactions and financial standing December 31 preceding; companies of other countries have till May 1 to file such statement. Such statement must also be printed for one week in a daily newspaper published in the city where the principal office in the State of the company is located. The reinsurance fund must be computed at fifty per cent of the premium on unexpired risks. Statements of State companies must be filed on or before February 1 of each year.

FOREIGN COMPANIES.

Every foreign company doing business in the State must file a sworn statement, on or before the 1st of May of each year, showing its financial and business condition on the thirty-first day of December preceding. Such statement must be printed for one week in a daily newspaper published in the city where the principal office of the company in the State is located.

Taxes.—Taxes are imposed in accordance with the reciprocal provisions of the laws. A law passed in 1885 levies a tax of one per cent on gross premiums collected by foreign companies, for the benefit of disabled firemen, but the courts declared it to be unconstitutional and it is now inoperative.

Fees.—For filing charter, $30; for filing annual statement, $20; for filing other papers required, $5 each; certificate to agents, $1; for copies of papers on file, twenty cents per folio; for certifying such copies, $1 each; certificate of special agent of life company, $20; for valuing life policies, three cents for each $1000 of assurance. All fees to be paid in gold. Should the expenditure in the office of the Commissioner exceed the receipts, the Commissioner is empowered to assess the companies doing business in the State, on the basis of premiums received, sufficient to make up the deficiency. Other fees subject to reciprocal legislation.

Licenses.—The city of San Francisco is authorized to collect a license from each agent, and the city ordinance provides as follows: Every agent shall pay for each company represented by him, according to premiums received. Those doing a business of $50,000 per quarter or over, $100 per quarter; $25,000 per quarter or less than $50,000, $75 per quarter; $10,000 per quarter or less than $25,000, $50 per quarter; less than $10,000 per quarter, $25. Other license fees charged in accordance with reciprocal legislation.

Penalties.—For neglecting to file the statements required, or the stipulation relative to serving legal process, a fine of $100 for the first month, and $200 for each succeeding month, is imposed for the time the company does business in default. For failing to answer truthfully, in writing, the written inquiries of the Commissioner, a fine of $500 is imposed. A fine of $100 for issuing a life policy to a resident of the State that does not contain written evidence that it was issued in the State.

CANADA.

SUPERVISING OFFICER—W. FITZGERALD, SUPERINTENDENT OF INSURANCE, OTTAWA.

GENERAL REQUIREMENTS.

Each company must file with the Minister of Finance a certified copy of its charter and a properly authenticated statement of its condition on the 31st of December preceding; also a power of attorney, signed by the proper company officer under seal of the company, appointing an agent or head officer in Canada; such officer or agent must be empowered to accept legal service for the company; this power of attorney must be verified under oath by such officer or agent. Copies of the documents named must be filed with the Superior Court of Law or Equity, in the Province wherein the head office in Canada of the company is located; if the head office is in Quebec, the duplicate must be filed in the office of the Prothonotary of the Superior Court of the district wherein such head office is located. Each company must obtain from the Minister of Finance a license to do business, which license must be printed in The Canadian Gazette and in one paper in the city and county wherein the head office is located. License renewable on the 1st of April in each year. When the liabilities in Canada of a company exceed its assets, deficiencies must be made good or its license will be revoked.

LIFE COMPANIES.

Every life assurance company must deposit in the hands of the Receiver-General $50,000 for the protection of Canadian policyholders; this deposit in the case of foreign companies to be increased as required to make it equal to the reinsurance reserve upon all policies held in Canada, or such increase may be placed in the hands of trustees for such purpose. Annual statements to be filed on or before the 1st of March in each year, duly verified by the proper officer of the company. If a company fails to pay its losses for thirty days after they are due, or after judgment has been entered, its license will be revoked.

FIRE AND MARINE COMPANIES.

Every foreign company doing a fire and inland marine business, either or both, must deposit with the Receiver-General $100,000 for the protection of Canadian policyholders, and every native company $50,000. The deposit in the case of foreign companies to be increased

from time to time as the company's liabilities in Canada increase. United States companies must deposit United States securities, or others that may be approved by the Treasury Board. Annual statements showing the condition of the company must be filed before the 1st of March of each year with the Minister of Finance; also a statement of its general business. Fire policies cannot be written for a longer term than three years. If an undisputed claim or judgment on a disputed claim remains unpaid for sixty days after it is due, the license of the defaulting company will be revoked, but may be reissued if the claim is satisfied within sixty days thereafter. Failure to pay such claims shall be deemed an act of insolvency.

Taxes.—In accordance with a law passed by the Quebec legislature—but this law is being contested before the courts as unconstitutional—a direct tax is imposed upon all insurance companies doing business in that Province, to be paid into the public treasury. Every life company is required to pay $500, and $250 additional if doing an accident business. Fire and marine companies pay $500. Agencies in Montreal and Quebec are taxed $100 each, and all other agencies in the Province $5 each.

Fees.—The Superintendent is empowered to assess companies toward the expenses of his office *pro rata* upon gross premiums received on Canadian business, during each year ending December 31; such assessments to be paid on or before March 31; not to exceed $8000 upon fire and inland companies.

Penalties.—Neglect to comply with the requirements of the law as to the filing of annual statements subjects the company so neglecting to a penalty of $500 for each violation, and an additional penalty of $100 for each month during which any such company neglects to file such statements, and if such penalties are not paid the company's license may be withdrawn or suspended.

Any person who delivers any policy or interim receipt, or who collects any premium or carries on any business of insurance in Canada on behalf of an unlicensed company, is liable to a penalty of not less than $20 nor more than $50 for a first offense, and for a second offense imprisonment without the option of a fine.

COLORADO.

SUPERVISING OFFICER—LOUIS B. SCHWANBECK, STATE AUDITOR AND SUPERINTENDENT OF INSURANCE, DENVER.

GENERAL REQUIREMENTS.

Every company doing business in the State is required to file a copy of its charter with the Superintendent, and also a sworn statement of the chief officer of the company, showing the condition of its affairs on the 31st of December preceding. Also a written instrument constituting the Superintendent an attorney of the company to accept service of legal process. Annual statements to be filed on or before the first day of March of each year. A synopsis of the annual statement filed must be printed at least four times, together with a copy of the Superintendent's certificate, in a newspaper published at the State Capital. "No joint stock fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid-up cash capital of not less than $200,000. No joint stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State unless possessed of an actual paid-up cash capital of not less than $100,000.

EXAMINATIONS.

"The Superintendent of Insurance shall have power to examine and inquire into all violations of the insurance law, and may at any time examine the financial condition, affairs and management of any insurance company incorporated by, or doing business in the State, and inquire into and investigate the business of insurance transacted, and may require any company, its officers, agents, employees, or attorneys or other persons, to produce, and may examine all its assets, contracts, books and papers; may compel the attendance before him and may examine under oath its directors, officers, agents, employees, solicitors, attorneys, or

any other persons, in reference to its condition, affairs, management or business, or any matter relating thereto; may administer oaths or affirmations, and shall have power to summon and compel attendance of witnesses, and to require and compel the production of records, books, papers, contracts or other documents, by attachments if necessary; and shall have the right to punish for contempt by fine or imprisonment, or both, any person failing or refusing to obey such summons or order of said Superintendent." The Superintendent is authorized to appoint competent persons to make the examinations in his name.

AGENTS.

All companies must obtain annually certificates from the Superintendent for each agent or solicitor, authorizing them to do business.

LIFE COMPANIES.

Annual statement to be filed on or before March 1. The Superintendent is authorized to value outstanding policies when he deems it necessary. Valuations to be made in accordance with the American Experience Tables and four and one-half per cent interest. "After three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any such subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of issue of policy, which shall not be less than the full net value of the policy per American Experience Table of Mortality, four and one-half per cent interest, provided that application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made."

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than $200,000. Annual statements to be filed on or before March 1 of each year, showing the condition of the company on the thirty-first day of December preceding. Such statement to be printed at least four times in a daily paper published at the Capital of the State. Any company, other than fire or life, must be possessed of a paid-up capital of $100,000.

Companies required to make annual statements of business transacted in this State.

FOREIGN COMPANIES.

Same requirements as for fire and marine companies.

Taxes.—All insurance companies, partnerships or associations engaged in the transaction of the business of insurance in this State, shall annually, on or before the 1st of March in each year, pay to the Superintendent of Insurance two per cent on the excess of premiums received over losses and ordinary expenses incurred within the State during the year ending the previous thirty-first day of December. In case the expenses of the department shall exceed the amount collected under the provisions of this act, the Superintendent shall assess upon the insurance companies doing business in this State, in proportion to the receipts in this State, a sum equal to such excess. In case of neglect or refusal of any company to pay such tax assessment, the Superintendent of Insurance shall revoke the authority or license granted to such insurance company. Insurance companies shall not be subject to any further taxation, except on real estate and the fees provided in this act.

Fees.—For filing the certified copy of articles of incorporation required by this act on the organization of each company, $50; for filing power of attorney and statement preliminary to admission, $50; for filing copy of its charter or deed of settlement and examination thereof, $25, unless capital exceeds $250,000; ten cents additional for each $1000 above that amount; for filing annual statement, $50; for certificate of authority to transact business in this State, $5; for each copy of certificate of authority for use of agent, $2; for each copy of any paper filed in his office, per folio, twenty cents; for affixing seal of his office and certifying any paper, $1.

Penalties.—For business transacted by or for an unauthorized company, a penalty of $500 is imposed for each offense; for refusing to give truthful information regarding a company or

testifying falsely, the delinquent is liable for contempt or perjury, and a fine not exceeding $500; for making a false certificate, entry or memorandum in papers offered for filing, a fine of not less than $1000 and imprisonment not less than two months. Reciprocal legislation.

CONNECTICUT.

SUPERVISING OFFICER—O. R. FYLER, INSURANCE COMMISSIONER, HARTFORD.

GENERAL REQUIREMENTS.

Every company must, before receiving authority to do business in the State, file with the Commissioner a certified copy of its charter; also a statement, sworn to by the president, vice-president or secretary of the company, showing the financial and business condition of the company. It must also execute a written instrument appointing the Commissioner its attorney to accept service of legal process. All advertisements must correspond with last statement filed.

EXAMINATION.

The Commissioner is empowered to examine into the condition of any company doing business in the State, and if he finds it impaired, to revoke its authority to do business, and to publish the result of such examination if he thinks proper. Fire and marine companies are deemed unsound when their assets over liabilities are less than three-fourths of their paid-up capital. Life companies are unsound when their assets are not equal to their liabilities and legal reserve.

AGENTS.

All agents must obtain a certificate from the Commissioner authorizing them to transact business. Certificates expire March 31 in each year, and must be renewed. Certificates are issued in firm name except for companies of such States as require individual certificates from agents of Connecticut companies. No person permitted to act as agent, under penalty of not less than $100, nor more than $500, without obtaining from the Commissioner of Insurance a certificate of authority, which certificate must be renewed on the 1st of April each year. Any agent soliciting business for an unauthorized company, or in any way aiding in the transaction of business with such company, shall be fined not more than $1000; but any person, on payment of a fee of $20 to the Insurance Commissioner, may obtain a license to transact business with unauthorized companies, subject to the approval of the Commissioner. Such licenses must be renewed on the 1st of April each year.

LIFE COMPANIES.

Each company must furnish a certificate from the proper official of the State wherein such company was organized, setting forth the valuation of all outstanding policies of such company, calculated according to the Actuaries' Table of Mortality and four per cent interest. Such certificate will be accepted by the Commissioner, provided his certificate of a similar nature regarding Connecticut companies is accepted by the insurance officer of such State. Otherwise the Commissioner is empowered to value outstanding policies himself. Annual statements must be filed on or before March 1 of each year, showing the condition of the company on the thirty-first day of December preceding.

FIRE AND MARINE COMPANIES.

Each stock company is required to have a cash capital of at least $150,000. Mutual companies must have available assets equal to $150,000. The reinsurance fund is required to be fifty per cent of the gross premium (return premiums and reinsurance deducted) on all fire risks except those that are perpetual; on perpetual risks ninety-five per cent must be reserved for reinsurance; on ocean marine risks the full amount of premiums must be reserved. In fire insurance all the conditions of the insurance must be stated on the policy, and five days' notice of cancellation is required. The amount that may be written by a company upon a single risk is limited to ten per cent of its paid-up capital. No company is permitted to advertise or represent itself as having a capital greater than the amount actually paid up, or to represent

itself as possessed of assets not actually owned by it. Companies are required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

Every foreign company is required to have a cash capital of not less than $200,000, and must have on deposit with the Treasurer of some one of the United States at least $200,000 in United States bonds or the bonds of Connecticut, New York or Massachusetts, for the protection of all its policyholders in the United States. A certificate signed by the officer holding such deposit must be filed with the Commissioner. The aggregate deposits made by such company in the different States, together with the securities held by approved trustees for the benefit of all policyholders in the United States, after deducting all liabilities and the lawful reinsurance fund, shall be regarded as its capital. A copy of the trust deed and of the instrument appointing the trustees must be filed with the Commissioner. Annual statements, verified by the agent or attorney for the company in the United States, showing the condition of its affairs in this country, must be filed in January of each year, when the Commissioner will issue a certificate setting forth the amount of its capital as determined by such statement.

Taxes.—Taxes regulated by reciprocal legislation must be paid on or before the twentieth day of January of each year to the State Treasurer. Every agent must make return under oath on or before the 10th of January of each year to the Insurance Commissioner of the gross amount of premiums received by him. Agents of foreign companies must make returns, and pay thereon before the 20th of January a tax of two per cent.

Fees.—To companies of other States, filing copy of statement, $10; license of company, $10; issuing certificates to agents, $2 each; provided no greater fees are charged Connecticut companies in the State where the applying company was organized.

Penalties.—For making false statements, $1000; any agent of a fire or marine company transacting business in violation of the law is liable to a fine of $100 for each offense; agents of foreign companies violating the law may be fined $500 for each offense; agents of life companies violating the law may be fined not less than $100 nor more than $500 for each offense; for violating the provision relative to advertising capital and assets, a fine of $500 is provided for the first offense and $1000 for each subsequent offense.

DAKOTA.

SUPERVISING OFFICER—J. C. McMANIMA, TERRITORIAL AUDITOR, BISMARCK.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a copy of its charter and a statement showing its financial condition. Must also appoint in each judicial district an attorney to accept service of legal process. "Every insurance company doing business in this Territory must transmit to the Territorial Auditor a statement of its condition and business for the year ending on the preceding 31st of December, which shall be rendered on the first day of January in each year, or within one month thereafter, except that foreign insurance companies shall transmit their statement of business, other than that done in the United States, prior to the following first day of March. Such statement must be published at least three times in some newspaper of general circulation, printed and published in each judicial district of this Territory in which such insurance company shall have an agency; and a duplicate thereof, upon which shall be indorsed the names of the attorneys on whom process of law can be served, as required by section 23 of this act, shall be filed in the office of the Register of Deeds of the county wherein an agency may be established. Statements for publication shall be made out on blanks furnished by the Territorial Auditor, and the Territorial Auditor's certificate of authority for the company to do business in this Territory shall be published in connection with the said statement of each company doing business in this Territory. The following law passed March, 1887, makes the cost of publication a serious matter:

"In all cases where publications of legal notices of any kind are required or allowed by law, the person or officer desiring such publication shall be required to pay seventy-five cents

per square of twelve lines of nonpareil type, or its equivalent, for the first insertion, and fifty cents per square for each subsequent insertion.

"That in all legal advertisements fractional parts of twelve lines shall be paid for at the rate of ten cents per line of nonpareil type or its equivalent.

"That the affidavit of publication of all notices required by law to be published, shall contain a statement that the full amount of the fee charged for publishing same inures to the benefit of the publisher or publishers thereof; that no agreement or understanding for a division thereof has been made with any other persons, and that no part thereof has been agreed to be paid to any person whomsoever, and that every affidavit of publication shall state in plain terms the fees charged thereon.

"That there shall be in case of all affidavits of publication of notices required by law, an affidavit subscribed and sworn to by the party, or one of the parties, or his or their authorized agents or attorneys, that they directed the publication of the annexed notice; that no agreement or understanding for any division of the fees therefor has been made with any person whomsoever; and that no part thereof has been refunded or rebated by the party or parties publishing such notice; that no affidavit or publication shall in any case be filed or recorded until such additional affidavits shall be annexed thereto."

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business. Certificates renewable annually.

Taxes.—"Every insurance company doing business in this Territory, except in joint stock and mutual companies, organized under the laws of this Territory, shall, at the time of making the annual statement, as required by law, pay into the State Territorial treasury, as taxes, two and one-half per cent of the gross amount of premiums received in this Territory during the preceding year, taking duplicate receipts therefor, one of which shall be filed with the Auditor; and upon filing of said receipts—not until then—the said Auditor shall issue the annual certificates as provided by law; and the said sum of two and one-half per cent shall be in full of all taxes, Territorial and local."

Fees.—"There shall be paid by every company, association, person or persons, or agent doing business in this Territory, to whom this act shall apply, the following fees: Upon filing declaration, or certified charter, $25; upon filing annual statement, $10; upon each certificate of authority and certified copy thereof, $2; for every copy of any paper filed in the department, the sum of twenty cents per folio; and for affixing official seal to such copy and certifying the same, the sum of $1; for official examinations of companies under this act, the actual expense incurred, not to exceed $10 per diem."

Penalties—"Any violation of any of the provisions of this act shall subject the party violating the same to a penalty of $500 for each violation, and of the additional sum of $100 for each month during which any such agent shall neglect to file such affidavits and statements as are herein required."

DELAWARE.

SUPERVISING OFFICER—ISAAC N. FOOKS, INSURANCE COMMISSIONER, MILFORD.

GENERAL REQUIREMENTS.

Every company must possess assets over all liabilities and claims of not less than $150,000. A certified copy of the charter must be filed with the Insurance Commissioner; also a sworn statement of the president, vice-president or secretary, showing the condition of the company. An instrument must be executed and filed designating some resident of the State upon whom legal process may be served. Each company must obtain from the Commissioner a certificate authorizing it to transact business in the State. With the annual statement each company must file a printed copy of the last annual report made in accordance with the laws of the State wherein such company was incorporated, certified to by the officers of the company; also a printed copy of the statement made of the condition of such company by the proper officer of such State.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State, and if he finds it impaired to revoke its authority to do business.

AGENTS.

Every agent must file with the Commissioner a duplicate tax receipt from the Clerk of the Peace of the county in which the office of such agent is located, showing that all taxes due in such county have been paid; he must also file a license to do business issued by such Clerk of the Peace; thereupon the Commissioner will issue to him a certificate of authority. Certificates and licenses renewable annually.

LIFE COMPANIES.

Each company must file with the Commissioner, on or before the first day of February, a statement, attested by the proper officer of the company, showing its condition on the thirty-first day of December preceding. If a company fails to have on hand at any time a sum equal to the net value of all its policies, the Commissioner must revoke its authority to do business. A certificate of policy valuation, signed by the Insurance Commissioner of New York, Massachusetts or Pennsylvania, or of the State wherein the company was incorporated, must be filed with the Commissioner; in the absence of such certificate, its policies will be valued according to the New York standard.

FIRE AND MARINE COMPANIES.

Annual statements, duly attested by the proper officer of the company, must be filed on or before February 1 of each year, together with the other statements above set forth. Companies are required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

In the absence of special requirements for foreign companies, it is presumed they will be expected to conform to the requirements of other State companies.

Taxes.—A tax of two and one-half per cent is imposed on gross premiums. Every agent is required to furnish to the Clerk of the Peace of the county where he does business a sworn statement each year at the time of taking out his license, showing the gross amount of premiums collected by him, and must receive a receipt for taxes on same before receiving his certificate from the Commissioner.

Licenses.—Every agent must pay to the Clerk of the Peace of the county in which he does business a yearly license fee of $50.

Fees.—The Insurance Commissioner is entitled to fees as follows: For filing charter, $10; for filing annual statement or printed reports, $10 each; for issuing certificates to agents, $2 each; for copies of papers on file, twenty cents per folio; for certifying copies and affixing seal to same, $1 each; for examinations of companies, actual expenses incurred. In addition, Clerks of the Peace are entitled to fifty cents for each license issued to agents.

Penalties.—Any person violating the law is liable to a fine not exceeding $1000, or imprisonment not exceeding one year, or both fine and imprisonment. Any agent neglecting for thirty days to pay the taxes due shall forfeit $200.

DISTRICT OF COLUMBIA.

Has no Insurance Department. Address Commissioners of the District of Columbia.

The following is the full text of the law of Congress relating to insurance companies doing business in the District:

AN ACT TO REGULATE INSURANCE IN THE DISTRICT OF COLUMBIA.

That no company hereafter organized or incorporated within the District of Columbia shall transact the business of insurance in any of its branches unless the whole capital of such company be not less than $100,000, actually and in good faith paid up in full in cash, excepting life assurance companies which issue to their members policies or certificates agreeing to pay benefits or sums of money which are to be realized by assessments levied upon the members; no other capital than such assessments shall be required of them. The Commissioners of said District, or any two of them, shall ascertain and determine such facts, upon evidence satisfac-

tory to them, to be filed in their office, and thereupon shall issue to such companies authority to transact business.

Every insurance company doing business in said District must transmit to the Commissioners of the District a statement of its condition and business for the year ending on the preceding thirty-first day of December, which statement shall be rendered on the first day of January following or within sixty days thereafter, except that foreign companies shall transmit their statements of business, other than that done in the United States, prior to the following first day of July, which statement must be in form and state the particulars required by the blanks prescribed by the Commissioners; and the Commissioners, or any two of them, may require at any time statements from any company doing business within the District, or from any of its officers or agents, on such points as they may deem necessary and proper to elicit a full exhibit of its business and standing, all of which statements herein required must be verified by the signatures and oaths of the president or vice-president, or the secretary or actuary. No company having neglected to file a statement required of it within the time and manner prescribed, shall do any business, after notification by the Commissioners, or any two of them, while such neglect continues; and any company or association neglecting to make and transmit any statement required shall forfeit $100 for each day's neglect.

Every fire insurance company, to entitle itself to the written authority by this act required to transact business in the District shall have assets equal to its liabilities, including a reinsurance reserve liability equal to fifty per centum of premiums received upon one-year risk, and an amount proportioned to the unexpired time upon all other fire risks. Every company doing an inland or marine business shall have assets equal to its liabilities, including a reinsurance reserve liability equal to the total premiums charged upon all unexpired inland or marine risks. Every life assurance company, excepting those organized upon the plan of assessments on their members, shall have assets equal to its liabilities, including a reserve liability computed upon the basis of the American Experience Table of Mortality, at four and one-half per centum interest. Before issuing any written authority to any company to transact business in the District, the Commissioners, or a majority of them, shall satisfy themselves that such company has complied with the law; and at any time thereafter they shall revoke such authority when satisfied that such company has fallen below such requirements.

No insurance company organized or incorporated under the laws of any of the United States of America, or of any foreign State or country, shall transact the business of insurance in any of its branches within the District of Columbia until such company shall have duly constituted some proper person domiciled in the District, their agent and attorney-in-fact for the purpose of receiving for them summonses, writs and processes issuing out of any court having any jurisdiction in said District, and until the evidence of such appointment of such agent and attorney-in-fact, authenticated in a manner satisfactory to the Commissioners of the District, or any two of them, shall be filed in the office of such Commissioners.

Any insurance company, or any officer or agent of any insurance company, effecting any contract of insurance in behalf of such company, when the written authority required by this act shall not have been given by said Commissioners, or after such authority has been revoked, shall be subject to a penalty of $100 for every offense, to be recovered by due process in the courts of the District.

Each insurance company doing business in the District of Columbia shall attach to each policy issued by such company a copy of the application made by the insured, so that the whole contract may appear in said application and policy.

FLORIDA.

SUPERVISING OFFICER—F. J. PONS, STATE TREASURER, TALLAHASSEE.

GENERAL REQUIREMENTS.

Every company must, before admission, furnish to the State Treasurer a certified copy of its charter; also a statement, attested by the president or vice-president and secretary, showing the name, location and financial condition of the company; also a written agreement signed by

the president and secretary, under seal of the company, agreeing that service of legal process upon any agent of the company shall be accepted as valid. Every company must obtain from the Treasurer a certificate of authority to do business, which certificate must be renewed annually in January. Any company neglecting to satisfy any execution obtained against it within the State shall have its certificate of authority revoked, and also all licenses to agents, and the Treasurer must print a notice of such revocation for at least one week in a newspaper published at the State Capital, or at Jacksonville, and such company shall be prohibited from transacting business in the State until such execution is satisfied and all fees and expenses paid. Annual statements must be filed on or before the first day of February in each year, a synopsis of which must be published by the Treasurer within thirty days.

EXAMINATIONS.

It is made the duty of the Board of Insurance Commissioners to examine every company applying for admission or doing business in the State, and the Treasurer may publish the results of such examinations whenever he deems it in the interest of the public to do so. When a company is found to be in an unsound condition the Board of Commissioners must revoke its authority. The Board consists of the Treasurer, Comptroller and Attorney-General.

AGENTS.

Each agent must obtain from the State Treasurer a certificate authorizing him to do business. Certificates renewable annually, on the 1st of October.

LIFE COMPANIES.

Each company must possess at least $100,000 invested in United States or State bonds, or in other interest-bearing United States stocks, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. Sworn statements must be filed, in January of each year, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company must possess at least $150,000 invested in United States or State bonds, or other interest-bearing stocks of the United States. Sworn statements must be filed, in January of each year, showing the condition of the company on the 31st of December preceding. Companies are required to make annual reports of business transacted in the State.

Taxes.—A State tax of $200 to be paid annually to the State Treasurer, expiring September 30, is imposed upon each company; *pro rata* of same when business is commenced after October, computing from the first day of any month to date of expiration, September 30.

Licenses.—Agents must pay $10 a year in each county. Incorporated towns and cities may also impose a license not exceeding in each county fifty per cent of the State license.

Fees.—For filing statements with Treasurer, $5 for each company.

Penalties.—For making false returns, a company becomes liable to a fine of not less than $500 nor more than $5000 for each violation of the law; a fine of not more than $1000 may be imposed, or imprisonment not exceeding six months, or both fine and imprisonment.

GEORGIA.

SUPERVISING OFFICER—W. A. WRIGHT, COMPTROLLER-GENERAL OF STATE AND INSURANCE COMMISSIONER, ATLANTA.

GENERAL REQUIREMENTS.

Each company must file with the Comptroller-General a certified copy of its charter; also a statement, attested by the proper officers of the company, showing its name and location and its condition on the 31st of December preceding. Each stock company must possess not less than $100,000, invested in stocks or bonds estimated at their market value, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. Statements must be filed with the Governor on or before the first days of July and January, or within sixty days

thereafter, of each year, showing the condition of the company on the 30th of June and 31st of December preceding, which statements must be printed in a newspaper of general circulation published in the city or town where the agent making them resides. Annual statements must be made to the Insurance Commissioner on or before the first day of March of each year. Semi-annual statements must be made to the Governor, January 1 and July 1, or within sixty days thereafter, showing the condition of the company on December 31 and June 30, and the receipts and expenditures for the same time. Companies must obtain from the Insurance Commissioner certificates authorizing them to do business in the State, Companies and agents must file with the Insurance Commissioner, on or before the first day of May in each year, sworn statements showing the gross amounts of premiums collected by them within the States.

AGENTS.

Agents must obtain certificates from the Insurance Commissioner, which certificates are renewable annually. One certificate authorizes each member of a firm to transact business individually. Must report to Insurance Commissioner, on or before the first day of May each year, the amount of premiums received during the year.

LIFE COMPANIES.

Each company must file a certificate, signed by the proper officer of some State, showing that they have on deposit with him not less than $100,000 lawfully invested for the protection of policyholders in the United States. Life companies of other States must file annually certificate of Insurance Commissioner of home State of the net value of all outstanding policies according to Actuaries' Table and four per cent.

FIRE AND MARINE COMPANIES.

Each company must deposit with the State Treasurer $25,000 in United States or State bonds for the protection of policyholders within the State before receiving a certificate of authority to do business. Companies are required to report annually losses paid and premium receipts to the 1st of May of each year.

FOREIGN COMPANIES.

The requirements are the same as for companies of other States.

Taxes.—A State tax of one per cent on net premiums collected must be paid by every company on or before the first day of July in each year. Every agent must pay a tax of $10 for each county in which he does business. Special travelling or general agents of life companies pay $50 tax for the whole State. Other taxes based on reciprocal legislation.

Fees.—The fees of the Insurance Commissioner are as follows: For filing certified copy of charter, $20; examination of annual statement, $20; certificates to agents, $3 each.

Penalties.—For any violation of law, a fine of not more than $500 nor less than $100 may be imposed; neglect to pay taxes, a fine of $500 is imposed, and imprisonment not exceeding six months. Agents doing business for unauthorized company guilty of misdemeanor, and on conviction must pay all sums for which such unauthorized company would be liable; also liable to holder of policy for damages.

ILLINOIS.

SUPERVISING OFFICER—CHARLES W. PAVEY, AUDITOR OF PUBLIC ACCOUNTS, SPRINGFIELD.

GENERAL REQUIREMENTS.

Every company must obtain from the Auditor a license to do business in this State. As a condition precedent, each company must file an application, with signature of proper officer, under company seal, setting forth its desire to do business in the State, and stipulating that said "license shall cease and terminate in case and whenever it shall remove, or make application to remove, into any United States Court any action or proceeding commenced in any of the State courts of this State, upon any claim or cause of action arising out of any business transaction, in fact, done in this State; any permission, consent, agreement, condition or pr-

vision incorporated in any contract, mortgage, note, bond, obligation or policy of insurance authorizing or consenting to such removal to the contrary notwithstanding." It must also file a copy of its charter, and a statement sworn to by the proper company officer showing its location, amount of capital, and its liabilities and assets in detail; also a copy of its last annual statement made in conformity with the laws of the State wherein such company was organized; also a written instrument, under seal of the company, designating some resident of the State to accept service of legal process. All companies permitted to insure against cyclones and wind storms.

EXAMINATIONS.

The Auditor is authorized to make examinations of companies, and to publish the result when he deems it necessary. Certificate to be revoked when an impairment is discovered.

AGENTS.

Agents must procure certificates from the Auditor authorizing them to do business in the State. Agents of fire and marine companies must, in all advertisements, give the name and location of the company and the name of the State or government under which it is organized. Agents of life companies must have such information conspicuously displayed upon their business signs, and upon all policies issued must print in large letters the name of the State in which the company was organized, and also upon all circulars, pamphlets and placards issued by them in relation to the business of such company. Certificates to be renewed annually. One certificate embraces all members of a firm.

LIFE COMPANIES.

Every life company must possess available assets properly invested of not less than $100,000. Annual statements to be filed with the Auditor on or before the 1st of March each year, showing the condition of the company on the thirty-first day of December preceding, and the Auditor shall cause such statements to be published not less than one month in one daily paper in Springfield and one in Chicago. The Auditor is authorized to value policies when they have not been valued by the proper officer of some other State, such valuation to be upon the basis of the Actuaries' or Combined Experience Table of Mortality and four per cent interest.

FIRE AND MARINE COMPANIES.

Every company doing business in the city of Chicago must have a paid-up capital of not less than $150,000; in other parts of the State, excluding Chicago, $100,000; they are prohibited from writing upon one risk an amount exceeding ten per cent of their paid-up capital. The reinsurance fund must be maintained to the full amount of the unearned premiums on unexpired risks. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding. Statement to be printed by the Auditor for not less than fifteen days in one paper published in Springfield and one in Chicago. No other advertisement required. Every announcement, publication of any kind, or business sign, purporting to state the financial condition of the company must conform to the statement immediately preceding filed with the Auditor, as allowed by him, and must not claim any assets not actually in possession of the company. Companies are required to report annually the business transacted in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the insurance department of some State not less than $200,000, which shall be known as the capital of such company for the United States. Each company must appoint an agent, on whom legal process can be served, and file with the Auditor of Public Accounts a certificate of such appointment. Such statements as to location of company, etc., and a copy of charter must be filed, as is required of companies of other States. Annual statements to be made by the resident manager in January of each year, showing the condition of the company, its investments and business transactions for the preceding year ending December 31. Every agent must, in all advertisements of such agency, publish its location, giving the name of the city, town or village where its principal or home office is located, and the government under the laws of which it is organized or does business. The term "agent" or "agents" used in this section, shall include any acknowledged agent,

surveyor, broker or any other person or persons who shall in any manner aid in transacting the business of any insurance company not incorporated by the laws of one of the United States. The provisions of this section shall apply to all foreign companies, partnerships, associations and individuals, whether incorporated or not.

MISCELLANEOUS COMPANIES.

Plate-glass, accident and steamboiler companies must have on deposit with the proper officer of some State not less than $100,000 for the protection of all their policyholders in the United States. Must have a paid-up capital of not less than $100,000. In all other respects must comply with the conditions imposed upon fire and marine companies.

Taxes.—Agents of fire and marine companies in different localities must pay such taxes—State, county, town and municipal—as are imposed upon personal property in such localities. For the purpose of assessing such taxes, every agent is required to report, in the month of May of each year, the amount of his receipts for the preceding year to the proper officer in the locality where his agency is situated. This tax is in lieu of all licenses. Where there are regularly organized fire departments, the municipal authorities may levy a tax not exceeding two per cent upon gross receipts for the support of such fire departments. Other taxes may be imposed in accordance with reciprocal legislation.

Fees.—For filing copy of charter, $30; filing annual statement, $10; issuing certificates to agents, $2 each; copies of papers on file, twenty cents per folio; certifying copies and affixing official seal, $1; for examinations, actual expenses incurred; valuing life policies, three cents per $1000 of insurance. Other fees based on reciprocal legislation.

Penalties.—Any fire or marine company neglecting to comply with the requirements of law, or failing to answer inquiries made by the Auditor, incurs a penalty of $500, and $500 for each month it continues in default. Any violation of the law subjects the offender to a penalty of $500. Life companies neglecting to file statements incur a penalty of $100 for each day they continue in default.

INDIANA.

SUPERVISING OFFICER—BRUCE CARR, AUDITOR OF STATE, INDIANAPOLIS.

GENERAL REQUIREMENTS.

Each company must possess an actual cash capital of not less than $200,000 invested in United States or State securities, or in mortgages on unincumbered real estate worth twice the amount loaned thereon. Each company must file with the Auditor a certified copy of its charter and a statement verified by the proper officer of the company, showing the name, location, amount of capital and financial condition of the company; also a written instrument signed by the president and secretary, under seal of the company, designating an agent to accept service of legal process. "If any company shall sustain any loss upon policies issued in this State, it is the duty of the agent by whom the insurance was made to retain in his hands all moneys belonging to such company which may then be or hereafter come into his possession, until such loss is adjusted and paid. The insured who has suffered a loss may also notify any other agent of such company thereof, who shall in like manner retain all moneys belonging to such company which are then in or shall thereafter come into his hands. If suit be commenced by the party insured against the company, the agent may deposit in court double the amount mentioned in the policy, to abide the event of the suit; or if the party insured shall not commence suit within ninety days after the agent shall have given written notice to him that such loss will not be paid, the agent may thereafter pay over the moneys in his hands to the company." Semi-annual statements must be filed with the Auditor in January and July of each year, and the Auditor will cause such statements to be printed in the two papers of the State having the largest circulation.

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business, which certificate, together with a copy of the financial statement on which it was obtained, must be

filed with the Clerk of the Circuit Court of the county in which such agent does business. A certificate must be obtained for and filed in each county in which the agent does business. One certificate suffices for all members of a firm.

FOREIGN COMPANIES.

Each company must have on deposit in the United States, in the hands of some proper State officer, or with trustees, not less than $200,000 for the protection of all policyholders in the United States.

Taxes.—A tax of $3 upon every $100 of premiums collected within the State, less losses actually paid within the State, is imposed. For the purpose of determining the amount of such tax each company is required to report to the Auditor, under oath of the president and secretary, in January and July of each year, the gross amount of premiums collected in the State, for each of the six months ending December 31 and June 30 preceding. Other taxes dependent upon reciprocal legislation.

Fees.—For examination of statement, $5; for accepting service as attorney, $3; for each certificate of authority, $2; for filing certificate and statement, fifty cents. Reciprocal legislation.

Penalties.—A company neglecting to make its semi-annual report of premiums collected and to pay taxes thereon for thirty days, incurs a penalty of $100 for each day's delay thereafter. Any person violating the insurance laws is liable to a fine not exceeding $1000 or imprisonment for thirty days, or both fine and imprisonment.

IOWA.

SUPERVISING OFFICER—JAMES A. LYONS, AUDITOR, DES MOINES.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a sworn statement, signed by the proper officers of the company, showing its name, location and financial standing. It must also file a general power of attorney, empowering some agent to accept service of legal process, and receive certificate from Auditor. Annual statement of fire and casualty companies must be filed before February 1; those of life companies before April 1.

EXAMINATIONS.

The Auditor is empowered to make examinations of companies, and to publish the results if he deems proper, in one or more papers. If a fire and marine company is found to be in an unsound condition, the Auditor must revoke its license and publish such revocation. If a life company is impaired, the Auditor must certify the facts to the Attorney-General, who is directed to apply to the Supreme or District Court for an injunction to restrain it from doing business in the State. When the assets of a life company are not equal to all its liabilities, including the premium reserve, it shall be deemed insolvent. When the capital of a fire and marine company is impaired to the extent of twenty per cent, it will be prohibited from doing business in the State.

AGENTS.

Every agent must obtain a certificate to do business, annually, from the Auditor. Where a firm of agents represents a company, each member must obtain a certificate. Life agents are required to file a copy of such certificate in the office of the County Recorder of the county wherein his office is located, and the general agent of the company must procure from the Auditor a certified copy of the certificate issued to the company, and furnish each local and traveling agent a copy of the same. Every advertisement issued by an agent must set forth the name and location of the company he represents, and the State or Government under whose laws it was incorporated.

LIFE COMPANIES.

Each company must have at least $100,000 invested in United States or State securities, or in mortgages on unincumbered real estate, situated in the State where the company was organ-

ized, worth at least double the amount loaned thereon; such securities must be deposited with the proper officer of some State for the benefit of all its policyholders in the United States, and the fact that the company has such a sum on deposit must be certified to the Auditor by the officer holding such deposit in trust. Annual statements must be filed on or before the first day of April in each year, showing the condition of the company on the thirty-first day of December preceding. The Auditor is authorized to value policies upon the basis of the American Experience Table of Mortality and four per cent interest, but may accept the valuations as made by the proper officer of any other State. In any suit against the company for a claim under its policy, which is defended on the ground that the insured was of intemperate habits, it shall be sufficient for the plaintiff to show that the habits of the person insured were well known in the community in which the agent of the company lived or did business, provided the company continued to receive premiums from him after such knowledge. A company is estopped from setting up as a defense to a suit under a policy a statement that the insured was not in the required state of health when the policy was issued, providing the medical officer of the company had certified to the condition of the applicant at the time, unless such certificate was obtained by fraud.

FIRE AND MARINE COMPANIES.

Every stock company must possess an actual paid-up capital of $200,000, exclusive of special deposit in other States for the special benefit of policyholders in such States. Mutual companies must possess assets equal to $200,000 in excess of all liabilities, including the reinsurance fund. The reinsurance reserve is computed at forty per cent of the premium on all unexpired risks. No company may assume a risk on one hazard in excess of ten per cent of its paid-up capital unless the excess is reinsured in some trustworthy company. False statements in advertisements, etc., are prohibited. Annual statements must be filed on or before the first day of February in each year, showing the condition of the company on the thirty-first day of December preceding. All policies issued by a company must contain, by indorsement or otherwise, a true copy of any condition in the application that is made a part of the contract, or which may in any way affect the validity of the policy. The omission to comply with this requirement shall not render the policy void, but shall preclude the company from taking advantage of any such condition in the application, and the plaintiff shall not be required to prove any condition in the application not contained in the policy, but may do so at his option. The amount named in a policy is to be accepted as *prima facie* evidence of the value of the property at the time the policy was written, but the company may show its actual value and any depreciation thereof up to the time of the loss; the company to be held liable for the actual value at the time of the loss; "in order to maintain his action on the policy, it shal only be necessary for the assured to prove the loss of the building insured, and that he has given the company or association notice in writing of such loss, accompanied by an affidavit stating the facts as to how the loss occurred, so far as they are within his knowledge, and the extent of his loss; which notice shall be given within sixty days from the time the loss occurred; Provided further, that no action shall be begun within ninety days after notice of such has been given. All of the provisions of this chapter shall apply to and govern all contracts and policies of insurance contemplated in the chapter, anything in the policy or contract to the contrary notwithstanding." There are special provisions of the law affecting companies doing business on the part-note plan. Companies are required to make annual reports of business done in the State.

Taxes.—A tax of two and one-half per cent upon gross premiums collected in the State is imposed, which tax must be paid at the time of filing the annual statement on the preceding year's business. This is in full of all State and local taxes.

Fees.—For filing certified copy of charter, $25; filing annual statement, $20; for certificates and copies thereof, $2 each; copies of papers, twenty cents a folio; affixing seal to same, $1; for examinations of companies, actual expenses incurred; for valuing life policies, $10 per $1,000,000 of insurance and each fraction thereof. Other fees dependent upon reciprocal legislation.

Penalties.—Any life company neglecting to file its annual statement shall forfeit $100 for each day's delay; any agent soliciting for such company while it is in default shall forfeit $300;

any person acting for a company without having procured a certificate from the Auditor shall forfeit $25 a day; any person acting for a fire or marine company, without having complied with the law, is liable to a fine not exceeding $1000, and imprisonment not less than thirty days nor more than six months.

KANSAS.

SUPERVISING OFFICER—D. W. WILDER, SUPERINTENDENT OF INSURANCE, TOPEKA.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement, under oath by the president or vice-president and secretary, showing the name, location and financial condition of the company. Life companies must show their condition on the preceding 1st of January. A copy of the last annual report, made to the State or government from which the company obtained its charter must also be filed. "Every company doing business in this State, whether life or fire, shall, by itself or authorized agent, publish a synopsis of its last preceding annual statement made to the Insurance Superintendent of this State, in some newspaper of general circulation in the county where the said agent is doing business. A written instrument, sworn to by the president and secretary of the company, and under its seal made irrevocable, constituting the Superintendent an attorney to accept service of legal process in behalf of the company, must also be filed. A certificate of authority to do business in the State must be obtained from the Superintendent."

EXAMINATIONS.

The Superintendent is empowered to make examinations of companies and to publish the same when he deems it advisable. If any company is found to be in an unsound condition, its certificate to do business must be revoked. A life company is considered to be impaired when its assets are not equal to its liabilities, including the premium reserve. A fire and marine company is regarded as unsound when its capital is impaired twenty per cent.

AGENTS.

Each company must furnish the Superintendent a list of its agents, who must obtain licenses from him. A general agent may be appointed for a company with power to appoint other agents. All certificates and licenses expire on the last day of February of each year. One license includes all members of firm.

LIFE COMPANIES.

Each company must possess at least $100,000 invested in United States bonds, in Kansas State bonds, or the bonds of the State in which it was organized, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. It must have on deposit with the proper officer of the State from which it obtained its charter at least $100,000 in available securities for the protection of its policyholders. A certificate signed by such officer, setting forth the character of the securities held by him, must be filed with the Superintendent. Annual statements must be filed on or before the 1st of March in each year, showing the condition of the company on the 31st of December preceding, and a synopsis of such statement must be published by each agent in the county wherein he does business, within sixty days after it shall have been filed. The Superintendent is required to value the policies of each company once in three years, unless such valuation is made and certified to him by the proper officer of some other State. Valuations based upon the American Experience Table of Mortality, and with interest computed at four and one-half per cent.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than $100,000. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the thirty-first day of March preceding. The unearned premium fund must be

maintained at forty per cent of the premium on expired risks. Companies are required to report annually the business done in the State.

FOREIGN COMPANIES.

Each fire and marine company must have at least $100,000 in available securities, deposited in trust with citizens of the United States, for the protection of policyholders in the United States. Life companies must have at least $100,000 similarly deposited. Annual statements must be filed on or before the first day of March, showing the condition of the United States branch of the company on the thirty-first day of December preceding. A synopsis of such annual statements must be published in each county of the State where the company has an agent, within sixty days after filing with the Superintendent.

Taxes.—Other State companies are taxed in accordance with reciprocal legislation. Foreign companies must pay, on or before the 1st of March in each year, two per cent on gross premiums collected in the State during the year ending on the thirty-first day of December immediately preceding. In addition, each company must pay $50 a year for the benefit of the school fund.

Fees.—For filing charter, $55; for filing annual statement, $50; for licenses to agents, $2 each; for copies of papers, twenty cents per folio; for certifying copies of papers and affixing seal, $1; for examinations, actual expenses incurred. If there is a deficiency in the expenses of the office of the Superintendent, he may assess the companies *pro rata* to make good the deficiency. Other fees regulated by reciprocal legislation.

Penalties.—Any company or agent doing business without a license incurs a penalty of $500; for each violation of law the offender is liable to a fine of not less than $100 nor more than $500.

KENTUCKY.

SUPERVISING OFFICER—L. C. NORMAN, INSURANCE COMMISSIONER, FRANKFORT.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, a statement, signed and sworn to by the president or vice-president and secretary, showing the financial condition of the company, and a copy of the last annual report made in compliance of the law of the State whence it derives its charter. A written instrument must also be executed, duly signed and sealed, authorizing any agent of the company to accept service of legal process on behalf of the company. Any company removing a suit from a State to a Federal Court, or beginning suit in a Federal Court against à citizen of the State, shall have its authority to do business revoked. The Commissioner certifies to the Auditor when a company has complied with the law, and the Auditor then issues licenses to agents. Advertisements issued by agents must give name and location of the company and the State or government under which it was organized.

EXAMINATION.

The Commissioner is empowered to examine all companies doing business in the State, and if any be found in an unsound condition, to revoke their authority to do business, and to publish such revocation. A fire and marine company is regarded as unsound when, after providing for all liabilities, including the reinsurance fund, its capital is impaired twenty per cent. A life company is regarded as impaired when its cash assets do not equal its liabilities and the premium reserve required by law.

LIFE COMPANIES.

Each company must possess available assets valued at not less than $100,000, and must have $100,000 on deposit with the proper officer of some State for the benefit of all its policyholders, which fact must be certified by such officer to the Commissioner. Annual statements must be filed on or before the tenth day of March of each year, showing the financial condition of the company on the thirty-first day of December preceding. The Commissioner is empowered to value the policies of any company, but may accept the valuation made by the proper officer of any other State. The basis of valuation is the American Experience Table of Mor-

tality and four and one-half per cent interest. A descriptive list of all policies in force and a list of those terminated, showing why terminated and the amount paid in each case, must be filed annually. The State agent or manager, or a special agent designated for that purpose, must report on the 1st of July and January of each year, or within thirty days thereafter, the amount of premiums collected in the State during the preceding six months, and shall pay a tax of two and one-half per cent on the net cash premiums shown by said report.

FIRE AND MARINE COMPANIES.

Each company must have a capital paid up in cash of not less than $150,000. Annual statements must be filed on or before the tenth day of February in each year, showing the condition of the company on the thirty-first day of December preceding. The time for filing this statement may be extended by the Commissioner for cause. The reinsurance fund is computed at fifty per cent of the gross premiums on fire risks running one year or less, *pro rata* on risks running more than one year, 100 per cent on marine risks, fifty per cent on inland navigation risks, on all unexpired risks. Each company must report to the Auditor, on the first days of July and January of each year, the gross amount of premiums received in the State during the six months preceding. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of this or some other State of the United States not less than $200,000 for the benefit of all its policyholders in the United States, and the certificate of the officer, if other State than Kentucky, holding such deposit must be filed with the Commissioner. Statements, charters, power of attorney, etc., to be filed as by other State fire and marine companies.

Taxes.—A tax of $2.50 per $100 of premiums received in the State must be paid by fire and marine and all other companies into the State treasury on the thirtieth day of June and the thirty-first day of December of each year, deducting only return premiums and reinsurance in companies authorized to do business in Kentucky.

Fees.—To Commissioner, for deposit of securities, $10; for filing copy of charter, $40; for filing annual statement, $40; for filing supplemental statement, $25; for copies of papers, twenty cents per folio; for certificate with seal, $1; for examinations, actual expenses incurred; for valuing policies, not to exceed three cents per $1000 of insurance. To State treasury, for use of Bureau of Insurance, for licenses to agents of fire and marine companies, $5 each; for licenses to agents of life companies, $10 each. Other fees in accordance with reciprocal legislation.

Penalties.—For doing business without a license, agents of fire and marine companies are guilty of a misdemeanor, and are liable to a fine with imprisonment until paid or replevied of not exceeding $100; life agents for a similar offense may be fined $100 with same penalty unless paid or replevied. Any agent doing business for a company after its certificate has been revoked is liable to a fine not exceeding $100, with same penalty. Life companies failing to make returns of premiums collected, and to pay taxes thereon as required, shall forfeit $10 for each day such neglect continues. Any agent of a life company whose duty it is to make such returns and pay taxes, neglecting to do so, shall forfeit $25; if such neglect continues ten days after notice from the Commissioner, the agent shall forfeit $500.

LOUISIANA.

SUPERVISING OFFICER—SIMEON TOBEY, ASSISTANT SECRETARY OF STATE.
NEW ORLEANS.

GENERAL REQUIREMENTS.

An assurance company, of whatsoever kind, must file with the Secretary of State, as a prerequisite of doing business, a copy of its last annual statement, duly sworn to under oath of the president and secretary of the company or authorized manager, if a foreign company, show-

ing the condition of its business at the close of the preceding year. It must also execute a power of attorney authorizing some resident of the State to accept service of legal process on behalf of the company.

LIFE COMPANIES.

The statutes regarding life companies refer specially to companies incorporated under the laws of the State, but provide that any company not so incorporated may avail itself of the provisions of the act if it shall see fit to do so by complying with its requirements. "Provided that nothing herein shall be construed to prevent any foreign corporation from doing business in this State by reason of not availing itself of this privilege. But, if any company not incorporated under the laws of this State shall accept the provisions of this act, they shall thereafter be subject to all fines and penalties imposed by the same." Companies are required to make annual statements on or before the first day of March of each year. Reports are to be made to the Secretary of State, in lieu of Auditor, as formerly.

FOREIGN COMPANIES.

In addition to the requirements for other State companies, a foreign company is required to deposit with the State treasurer $25,000 for the benefit of the policyholders of such company, citizens or residents of the State of Louisiana. Bonds or scrip of the United States, or of the State of Louisiana, must constitute the deposit. If, however, the company has made a deposit in any other State "to secure equally all policyholders of such company, who are citizens or residents of the State of Louisiana," then no special deposit will be required. A foreign company is also required to file a copy of its charter and a certified copy of the resolution by which its agents were appointed in the United States and in Louisiana, together with a certified copy of the trust deed defining its powers and under which it is to act.

PUBLICATIONS.

Interstate and foreign companies are required to publish their annual statements of the business done in Louisiana only, such statements to be published by agents within the parish where they are domiciled within sixty days after the 31st day of December of each preceding year, statements of foreign companies to show only the assets held by or for them in the United States. It is unlawful for any company to make any other publication of assets and business than as prescribed. Agents must also publish within sixty days after the 31st day of December a certificate from the Secretary of State that such company has in all respects complied with the laws in relation to assurance.

AGENTS.

Any person, firm or company having more than one place of business of any kind shall pay a separate license for each. Under this general provision the Attorney-General holds that separate assurance agencies reporting independently to the same foreign company or its general agent outside of the State are liable for separate licenses, each according to the business done by it.

REBATES TO THE ASSURED.

It is unlawful for any assurance company to allow any rebate on any policy effected, but it is required to make the net premium, and such net premium must appear in the body and be embraced in said policy. No rebate can be allowed by indorsement on the policy or otherwise, nor in money, scrip or anything else. Any company violating this section will have its charter or license revoked, and is liable to a penalty equal to double the amount of the rebate and all damages and costs caused in prosecution of suit.

Licenses and Taxes.—The license fee for interstate and foreign companies is based on the gross premiums received for business done in Louisiana. Foreign companies are required to pay a State tax of six mills on their determined capital, if the same has not been paid in any other State of the United States; if it has been so paid, then taxation is levied upon the gross receipts in Louisiana. But one State license is required. The basis of license for companies entering the State between January and July is computed upon the premiums received during the first two months multiplied by six; all companies entering after the first day of July pay half yearly license. Every municipal corporation in the State where an agent is domiciled has

the right to demand the same amount of license as the State. New Orleans is the only city that demands it. The license fees are as follows: For first class, where premiums exceed $300,000, the fee is $1750; second class, premiums exceeding $250,000, the fee is $1250; third class, where premiums exceed $200,000, the fee is $1250; fourth class, where the premiums exceed $150,000, the fee is $1000; fifth class, where the premiums exceed $100,000, the fee is $750; sixth class, where the premiums exceed $80,000, the fee is $700; seventh class, where the premiums exceed $70,000, the fee is $650; eighth class, where the premiums exceed $60,000, the fee is $600; ninth class, where the premiums exceed $50,000, the fee is $550; tenth class, where the premiums exceed $40,000, the fee is $500; eleventh class, where the premiums exceed $30,000, the fee is $450; twelfth class, where the premiums exceed $20,000, the fee is $400; thirteenth class where the premiums exceed $10,000, $350; where the premiums are $10,000 or less, $300. These fees are paid to the Tax Collectors, who begin collecting on the 2d of January of each year.

MAINE.

SUPERVISING OFFICER—JOSEPH O. SMITH, INSURANCE COMMISSIONER, AUGUSTA.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and by-laws, also the sworn statement of its president or secretary showing its financial condition; must have $200,000 capital, and life companies assets equal to $100,000. Legal process against the company may be served upon any one of its agents, and shall be deemed service upon the company. If no agent is found, the Commissioner may accept service. The courts of the State have jurisdiction of all actions brought against any company notwithstanding stipulations to the contrary. If a judgment against a company is not paid within thirty days, the Commissioner may revoke its authority to do business in the State. Each company must obtain a certificate from the Commissioner entitling it to do business until the 1st of July following; certificates must be renewed annually thereafter. An agent's knowledge of a risk, or of errors or omissions in its description, is held to be the knowledge of the company, and is waived if not mentioned in the policy.

EXAMINATIONS.

The Commissioner is empowered to make examinations of companies and to revoke his certificate to do business when impairment is discovered. Fire and marine companies are deemed to be impaired when the assets, after providing for all liabilities and the reinsurance reserve, are not equal to three-fourths of its capital stock; when the cash assets of a life company fall below its liabilities and legal premium reserve, the Commissioner must notify the company and its agents to cease doing business in the State. The Commissioner is empowered to value policies, but may accept the certificate of valuation made by the proper officer of any other State.

AGENTS.

Each agent must file with the Commissioner a certificate of his appointment as agent by the company, or general agent, president or secretary, and must obtain a license from the Commissioner, which empowers him to act as agent within the State to the 1st of July following. Licenses renewable annually thereafter. Brokers may be licensed to do business with authorized companies on payment of $10.

LIFE AND ACCIDENT COMPANIES.

Each company must possess available assets amounting to not less than $100,000. Annual statements must be filed, on or before the thirty-first day of January of each year, showing the condition of the company on the thirty-first day of December preceding. An act, passed at the session of 1887, provides that life companies of that State shall not forfeit policies while there is anything to their credit.

FIRE AND MARINE COMPANIES.

Each stock company must possess a paid-up capital of not less than $200,000, and each mutual company must have assets to an equal amount. Annual statements must be filed on

or before the thirty-first day of January in each year, showing the condition of the company on the thirty-first day of December preceding. A condensed form of this statement must be published in some newspaper three weeks in succession in each county where the company has an agent. The reinsurance fund is computed at fifty per cent of the premium on all outstanding fire and inland risks, and at the full amount of the premium on marine risks.

Taxes.—A tax of two per cent is imposed upon premiums collected in the State after deducting losses and claims paid in the State, balances on notes unpaid on open policies and returned premiums. This tax is based on the annual statement, and must be paid on or before the first day of May following. It applies to all classes of insurance. Reciprocal legislation also.

Fees.—For license to company, $20; license to agents, $1 each; license to brokers, $5; examinations of companies, actual expenses.

Penalties.—A company transacting business after notice from the Commissioner to suspend, shall forfeit a sum not exceeding $200; an agent doing business without a license is subject to a penalty not to exceed $50 for each offense.

MARYLAND.

SUPERVISING OFFICER—JESSE K. HINES, INSURANCE COMMISSIONER, ANNAPOLIS.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a copy of its charter; a certificate from the proper officer of the State or Nation under whose laws the company was chartered, to the effect that it is qualified to assume risks and issue policies; a statement verified by the president or vice-president and secretary or actuary, setting forth its financial condition; also a duly authenticated written instrument designating an agent to accept service of legal process and stipulating that service of process upon the Commissioner shall be binding upon the company, such instrument to be irrevocable. A copy of the appointment of a general agent for State and a list of all agents appointed in this State must also be filed with the Commissioner. Companies will receive certificates to do business, which expire December 31st of each year.

EXAMINATIONS.

The Commissioner is authorized to examine companies after communicating with the proper officer of the State wherein the company is located. A fire and marine company is regarded as unsound when its capital is impaired to the extent of twenty-five per cent after providing for all its liabilities and the reinsurance fund. A life company is regarded as impaired when its assets fall below its liabilities, exclusive of capital, and the net value of all its policies in force. When a company is impaired, the Commissioner is required to revoke his certificate of authority and to publish the fact of such revocation.

AGENTS.

Each agent must obtain a certificate from the Commissioner, entitling him to do business. All certificates expire on the thirty-first day of December in each year. One certificate suffices for all members of a firm.

LIFE COMPANIES.

Each company must possess assets to the value of $100,000 properly invested. Annual statements must be filed on or before the first day of March in each year, showing its financial condition on the thirty-first day of December preceding. An abstract of this report will be printed by the Commissioner in a daily newspaper published in Baltimore, once a week, for three successive weeks, and the company must publish a similar statement, in some other paper, three times before the 1st of April. A certificate signed by the proper officer of the State wherein the company was originated, setting forth that the company has on deposit with such office at least $100,000 for the benefit of all its policyholders, must be filed annually. The Commissioner is authorized to make valuations of the policies on the basis of the Ameri-

can Experience Table of Mortality and four and one-half per cent interest, but is required to accept the valuation made by the proper officer of the State wherein the company was organized if made on a basis equal to that required in this State. Companies are required to report the amount of dividends used in payment of premiums, and this amount is deducted from gross receipts in estimating the amount of taxes to be paid by each company. A law prohibiting rebates or discrimination between individuals was passed in 1889.

FIRE AND MARINE COMPANIES.

Each company must possess a capital of not less than $100,000. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the thirty-first day of December preceding. Abstracts of such statements must be published, as required of life companies, once before the 1st of March of each year. The reinsurance fund is computed at fifty per cent of all premiums received on all fire risks having one year to run and *pro rata* on those having a longer period to run; on marine risks the full premium on unexpired marine risks must be maintained. Companies are required to report annually the business done in the State.

FOREIGN COMPANIES.

Annual statements, showing the United States business of the company for the preceding year, must be filed on or before March 1st of each year. A supplementary statement, showing the business of the company other than that done in the United States, must be filed on or before July 1st of each year. The reinsurance fund is calculated on the United States business, for which its entire assets in this country are held liable.

Taxes.—A tax of one and one-half per cent is imposed upon gross premiums after deducting losses. Life companies cannot consider endowments paid as losses. For the purpose of computing this tax the company must report the amount of premiums received and losses incurred during each license year. Each company must pay into the State treasury the sum of $200 annually.

Fees.—For filing copy of charter, $25; for filing annual statement, $25; certificates to agents, $10 each; sub-agents or solicitors appointed by general agent, for life companies, $2; for fire companies, $10; for abstract of annual statement for publication, $2 and cost of publication; copies of papers, twenty cents per folio; certifying and affixing seal to same, $1; for examinations, actual expenses incurred; valuing life policies, $30 for each $1,000,000 of insurance or fraction thereof.

Penalties.—For any infraction of the insurance laws a fine may be imposed of not less than $100 or more than $500.

MASSACHUSETTS.

SUPERVISING OFFICER—GEORGE S. MERRILL, COMMISSIONER OF INSURANCE, BOSTON.

The following is the text of the Massachusetts law as it relates to foreign companies and companies of other States:

LIFE ASSURANCE AND LIFE ASSURANCE COMPANIES.

All corporations, associations, partnerships or individuals doing business in this Commonwealth under any charter, compact, agreement or statute of this or any other State, involving an insurance, guaranty, contract or pledge for the payment of endowments or annuities, or for the payment of money or other thing of value to families or representatives of policy and certificateholders or members, conditioned upon the continuance or cessation of human life, save as otherwise provided, shall be deemed to be life assurance companies, and shall not make any such insurance, guaranty, contract or pledge in this Commonwealth, or to or with any citizen or resident thereof, which does not distinctly state the amount of benefits payable, the manner of payment and the consideration therefor, nor the performance of which is contingent upon the payment of assessments made upon survivors. No life assurance company,

after notice as provided, shall issue new policies under its authority to do business in the Commonwealth until its funds have become equal to its liabilities and it has complied with the laws, and has obtained a certificate to that effect, with license to resume business, from the Insurance Commissioner.

MUST HAVE $1,000,000 INSURANCE AND $200,000.

A company organized under the laws of any other of the United States for the transaction of life assurance, may be admitted to do business in this Commonwealth, provided it has the requisite funds of a life assurance company and in the opinion of the Commissioner is in sound financial condition, and has policies in force upon not less than 1000 lives for an aggregate amount of not less than $1,000,000. Any such company organized under the laws of a State or government other than one of the United States, in addition to the above requirements, must have and keep on deposit, or in the hands of trustees, as provided, in exclusive trust for the security of its contracts with policyholders in the United States, funds of an amount equal to the net value of all its policies in the United States, and not less than $200,000.

REBATES TO ASSURED PROHIBITED.

No life assurance company doing business in Massachusetts shall make or permit any distinction or discrimination in favor of individuals between insurants of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment assurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes ; nor shall any such company or any agent thereof make any contract of assurance, or agreement as to such contract, other than as plainly expressed in the policy issued thereon ; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to assurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefit to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of assurance.

NO DISCRIMINATION AGAINST COLORED PERSONS.

No life assurance company shall make any distinction or discrimination between white persons and colored persons, wholly or partially of African descent, as to the premiums or rates charged for policies upon the lives of such persons ; nor shall any such company demand or require greater premiums from such colored persons than are at that time required by such company from white persons of the same age, sex, general condition of health and prospect of longevity ; nor shall any such company make or require any rebate, diminution or discount upon the amount to be paid on such policy in case of the death of such colored person assured, nor insert in the policy any condition, nor make any stipulation whereby such person assured shall bind himself or his heirs, executors, administrators and assigns to accept any sum less than the full value or amount of such policy, in case of a claim accruing thereon by reason of the death of such person insured, other than such as are imposed upon white persons in similar cases ; and any such stipulation or condition so made or inserted shall be void. Any such company which shall refuse the application of any such colored person for assurance upon such person's life, shall furnish such person, on his request therefor, with the certificate of some regular examining physician of such company who made the examination, stating that such refusal was not because such applicant is a person of color, but solely upon such grounds of the general health and prospect of longevity of such persons as would be applicable to white persons of the same age and sex.

REGARDING LAPSED POLICIES.

Every life assurance company doing business in Massachusetts shall report in its annual statement the amount of forfeitures and undivided surplus on lapsed or terminated policies which it holds for, or which is to accrue to, the benefit of any class of its policyholders, whether or not dividends thereof have been declared or allotment made, and whether or not liable for obligations of the company until distribution thereof is made ; also the amount of surplus, not ordered to be distributed and not included in the annual statement as dividends due to policyholders, and not appropriated to the permanent safety fund, accrued from and

contributed by its policies in force. Every life assurance company doing business in this Commonwealth hall annually pay into the treasury of the same, by the way of compensation for the valuation of its policies, five mills on every $1000 insured by it on lives. When a policy of insurance is effected by any person on his own life, or on another life, in favor of some person other than himself having an insurable interest therein, the lawful beneficiary thereof, other than himself or his legal representatives, shall be entitled to its proceeds, against the creditors and representative of the person effecting the same; provided, that, subject to the statute of limitation, the amount of any premiums for said assurance paid in fraud of creditors, with interest thereon, shall inure to their benefit from the proceeds of the policy; but the company issuing the policy shall be discharged of all liability thereon by payment of its proceeds in accordance with its terms, unless, before such payment, the company shall have written notice by or in behalf of some creditor, with specification of the amount claimed, claiming to recover for certain premiums paid in fraud of creditors.

VALUATION OF ASSETS OF LIFE COMPANIES.

One section of the law, which goes into effect on the 31st of December, 1889, provides as follows:

"In valuing the assets which compose the legal reserve of a life assurance company, the real estate, bonds and stocks shall be taken at such a value that the average annual income thereof shall be not less than four per cent of the valuation; and if any asset or investment is conditioned upon a rate of interest of less than four per cent annually, such asset or investment shall be rated at its value, considering the actual income and time it has to run, as the equivalent of a four per cent investment; loans and credits shall not be allowed for more than their face value, nor shall any asset or investment be appraised for more than its market value. This clause shall take effect on the thirty-first day of December, in the year one thousand eight hundred and eighty-nine."

CONDITIONS OF ADMISSION OF FOREIGN FIRE COMPANIES.

No foreign insurance company shall be so admitted and authorized to do business until,

First—It shall deposit with the Insurance Commissioner a certified copy of its charter or deed of settlement and a statement of its financial condition and business, in such form and detail as he may require, signed and sworn to by its president and secretary or other proper officer, and shall pay for the filing of such copy the sum of $30, and for the filing of such statement the sum of $20.

Second—It shall satisfy the Insurance Commissioner that it is fully and legally organized under the laws of its State or government to do the business it proposes to transact; that it has, if a stock company, a fully paid-up and unimpaired capital, exclusive of stockholders' obligations of any description, of an amount not less than is required of similar companies formed under the provisions of this act; and, if a mutual company, other than life, that it has net assets equal to the capital required of like companies on the stock plan; that such capital or net assets are well invested and immediately available for the payment of losses in this Commonwealth; and that it insures on any single hazard a sum no larger than one-tenth of its net assets.

Third—It shall constitute and appoint the Insurance Commissioner or his successor its true and lawful attorney upon whom all lawful processes in any action or legal proceeding against it may be served.

Fourth—It shall appoint as its agent or agents in the Commonwealth some resident or residents thereof.

Fifth—It shall obtain from the Insurance Commissioner a certificate that it has complied with the laws of the Commonwealth and is authorized to make contracts of insurance.

Such foreign company, if incorporated or associated under the laws of any government or State other than the United States, or one of the United States, shall not be admitted until, besides complying with the above conditions, it has made a deposit with the Treasurer of the Commonwealth or with the financial officer of some other State of the United States of a sum not less than the capital required of like companies under this act. Such deposit must be in

exclusive trust for the benefit and security of all the company's policyholders and creditors in the United States, and may be made in the securities, but subject to the limitations specified in this act, and such deposit shall be deemed for all purposes of the insurance laws the capital of the company making it.

No foreign insurance company hereafter admitted to do business in the Commonwealth shall be authorized to transact more than one class or kind of insurance therein.

Any admitted company of a foreign country may appoint trustees who are citizens of the United States and approved by the Insurance Commissioner, to hold funds in trust for the benefit of its policyholders and creditors in the United States, named by the directors of the company, and a certified copy of the record of the appointment of such trustees and of the deed of trust shall be filed in the office of the Insurance Commissioner, who may examine such trustees and the assets in trust and all books and papers relating thereto, in the same manner that he may examine the officers, agents, assets and affairs of insurance companies. The funds so held by such trustees, so far as the same are in securities, money or credits admissible as sound assets in the financial accounts of insurance companies, shall, together with its deposits, constitute the assets of such company as regards its policyholders and creditors in the United States.

The authority of a foreign insurance company may be revoked if it shall violate or neglect to comply with any provision of law obligatory upon it, and whenever in the opinion of the Insurance Commissioner its condition is unsound, and whenever its assets above its liabilities, exclusive of capital and inclusive of unearned premiums estimated, as provided in section 11, are less than the amount of its original capital or required unimpaired funds.

FIRE INSURANCE BY UNAUTHORIZED COMPANIES.

The Insurance Commissioner, upon the annual payment of a fee of $20, may issue licenses to citizens of the Commonwealth, subject to revocation at any time, permitting the person named therein to procure policies of fire insurance on property in this Commonwealth, in foreign insurance companies not authorized to transact business in this Commonwealth. Before the person named in such a license shall procure any insurance in such companies on any property in this Commonwealth, he shall in every case execute and file with the Insurance Commissioner an affidavit that he is unable to procure, in companies admitted to do business in the Commonwealth, the amount of insurance necessary to protect said property, and shall only procure insurance under such license after he has procured insurance in companies admitted to do business in this Commonwealth, to the full amount which said companies are willing to write on said property. Each person so licensed shall keep a separate account of the business done under the license, a certified copy of which account he shall forthwith file with the Insurance Commissioner, showing the exact amount of such insurance placed for any person, firm or corporation, the gross premium charged thereon, the companies in which the same is placed, the date of the policies and the term thereof, and also a report in the same detail of all such policies canceled, and the gross return premiums thereon, and before receiving such license shall execute and deliver to the Treasurer and Receiver-General of the Commonwealth a bond in the penal sum of $2000, with such sureties as the Treasurer and Receiver-General shall approve, with a condition that the licensee will faithfully comply with all the requirements of this section, and will file with the Treasurer and Receiver-General, in January of each year, a sworn statement of the gross premiums charged for insurance procured or placed, and the gross returned premiums on such insurance canceled under such license during the year ending on the thirty-first day of December next preceding, and at the time of filing such statement will pay into the treasury of the Commonwealth a sum equal to four per cent of such gross premiums, less such returned premiums so reported.

Foreign companies admitted to do business in the Commonwealth shall make contracts of insurance upon lives or property therein only by lawfully constituted and licensed resident agents.

RECIPROCAL OBLIGATIONS.

When by the laws of any other State any taxes, fines, penalties, licenses, fees, deposits or other obligations or prohibitions, additional to, or in excess of, those imposed by the laws of this Commonwealth upon foreign insurance companies and their agents, are imposed on insurance companies of this Commonwealth and their agents doing business in such State

same taxes, fines, etc., shall be imposed upon all insurance companies of such State and their agents doing business in this Commonwealth, so long as such laws remain in force.

AGENTS AND BROKERS.

Any person not a duly licensed insurance broker, who solicits insurance on behalf of any insurance company, or transmits for a person other than himself an application for or a policy of insurance to or from such company, or offers or assumes to act in the negotiation of such insurance, shall be deemed an insurance agent within the intent of these statutes, and shall thereby become liable to all the duties, requisitions, liabilities and penalties to which an agent of such company is subject. An insurance agent shall be personally liable on all contracts of insurance unlawfully made by or through him, directly or indirectly, for or in behalf of any company not authorized to do business in this Commonwealth. An insurance agent or broker who acts for a person other than himself in negotiating a contract of insurance by an insurance company shall, for the purpose of receiving the premium therefor, be held to be the company's agent, whatever conditions or stipulations may be contained in the policy or contract; and such agent or broker, knowingly procuring by fraudulent representations payment or an obligation for the payment of a premium of insurance, shall be punished by fine of not less than $100 nor more than $1000, or by imprisonment for not more than one year. No officer or agent of a foreign insurance company shall make or procure to be made, or act or aid in any manner in the negotiation of any insurance with such company until he shall procure from the Insurance Commissioner a certificate of authority so to do, and the payment of a fee of $2. Such certificate shall continue in force until the first day of April next after its issue, and by renewal thereof, on the annual payment for such renewal of a fee of $2 before the first day of April of each year until revoked by the Commissioner, or until the appointment of the agent is revoked by written notice from the company to that effect. While such certificate remains in force, the company shall be bound by the acts of the person named therein within his apparent authority as its acknowledged agent. Every person acting for a foreign insurance company shall exhibit in conspicuous letters, on the sign designating his place of business, the name of the State or country under whose authority the company he represents has been incorporated or formed. And said company and agent shall also have printed in large type the name of such State or country and the kind of office, whether chartered or formed as a mutual or stock company, upon all policies issued to citizens of this Commonwealth, on all cards, placards and pamphlets, and in all advertisements published, issued or circulated in this Commonwealth by them or him, relating to the business of such company.

Whoever for compensation acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks or effecting insurance or reinsurance for a person other than himself, and not being the appointed agent or officer of the company in which such insurance or reinsurance is effected, shall be deemed an insurance broker, and no person shall act as such broker save as provided in this section. The Insurance Commissioner may, upon the payment of a fee of $10, issue to any person a certificate of authority to act as an insurance broker to negotiate contracts of insurance or reinsurance, or place risks or effect insurance or reinsurance with any qualified domestic insurance company or its agents, and with the authorized agents in the Commonwealth of any foreign insurance company duly admitted to do business in the Commonwealth. Such certificate shall remain in force for one year unless revoked by the Commissioner for cause.

DEPOSITS WITH THE STATE TREASURER.

The Treasurer of the Commonwealth in his official capacity shall take and hold in trust deposits made by any domestic insurance company for the purpose of complying with the laws of any other State to enable such company to do business in such State, and shall also in like manner take and hold any deposit made by a foreign insurance company under any law of the Commonwealth.

ANNUAL STATEMENTS.

Every insurance company shall annually, on or before the fifteenth day of January, file in the office of the Insurance Commissioner a statement which shall exhibit its financial condition on the thirty-first day of December of the previous year and its business of that year. For good cause shown the Commissioner may extend the time within which any such statement

may be filed, but not to a date later than the fifteenth day of February. Every such annual statement shall be in the form, and of the specifications the Insurance Commissioner may require. Such statement shall be subscribed and sworn to by the president and secretary, or, in their absence, by two of its principal officers. The annual statement of a company of a foreign country shall embrace only its business and condition in the United States, and shall be subscribed and sworn to by its resident manager or principal representative in charge of its American business. For filing each annual statement, each foreign company shall pay to the Commonwealth the sum of $20. The transaction of any new business by any company or its agents after neglect to file a statement in the manner herein provided shall be unlawful.

PENALTIES, FORFEITURES, ETC.

The person, if other than the Insurance Commissioner or his deputy, upon whose complaint a conviction is had for violation of the law prohibiting insurance in or by foreign companies not authorized to do business in the Commonwealth, shall be entitled to one-half of the fine recovered upon sentence therefor. Any person who shall assume to act as an insurance agent or insurance broker, without license therefor as herein provided, or who shall act in any manner in the negotiation or transaction of unlawful insurance with a foreign insurance company not admitted to do business in this Commonwealth, or who as principal or agent shall violate any provision of this act in regard to the negotiation or effecting of contracts of insurance, shall be punished by fine of not less than $100 nor more than $500 for each offense.

Any person licensed as provided who shall procure or act in any manner in the procurement or negotiation of insurance in any unauthorized foreign company and shall neglect to make and file the affidavit and statements as such section provides, or shall willfully make a false affidavit or statement, shall forfeit his license and be punished by a fine of $500 or by imprisonment for not more than one year, or by both. Any company or any agent thereof issuing or circulating advertisements in violation of section 18 shall be punished by fine of not less than $50 nor more than $500. Any company that neglects to make and file its annual statement in the form and within the time provided by section 96 shall forfeit $100 for each day's neglect, and upon notice by the Insurance Commissioner to that effect, its authority to do new business shall cease while such default continues. For willfully making a false annual or other statement it is required by law to make, an insurance company and the persons making oath to or subscribing the same shall severally be punished by fine of not less than $500 nor more than $5000. Any person making oath to such false statement shall be deemed guilty of the crime of perjury. For making any reinsurance in violation of law, an insurance company and the agent effecting or acting in the negotiation of such reinsurance, shall severally be punished by fine of $500. Any insurance company that shall insure upon a single risk a larger amount than the law permits, shall be punished by fine of $500, and any fire insurance company shall forfeit $50 for each policy it shall issue in violation of section 56. Any officer or agent of a life insurance company who shall issue a new policy, after notice by the Commissioner, in violation of law, shall for each offense forfeit a sum not exceeding $1000.

Any insurance company or agent who shall make, issue or deliver a policy of fire insurance in willful violation of law, shall forfeit for each offense not less than $50 nor more than $200; but such policy shall nevertheless be binding upon the company issuing the same. For violation of any provision of this act, the penalty whereof is not specifically provided for herein, the offender shall be punished by fine of not more than $500.

MICHIGAN.

SUPERVISING OFFICER—HENRY S. RAYMOND, COMMISSIONER OF INSURANCE, LANSING.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, a statement, under oath, signed by the principal officer of the company and the secretary, setting forth the name, location, capital and condition of the company, and a copy of the last annual report made in compliance with the laws of the State under which the company was organized. A written instrument, duly authenticated, must be filed designating a resident of the State to accept ser-

vice of legal process, and also stipulating that such service upon the Commissioner or his deputy shall be binding upon the company. Every company must obtain a certificate of authority from the Commissioner. All advertisements issued by the company, or any of its agents, must set forth the location of the company and give the name of the State or government from which it derives its charter. An act passed June, 1887, prohibits companies entering "into any contract, agreement, arrangement or undertaking of any nature or kind whatever with any other company, companies, association or associations, the object or effect of which is to prevent open and free competition between it and said company, companies, association or associations, or the agents of their respective companies or associations in the business transacted in this State, or in any part thereof."

EXAMINATIONS.

The Commissioner is empowered to examine all companies doing business in the State, and if any one be found in an unsound condition, he is required to revoke all certificates or licenses issued on its account, and to publish notice of such revocation. Fire and marine companies will be prohibited from doing business when their capital is impaired fifteen per cent after providing for all liabilities and the legal reinsurance reserve. Life companies will be prohibited if in the opinion of the Commissioner the condition of the company is such as to render it improper that it should continue to issue policies in the State. Other companies will be prohibited when their capital is impaired fifteen per cent.

AGENTS.

Each agent of a fire or marine company must obtain from the Commissioner a certificate of the authority of his company, and a copy of the same must be filed with the Clerk of each county in which the company does business, together with a copy of the statement of the company, which must also publish the same in a paper of general circulation in the State, and furnish the Commissioner proofs of such publication. Certificates renewable annually, but publication required only of first issue. One certificate suffices for all members of a firm. Life agents do not require certificate. It is unlawful for any person to act as agent or otherwise in receiving or procuring applications, or in any manner, directly or indirectly, to aid in transacting the business of insurance, without procuring from the Commissioner a certificate of authority. Such authority shall designate the name of the person authorized and the name of the company or association for which he is to act as agent, and the special kind of insurance to be solicited.

LIFE COMPANIES.

Each company must possess at least $100,000 of available assets, and have on deposit with the proper officer of some State at least $100,000 for the benefit of all its policyholders, and a certificate signed by such officer to this effect must be filed with the Commissioner. Not less than $50,000 of such assets must be invested in United States bonds. Annual statements must be filed in January of each year showing the condition of the company on the 31st of December preceding. The Commissioner is authorized to value life policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, but may accept a certificate of valuation from the proper officer of any other State.

FIRE AND MARINE COMPANIES.

Every stock company is required to have a paid-up capital of at least $100,000. Annual statements must be filed, on or before the first day of February, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed as follows: Fifty per cent of the premium on all fire risks having less than one year to run; *pro rata* on all fire risks having more than one year to run; the entire premium upon perpetual fire risks; and the entire premium on unexpired marine and inland risks. If reinsurance reserve so computed be less than forty per cent of all premiums received during the year, then the reinsurance reserve shall be the whole of the premiums received on all unexpired risks. Companies are required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State at least $200,000 for the benefit of all its policyholders in the United States, and must file with the Commissioner

a statement of the character of the securities so deposited, which certificate must be attested by the trustees, who must be residents of the United States. It must also stipulate that the resident manager, directors, secretary or general agents shall be deemed lawful officers of the company. Annual statements must be filed, on or before the first day of June in each year, or within sixty days after the annual meeting as provided for in the charter, showing the condition of the company. Supplement statements of United States branches must be filed, on or before the first day of February in each year, showing the condition of the business of the company in the United States for the year ending December 31 preceding.

MISCELLANEOUS COMPANIES.

Accident, plate-glass, steamboiler and live stock insurance companies must have a paid-up capital of not less than $100,000, and must have $100,000 on deposit with the proper officer of some State for the benefit of all its policyholders, and a certificate signed by such officer that he has such sum deposited with him must be filed with the Commissioner. Companies must comply with the conditions exacted of life companies as far as practicable. The reinsurance fund must be maintained at fifty per cent of all premiums on unexpired risks. Annual statements required in January of each year.

Taxes.—Fire and marine companies and foreign companies must pay a tax of three per cent on gross premiums collected within the State. Life and miscellaneous companies must pay a tax of two per cent on gross premiums collected in cash or otherwise. For the purpose of computing this tax a statement showing the premiums received must be filed with the annual statement. This is in lieu of all other taxes.

Fees.—For examining company, actual expenses incurred and per diem of $5; for valuing policies, one cent for each $1000 of insurance. No other fees or charges are made. Reciprocal legislation recognized.

Penalties.—Fire and marine companies doing business without complying with the law incur a penalty of $250 and specific tax on premiums received. Agents doing business without the required certificate are liable to a fine of not less than $50, nor more than $500. Life companies or agents doing business in violation of law are liable to a penalty of $100 for each policy issued. A fine not exceeding $100 is provided for violations of the compact law, and a similar fine for agents soliciting for unauthorized companies or for those whose licenses have been revoked.

MINNESOTA.

SUPERVISING OFFICER—C. P. BAILEY, INSURANCE COMMISSIONER, ST. PAUL.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a sworn statement, signed by the president or vice-president and secretary or actuary, showing its financial condition. A written agreement, designating certain persons to accept service of legal process, must be filed by all companies, and must stipulate that service of legal process served upon the Commissioner will be accepted as service upon the company. A certificate of authority must be obtained from the Commissioner, certificates renewable annually on or before the 1st of March. All advertisements issued by the company or its agents must give the location of the company, and where the assets are named in such advertisements the liabilities must also be stated. Removal of suits from State to United States courts prohibited under penalty not less than $100 nor more than $10,000; also to forfeit its right to do business in the State under penalty of forfeiture not less than $1000 nor more than $10,000 for each day it does business after such forfeiture. Reciprocal legislation recognized.

EXAMINATIONS.

The Commissioner is empowered to examine any company doing business in the State, and to publish the results. In case an impairment is discovered he is required to notify the insurance officials of other States to revoke his certificate, and to publish such revocation. A

fire and marine company whose capital stock is impaired ten per cent, after providing for all liabilities and the reinsurance reserve, will be prohibited from continuing business in the State. Life companies will be prohibited if their assets are not equal to all liabilities, all claims against it and the premium reserve required by law. A company of any other class will be deprived of its authority to do business in the State when its capital is impaired.

AGENTS.

Each agent or firm of agents must procure a certificate of authority from the Commissioner, which is renewable on or before the 1st of March of each year. All advertisements by agents must give the exact location of the company.

LIFE COMPANIES.

Each company must possess assets available in cash of not less than $100,000. Must also have on deposit with the proper officer of some State not less than $100,000 for the benefit of all policyholders, and the fact that it has such sum must be certified to by such officers. Annual statements must be filed on or before the tenth day of February in each year, showing the condition of the company on the thirty-first day of December preceding, and such statement must be printed in some newspaper published at St. Paul or Minneapolis at least three times. The Commissioner is authorized to value policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, but may accept the certificate of valuation made by the proper officer of some other State.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of at least $200,000. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding, and such statement must be printed three times in some paper of general circulation of 2000 copies published at St. Paul or Minneapolis. No company can assume a greater risk on a single hazard than will equal five per cent of its paid-up capital. The reinsurance fund is computed at fifty per cent on all unexpired fire risks that have less than one year to run, and *pro rata* on all fire risks having a longer time to run; on marine and inland risks the full premium must be reserved; when the fire reserve is less than forty per cent of all premiums received on fire risks, the entire premiums must be reserved. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each company must furnish to the Commissioner a certificate, signed by the proper officer of some State, showing that the company has on deposit with such officer for the benefit of all policyholders not less than $200,000 in approved certificates. The aggregate value of all assets held by citizens of the United States for the benefit of all policyholders, together with the sums deposited in the several States, less unpaid losses and claims, shall be regarded as the capital of the company. Foreign companies not permitted to assume any one risk in excess of five per cent of its capital, as computed on the basis above given.

MISCELLANEOUS COMPANIES.

Every company other than life, fire and marine must have a capital of not less than $100,000, and must furnish a certificate from the proper officer of some State to the effect that such officer holds on deposit, for the benefit of all its policyholders, not less than $100,000 of the assets of such company. Annual statements must be filed on or before February 1 of each year. Companies must comply with the conditions imposed on life companies, as far as practicable. The reinsurance reserve is computed at fifty per cent of the premium on all unexpired risks. Co-operative, assessment and mutual aid societies must file annual statements, on or before February 1 of each year, showing their condition on December 31 previous; must pay $10 for filing certified copy of charter, $10 for filing annual statement, and stipulate for appointment of attorney to accept service, etc.

Taxes.—A tax of two per cent on gross premiums collected in the State is imposed on all companies except co-operatives and township mutuals. This must be paid to the Treasurer

at the time of renewing certificate of authority on the business of the year ending December 31 preceding.

Fees.—For filing certified copy of charter, $25; for filing annual statements, $20 each; for each certificate of authority, $1; for copies of same, $1 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, $1; for examination of companies, actual expenses incurred; for valuing life policies, $10 per $1,000,000 of insurance. If the expenses of the office of the Commissioner exceed the receipts, he may assess the companies *pro rata* to make up the deficiency. Reciprocal laws.

Penalties.—For any violation of the law the offender may be punished by a fine not exceeding $1000, or imprisonment not exceeding six months, or both fine and imprisonment. A company willfully neglecting to file any required statement shall forfeit $100 for each day's neglect.

MISSISSIPPI.

SUPERVISING OFFICER—W. W. STONE, AUDITOR OF PUBLIC ACCOUNTS, JACKSON.

GENERAL REQUIREMENTS.

Each company must have an actual capital of not less than $150,000, and must deposit $25,000 in United States bonds with the State Treasurer for the benefit of policyholders within the State. Accident companies are not required to make the deposit, but are required to comply with the laws in all other respects. A copy of charter must be filed with the Auditor, and also a statement, under oath of the president or secretary, giving the name, location, capital, assets and liabilities of the company. A written instrument must also be executed designating an agent to accept service of legal process, and stipulating that if for any cause such agent cannot be found, such service may be made on the State Treasurer. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. Companies are required to make annual reports of the business done in the State.

AGENTS.

Each agent must procure from the Auditor a certificate of authority, and shall file a copy of the same in the office of the Chancery Court in the county wherein he desires to establish his agency, together with a copy of the company's statement. Any agent or firm representing two or more authorized companies may, on payment of a special privilege tax of $25 and $2 fee to the Auditor, obtain a license permitting him to place insurance in unauthorized companies. Agents thus licensed must file bonds in $500, conditioned that they will, "on the first days of January, April, July and October of each year, report to the Auditor of Public Accounts, giving a full statement of the insurance procured under the provisions of this act, and pay to the Auditor at the time of making such report a tax of one-tenth of one per cent on the insurance thus procured, less the amount of special privilege tax paid under this act, for which the Auditor shall allow credit only on the business of the year for which such license was issued. The agent or agents shall make oath to the correctness of such statement, and also to the fact that the insurance could not be procured in companies that have made the deposit and complied with the laws of the State. Losses occurring under policies obtained under the provisions of this act, and upon which the tax was paid at the time required, may be adjusted as other losses, upon the payment by the adjusting agent of a special privilege tax of $50 annually, but he shall not be authorized by virtue of such privilege to adjust a loss under any policy when the provisions of the law have not been complied with. No city or town shall assess or collect any additional sum on the taxes provided for in this act." This act was approved March 19, 1886.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State not less than $150,000 for the benefit of all its policyholders in the United States, and must furnish to the Auditor a certificate from such officer to the effect that he holds such deposit.

Taxes.—Each fire and marine company must pay a specific tax of $1000; each life company, $750; each accident company, $250; each agent, from $15 to $40. The city of Vicksburg is authorized to collect an additional annual specific tax from each fire insurance company doing business in that city of $125; but any company may secure exemption from such tax by paying $100 to the Firemen's Charitable Association; after one such payment to the association the company will not be required to pay again in any year wherein its losses in the city exceed its premium receipts. Other cities having organized fire departments may levy a specific tax proportioned to the premium receipts of the company as compared with those collected in Vicksburg.

Fees.—For receiving statement and issuing license, $5; for filing statement in Chancery Court, $5.

Penalties.—For any violation of law the offender incurs a penalty of $500 or imprisonment not to exceed one year.

MISSOURI.

SUPERVISING OFFICER—C. P. ELLERBEE, SUPERINTENDENT OF INSURANCE, ST. LOUIS.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, and a sworn statement of its president and secretary, showing the condition of the company on the 1st of January preceding, and a copy of the last annual report made in compliance with the laws of the State under which it was organized. Also a written instrument under seal of the company designating some resident of the State to accept service of legal process; in case such person, for any reason, cannot be found, the Superintendent is authorized to appoint an attorney in his place to accept such service, of which appointment he must immediately notify the company. No advertisements of statements required, but advertisements when made must state liabilities as well as assets.

EXAMINATIONS.

The Superintendent is empowered to examine companies, and in case one is found to be unsound, to revoke its authority to do business, and to publish the fact of such revocation.

AGENTS.

Each agent or firm of agents must obtain from the Superintendent a copy of the certificate issued to the company, which copy must also show his or their appointment as agents, and publish the same once in two newspapers published at the capital of the State. Life agents must file copy of certificate with clerk of the county. Certificates renewable annually.

LIFE COMPANIES.

Each stock company must have a capital of not less than $100,000, actually paid up, and mutual companies must possess available assets of an equal amount. Each company must also have on deposit with the proper officer of the State wherein it was incorporated, or with the insurance department of Missouri, in lawful securities, not less than $100,000, and must furnish the Superintendent the certificate of such officer that he holds such deposit for the benefit of all policyholders of the company. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the 31st of December preceding. The Superintendent is required to value policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest. All policies are made non-forfeitable for non-payment of premiums after two payments have been made. In case of failure to pay subsequent premiums, the policyholder becomes entitled to paid-up insurance of the whole policy as long as three-fourths of the net value of the policy, computed at four and one-half per cent, will pay for as a single net premium. It is no defense to a claim under a policy that the insured committed suicide, unless it can be shown that he contemplated doing so at the time of taking out the policy. Misrepresentations in an application shall not render the policy void unless it can be shown that they were material to the contingency that made the policy payable. In suits defended on the basis of misrepresenta-

tion, the company must deposit in court, for the benefit of the plaintiff, the full amount of premiums paid on such policy.

FIRE AND MARINE COMPANIES.

Each stock company must possess a paid-up capital of not less than $200,000. Annual statements must be filed, on or before the first day of February in each year, showing the condition of the company on the 31st of December preceding. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each life company must have on deposit with the proper officer of some State, in approved securities, not less than $100,000, and each fire company must have such deposit of not less than $100,000, and must furnish the certificate of such officer that he holds such deposit for the benefit of all the policyholders of such companies in the United States. The deposit made by a foreign company in accordance with the requirements of the Missouri law is deemed the capital of such branch company, and treated as is the capital of a company organized in Missouri. Foreign companies must furnish annually during January statements of condition and affairs in the United States for the year ending December 31 preceding. These are regarded as annual statements. Home office statements are not required, unless specially demanded by the Superintendent.

MISCELLANEOUS COMPANIES.

Accident and plate-glass companies must have a paid-up capital of not less than $100,000. Surety companies may be formed in the State with paid-up capital of $50,000.

Taxes.—A tax of one per cent is expected on gross premiums, net losses paid and premiums returned. For the purpose of computing this tax a sworn return must be made to the Superintendent on or before the 31st of January, showing the premiums received, losses paid and premiums returned. The net premiums are also subject to city and county taxes the same as other property, and each agent must make a return of the same to the Assessor of his county, city or town, on or before the first day of February of each year. Any agent in a city having a population exceeding 100,000 shall pay to the Tax Collector $100 each year in lieu of all taxes to which he is subject. Other taxation governed by retaliatory legislation.

Fees.—For filing copy of charter and statement, $50; for filing annual statement, $50 each; for filing supplementary annual statement, $25 each; for filing other papers, $10 each; for copies of documents on file, twenty cents per folio; for certifying same and affixing seal, $1; for valuing policies, $10 for each $1,000,000 of insurance; if the expenses of the department exceed the amount of fees collected, the Superintendent shall assess the companies *pro rata* to make up the deficiency. Other fees in accordance with retaliatory legislation.

Penalties.—A company neglecting to pay the fees or taxes sanctioned by law for ten days after demand shall be liable in double the amount of the same. An agent neglecting to pay the fees or taxes due from his company incurs a penalty of $200; an agent doing business without authority is liable to a fine of not less than $10 nor more than $100, and to imprisonment not less than ten days nor more than six months, or to both fine and imprisonment. Any violation of law subjects the offender to a fine of not less than $50 nor more than $500.

MONTANA.

SUPERVISING OFFICER—JAS. SULLIVAN, AUDITOR, HELENA.

GENERAL REQUIREMENTS.

Each company must possess not less than $200,000 capital, and must file with the Auditor a certified copy of its charter, a statement verified by the principal officers of the company, showing its condition, and a copy of its last annual report. Also a written instrument designating some person in each county where it does business to accept service of legal process.

Annual statements must be filed before April 1 of each year, showing the condition of the company on the 31st of December preceding.

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business. Every agent must in all advertisements publish the location of the company, giving the name of city, town or village in which the company is located, and the State or government under the laws of which it is organized, and shall in no case advertise any merely authorized capital, but shall in all advertisements be limited to actual, paid-up capital and cash assets liable for fire losses only.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than $200,000, exclusive of any deposits in any other States or Territories for the exclusive benefit of the policyholders therein. Auditor to make examination when he deems necessary.

FOREIGN COMPANIES.

Foreign companies must furnish the Auditor a certificate from the proper officer of some State or Territory that it has not less than $100,000 deposited with such officer for the benefit of its policyholders in the United States. In other respects must comply with the laws relating to companies of other States.

Taxes.—Each and every insurance company transacting business in the Territory shall be taxed upon the excess of premiums received over losses and ordinary expenses incurred within the Territory during the year previous to the year of listing in the county where the agent conducts the business, properly proportioned by the company at the same rate that all other personal property is taxed, and the agent shall render the list and be personally liable for the tax; and if he refuses to render the list or make affidavit that the same is correct to the best of his knowledge and belief, the amount may be assessed according to the best knowledge and discretion of the Assessor, and the county board of equalization may, at their discretion, add fifty per cent to the amount returned by the Assessor. Insurance companies shall be subject to no other taxation, except taxes on real estate and the fees imposed by law. All money derived from taxation of insurance companies to be applied to the maintenance of fire departments in the town or city where it is collected, if there be a fire department; if not, the money is paid into the general county fund.

Fees.—There shall be paid to the Auditor for filing and examination of the first application of any company and issuing the certificate of license thereon, $50; for filing each annual statement, $25; for each certificate of authority, $2 for every copy of paper filed, ten cents per folio, and fifty cents for certifying the same and affixing the seal of office thereto.

NEBRASKA.

SUPERVISING OFFICER—T. H. BENTON, AUDITOR OF PUBLIC ACCOUNTS, LINCOLN.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter, a certified statement, signed by the president, vice-president, or other responsible officer, and the secretary, showing the name, location, capital, assets and liabilities of the company. Every company, except life companies, must procure from the Auditor a certificate setting forth that it has complied with all the legal requirements and is entitled to do business in the State, which certificate must be published at least once in two newspapers, one of which shall be published at Lincoln.

EXAMINATIONS.

The Auditor is authorized to examine companies, and to publish the result. If any company is found to be in an unsound condition its certificate of authority shall be revoked. A

fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities, including the reinsurance reserve.

AGENTS.

Each agent must obtain a certificate entitling him to do business from the Auditor, a copy of which, together with a copy of the company's statement furnished the Auditor, must be filed in the office of the clerk of the county in which he desires to do business. The certificate and statement must be printed one week in one daily paper and four times in one weekly paper published in the county wherein such agent is located; and if there be no daily paper, the weekly publication will be accepted; and if there be no weekly paper, then the publication must be made in some State paper of general circulation. Certificates to be renewed and published as above annually. All advertisements issued by a company or any of its agents must give the location of the company and the name of the State under whose laws it was organized. Each agent must report to the assessor of the county in which he does business the amount of business done by him, for purposes of taxation. Agent is personally liable for the tax in case of failure to report.

LIFE COMPANIES.

Each company must possess assets, lawfully invested, of the value of at least $100,000. If a company maintains a deposit in any other State for the exclusive benefit of the policyholders of such State, then such company shall deposit with the Auditor of this State five per cent of all premiums collected in the State for the benefit of resident policyholders until the sum of $40,000 is reached. A sworn return of premiums so collected must be made on the first day of January of each year. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding. Each company must execute and file with the Auditor a written instrument authorizing an agent to accept service of legal process on behalf of the company. The following was passed by the legislature at the session of 1885, and is now the law: "Any company or corporation transacting the business of fire, or fire, wind, storm and tornado insurance in this State, shall cancel any policy of insurance hereafter issued or renewed, at any time, by request of the party insured, or his legal representative, and shall return to the said party, or his representative, as aforesaid, the net amount of premiums received by the company, deducting the actual compensation of the agent or solicitor for securing the issue of said policy, and also deducting the customary short-rate premium for the expired term of the full term for which said policy was issued or renewed, anything in the policy to the contrary notwithstanding."

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than $200,000, exclusive of any deposits it may have in other States or Territories for the benefit of policyholders therein. In addition, each company must have not less than $25,000 deposited for the protection of policyholders within the State. Annual statements must be filed, on or before the 1st of February of each year, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at forty per cent of the premiums on all unexpired risks. Each company must file with the Auditor a written instrument, duly executed, designating some person resident at the county seat of each county wherein it has an agent to accept service of legal process in behalf of the company. Companies are required to make annual reports of business done in the State. Valued policy law enacted March, 1889; also the anti-combination bill.

FOREIGN COMPANIES.

Each life company must furnish satisfactory evidence that it has at least $100,000, in lawful securities, on deposit with citizens of the United States for the benefit of policyholders in the United States.

SURETY COMPANIES.

Surety companies must have $250,000 capital, and appoint agent to accept legal service. Agents represent the company and not the assured. Agents must make annual report in January of business and condition of company, same to be published by Auditor.

Taxes.—Companies are required to pay the same as for personal property on the excess

of premiums over losses and expenses, such tax to be regularly assessed by county assessors, from reports furnished them by company agents.

Fees.—For examination and filing of the first application of any company, and issuing of the certificate of license thereon, $50, which shall go to the Auditor; for filing each annual statement therein required, $20; for each certificate of authority, $2; for every copy of paper filed as herein provided, the sum of ten cents per folio, and fifty cents for certifying the same and affixing the seal of office thereto; all of which fees shall be paid to officer required to perform the duties.

Penalties.—For non-compliance with requirements of the law, a penalty of $1000 may be imposed, and imprisonment not less than thirty days nor more than six months.

NEVADA.

SUPERVISING OFFICER—J. F. HALLOCK, CONTROLLER, CARSON CITY.

GENERAL REQUIREMENTS.

Each company must have a capital of not less than $200,000 fully paid up, and it may at any time be required to file with the Controller a certified copy of its charter and a certificate showing it to be possessed of the amount of capital required. A power of attorney must also be filed, which shall set forth that the company is lawfully incorporated, giving its location, and also the location of its principal office on the Pacific Coast, and designating some resident of the State to accept service of legal process. Must obtain certificate of Controller, renewable annually in January.

EXAMINATIONS.

Upon the statement of three citizens in writing that a company is impaired the Controller may, if he thinks proper, make an examination or require the company to produce satisfactory evidence that its capital is unimpaired. A certificate from the proper officer of any State wherein the company does business to the effect that its capital is unimpaired, shall be accepted as satisfactory evidence of that fact.

LIFE COMPANIES.

Each mutual life assurance company is required to have assets of the value of at least $1,000,000 in lieu of paid-up capital. Companies not entering the State, but having outstanding policies therein, may appoint agents to collect premiums, provided it shall appoint someone as its attorney to accept service of legal process and file the same with the Controller.

FIRE AND MARINE COMPANIES.

Where a total loss by fire occurs, and the loss is less than the amount named in the policy, the company must return to the insured the unearned premium on the amount of insurance in excess of the loss. No annual reports required of business done in the State.

FOREIGN COMPANIES.

Each company must have on deposit within the United States at least $200,000 for the benefit of all its policyholders therein in excess of its liabilities in the United States.

Taxes.—Each company must pay for license $100 per annum.

Fees.—For filing power of attorney and issuing certificate, $5.

NEW HAMPSHIRE.

SUPERVISING OFFICER—HENRY H. HUSE, INSURANCE COMMISSIONER, CONCORD.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and by-laws, and a sworn statement of the president and secretary, showing the condition of the company. Also a written instrument stipulating that legal process served on the Commissioner shall be

accepted as service upon the company. If a final judgment shall be obtained against a company, and it is not paid within thirty days, the Commissioner shall revoke its authority to do business. Certificates expire on the first day of April of each year, and must be renewed on that day.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State, and if he finds one in an impaired condition he shall revoke its authority to do business, and publish the fact of such revocation in one paper published at Concord and another at Manchester. A stock company whose capital is impaired twenty per cent after providing for all liabilities, including the reinsurance fund, shall be prohibited from doing business.

AGENTS.

Agents are required to hold license from the Commissioner for each company for which they solicit business. These licenses are issued upon written request of some officer of the company, or general agent or manager, authorized by the company to appoint agents. License for a firm is good for each member, but will be duplicated, when desired, for convenience. All licenses expire April 1, and are renewable only on request, as above stated.

LIFE COMPANIES.

Each company must possess available assets valued at not less than $200,000. The Commissioner is authorized to value policies on the basis of the Actuaries' Table of Mortality and four per cent interest. Annual statements must be filed on or before the first day of March in each year, showing the condition of the company on the thirty-first day of December preceding.

FIRE AND MARINE COMPANIES.

Each stock company must have a paid-up cash capital of not less than $200,000, and a mutual company must have available assets to an equal amount. Annual statements must be filed, on or before the first day of March, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at fifty per cent of the premiums on unexpired risks, and the full amount of the premiums on unexpired marine risks. Fire losses must be adjusted within fifteen days after notice thereof. If a company elects to reconstruct premises destroyed or injured by fire, it shall commence the work within twenty days of the adjustment of the loss, and prosecute it with reasonable diligence until it is completed. If the company neglects to do so, the person sustaining the loss may rebuild at the expense of the company, but at a cost not exceeding the amount insured. Companies are required to make annual statements of business done in the State.

Taxes.—A tax of one per cent is imposed on gross premiums collected in the State, to be paid to the State Treasurer within one month after notice to the company of the amount thereof. For the purpose of computing the tax each company is required to make to the Commissioner, on or before the 1st of March each year, a return of the amount of premiums collected during the preceding year ending on the 31st of December.

Fees.—For filing statement, $5; for license to company, $5; for license to agents, $1 each.

Penalties.—For any violation of the laws, the offender is subject to a penalty not exceeding $2000 for each offense.

NEW JERSEY.

SUPERVISING OFFICER—HENRY C. KELSEY, SECRETARY OF STATE, TRENTON.

GENERAL REQUIREMENTS.

Each company must have a paid-up capital of not less than $150,000 in excess of all liabilities and claims, and must file with the Secretary of State a statement, sworn to by the president and secretary of the company, showing the condition of the company and giving the name and residence of each agent. Annual statements must be filed in January, showing the amount of premiums collected by each agent. Each company must obtain a certificate of authority from

the Secretary of State, which certificate is renewable in January of each year. Companies required to report business transacted in the State. When a company advertises its assets it must also state its liabilities, and statements of capital only to include paid-up capital.

EXAMINATIONS.

The Secretary of State is authorized to make examinations of companies, and if any be found impaired to revoke their authority to do business, and publish such revocation in one newspaper published at Trenton and one published at Newark, at least six times in each paper. If the capital of a fire and marine company is impaired twenty-five per cent after providing for all liabilities and reinsurance reserve, it shall not be permitted to do business. If the assets of a life company are insufficient to reinsure its outstanding risks and pay all its liabilities, it shall be prohibited from doing business. Life policies may be valued by any recognized standard.

AGENTS.

Every agent must obtain a certificate from the Secretary of State. But one agency certificate is requisite for a firm, but only the firm name can be used under such certificate. Certificates renewable annually in January.

Taxes.—A tax of two per cent is imposed on gross premiums, based upon the annual statement; a tax of two per cent for the benefit of firemen's relief associations whenever such exist. Each agent, where there is such a firemen's relief association, must make returns of premiums collected to the treasurer of such fund on the 1st of January and the 1st of July of each year, and pay the tax within one month after the time of making said returns. The amount thus paid is deducted from the State tax for which the company is liable. Life companies must pay $20 annually for each agent employed, in lieu of the tax on premiums. Industrial companies are exempt from this tax on agents. Other taxes in accordance with reciprocal legislation.

Fees.—For filing copy of charter, $20; for filing annual statement, $20; issuing certificates to agents, $2; other fees governed by reciprocal legislation.

Penalties.—Any company neglecting to file its annual statement for thirty days after the time provided is subject to a penalty of $500, and $500 for each month the company continues doing business while in default. Every violation of the insurance laws subjects the offender to a penalty of $500 for each offense.

NEW MEXICO.

SUPERVISING OFFICER—TRINIDAD ALARID, TERRITORIAL AUDITOR.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a copy of its charter and a statement, verified by the president, or vice-president and secretary, showing its financial condition. Also an instrument in writing designating some person resident at the county seat in each county where the company has an agency to accept service of legal process.

EXAMINATIONS.

The Auditor is empowered to make examinations, or he may appoint deputies to do so, When a company is found to be impaired, he is required to revoke its authority to do business, and publish notice of such revocation.

AGENTS.

Every agent must obtain from the Auditor a certificate entitling him to do business, which certificates must be renewed annually after the filing of annual statements.

LIFE COMPANIES.

The law relating to insurance which was approved February, 1882, makes no distinction between life and fire, fire and marine, accident or fidelity companies organized in other States

or countries. Its various provisions use the term "any insurance company," from which it appears that life companies are treated the same as fire and marine companies.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than $300,000, exclusive of any deposits made in other States or Territories for the benefit of policyholders in such States or Territories. Annual statements to be made to the Auditor, but the time for filing them is not specified. All advertisements must give the location of the company, and statements of assets must be limited to the actual amount of paid-up capital and cash assets available for the payment of fire losses. No company permitted to do business if impaired to the extent of twenty per cent of its capital. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Companies of other countries must have not less than $100,000 deposited with the proper officer of some State or Territory for the protection of all its policyholders in the United States, and must conform to the conditions required of other State companies.

Taxes.—"Each and every insurance company transacting business in this Territory shall be taxed upon the excess of premiums received over losses and ordinary expenses incurred within the Territory during the year previous to the year of listing in the county where the agent conducts the business, properly proportioned by the company at the same rate that all other personal property is taxed, and the agent shall render the list and be personally liable for the tax; and if he refuses to render the list, or to make affidavit that the same is correct, to the best of his knowledge and belief, the amount may be assessed according to the best knowledge and discretion of the Assessor, and the county board of equalization may at their discretion add fifty per cent to the amount returned by the Assessor." Other taxes in accordance with reciprocal legislation.

Fees.—For filing and examination of the first application of any company and issuing the certificate of license thereon, $25; for filing such annual statement herein required, $5; for each certificate of authority, $1; for every copy of paper filed, ten cents per folio, and twenty-five cents for certifying the same and affixing the seal of office thereto.

NEW YORK.

SUPERVISING OFFICER—ROBERT A. MAXWELL, SUPERINTENDENT OF INSURANCE, ALBANY.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement, verified by its president, vice-president or other chief officer and secretary, giving the name, location, capital, assets and liabilities of the company in detail; also a copy of its last annual report, made in conformity to the laws of the State in which it was organized; also a written instrument designating some person to accept service of legal process on behalf of the company. Each company must obtain from the Superintendent a certificate entitling it to do business in the State. All advertisements issued by the company or its agents must set forth the location of the company, giving the city, town or village and State.

EXAMINATIONS.

The Superintendent is authorized to examine into the affairs of any company doing business in the State, and if one be found in an unsound condition he shall revoke its authority to do business. The result of any examination may be published at his discretion. A fire insurance company whose capital is impaired twenty per cent shall be prohibited from doing business; a stock life company shall be prohibited when its capital is impaired fifty per cent; a mutual life company shall be prohibited when its assets are not equal to its liabilities, including the premium reserve.

AGENTS.

Each agent must procure from the Superintendent a certificate setting forth that the company he represents has complied with the requirements of the laws of the State, and stating

the name of the attorney appointed to accept service of legal process. A copy of such certifi cate, duly certified, must be filed in the office of the clerk of the county in which such agen does business. Agents of fire companies must also file with the clerk of the county a certifie copy of the statement of the company filed with the Superintendent. He must also print th certificate of authority issued to him at least four times in the paper in which the State notice are required to be inserted, and within thirty days furnish to the Superintendent satisfactor evidence of such publication. Each agent of a marine company shall file in the office of th clerk of the county in which he resides a copy of the company's statement, and shall caus the same to be printed in a newspaper published in such county, at least six successive week after filing certificates, to be renewed annually and published as above.

LIFE COMPANIES.

Each life company must possess at least $100,000 invested in United States securities, o in securities of the State in which it is located, or of New York State, or of any county o incorporated city of this State authorized to be issued by the legislature, such stocks or bond not to be received by said Superintendent at a rate above their par value or above their curren market value; or bonds and mortgages on improved unincumbered real estate in the State o New York, worth fifty per cent more than amount loaned thereon, or in mortgages on im proved unincumbered real estate in the State where it is located, worth seventy-five per cen more than the amount loaned thereon. Such securities, of the value of at least $100,000, shal be deposited with the chief financial officer of the State from which the company derived it charter, held for the benefit of all its policyholders; and a certificate under the hand and sea of such officer, that it is so held, must be filed with the Superintendent. Annual statement must be filed, on or before the first day of March, showing the condition of the company o the thirty-first day of December preceding. The Superintendent is required to make a valua tion of all policies issued by each company, once in five years, and annually if he deems i necessary, on the basis of the American Experience Table of Mortality and four per cen interest. The Superintendent may accept the valuation made by any State insurance officia who is authorized to accept the valuation made by the New York Department. No polic shall be lapsed for non-payment of premiums unless the company shall have given the holde of said policy at least thirty days' notice that such premium is due. Policies issued upon th lives of husbands for the benefit of wives may be assigned by them, with the consent of th husband, or by her legal representative, in case of her death, with like consent.

FIRE AND MARINE COMPANIES.

Each company must possess a capital of at least $200,000 fully paid up, and must fil an agreement that it will not transact any business that a fire insurance company is by law prohibited from doing. Annual statements must be filed, in January of each year, showing th condition of the company on the thirty-first day of December preceding. No company i allowed to write on a single risk to an amount exceeding ten per cent of its paid-up capital an net surplus, nor may it reinsure any risk located in this State in any company not authorize to do business in the State. Policies must be canceled at the request of the insured, and th premium returned, less the short rate, for the time it has run. Advertisements purporting t show the financial condition of a company shall include the paid-up capital and surplus, an shall show the liabilities, including the reinsurance reserve, and such assets shall only b shown as are held for the benefit of holders of fire policies. All such advertisements mus agree with the annual statement filed with the Superintendent. Each agent of a fire compan in an incorporated city or village must execute a bond in the sum of $500 ($1000 in New Yor city), satisfactory as to sureties, to the treasurer of the fire department, conditioned that h will make a correct return of all premiums collected by him and pay the tax thereon imposed by law. Every agent of a marine company must execute a similar bond, satisfactory to th Comptroller, conditioned that he will make returns and pay taxes as required by law. N marine company is permitted to pay more than fifteen per cent commission for premiums o property *in transitu* on the State canals, nor shall any person in behalf of the company pay an commission in excess of fifteen per cent. Companies must make annual reports of business done in the State.

FOREIGN COMPANIES.

ny must have a paid-up capital of at least $500,000, invested in securities of character as those in which the companies of this State are permitted to invest, h the Superintendent an agreement that it will not transact any business which is State are prohibited from doing. Every company shall deposit with the ıpproved securities, the value of which shall not be less than $200,000, for the cyholders in the United States. The recognized capital of such company shall of the various sums held on deposit in different States, and such assets as ·ust by citizens of the United States for the benefit of all policyholders in the ss its liabilities, and a proper reinsurance reserve. The Superintendent shall o the amount of capital of each company, computed on the basis above given. ıall deposit with the Superintendent securities of the value of at least $100,000. panies must file statements, in January of each year, showing the assets of the country constituting its recognized capital, and the condition of its United n the thirty-first day of December preceding. Foreign companies are pro-ertising any assets except those held in this country for the benefit of policy-ıited States.

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nts of marine companies must pay into the treasury, on the 1st of January of r cent on all premiums received in the State during the preceding year ending ecember, but the Superintendent shall deduct from the amount so paid any by such companies within the State. Agents of fire companies in incorporated s must make returns on the 1st of February each year to the treasurer of the f all premiums collected during the year ending August 31, and pay taxes reasurer at the rate of two per cent. Every fire or marine insurance company, rganized under the laws of any foreign country, shall, annually, on or before ugust, pay to the Treasurer of the State, as a tax on its corporate franchise or State, a sum equal to one-half of one per centum upon the gross amount of d by such company during the year ending the preceding thirtieth day of done in this State by such company, whether the said premiums were in orm of notes, credit or any other substitute for money. Every such insurance nually, on or before the first day of August, make a return to the Comptroller ed and sworn to by its president and secretary or manager, giving the total ıms received by such company during the year ending the preceding thirtieth usiness done in this State by such company, whether the said premiums were ıe form of notes, credits or any other substitute for money. The lands and h insurance companies shall continue to be assessed and taxed where situated wn, county, village, school or other local purposes. Foreign life assurance annually pay to the Superintendent, on or before the first day of March, a tax pon all premiums received in this State for the year ending on the preceding December. Reciprocal provision.

narine and life companies for filing charter, $30; filing annual statement, $20; e of authority to agent and certified copy thereof, such sum, not exceeding ed from time to time by the Superintendent; for copies of papers filed in the ents per folio; for certifying the same and affixing seal, $1; for examinations. ncurred. For co-operative companies filing declaration of incorporation, $10; ement, $1 for each hundred members or fraction thereof, not exceeding the ı any corporation or society, for each certificate of authority and certified copy opies of papers on file, ten cents per folio; for certifying same and affixing mination, actual expenses only, not to exceed $50 for any organization in any

ıny company neglecting to file annual statements as required, incurs a penalty additional for each month it continues to do business while in default. Any the insurance laws incurs a penalty of $500.

NORTH CAROLINA.

SUPERVISING OFFICER—W. L. SAUNDERS, SECRETARY OF STATE, RALEIGH.

GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a certified copy of its charter and a statement, verified by the principal officer of the company or by its general agent in the State, showing its condition. It must also appoint a general agent, a resident of the State, to accept service of legal process on behalf of the company. Annual statements must be made, on or before the first day of March in each year, showing the condition of the company on the 31st of December preceding. The Secretary of State will cause an abstract of each statement to be certified to the clerk of the Superior Court in each county. He will also certify to such clerk, on the first of each month, a list of companies licensed, giving the names of all whose certificates have been revoked. Certification of statements and agents to be paid for by the company. Abstracts of annual statements to be published in one newspaper, to be designated by the general agent.

AGENTS.

Every general agent must file with the Secretary of State, before the first day of March, a statement showing the condition of the company on the 31st of December preceding, which statement must be sworn to by the principal officer of the company. An act passed in 1887 authorizes agents and brokers to place business in unauthorized companies on payment of two per cent of the gross premiums. Sheriffs are authorized to prosecute persons doing business with unauthorized companies, and to collect $50 for each offense, such money to be retained by the sheriff. Business may be placed in unauthorized companies on payment of two per cent on gross premiums.

Taxes.—A tax of two per cent is imposed on gross premiums collected in the State, but if a company invests in real estate in the State, or loans to citizens of the State, a sum equal to one-half such receipts, the tax shall be but one per cent on the gross premiums. The general agent must make returns, on or before the thirtieth day of January and July in each year, of the premiums collected in the State during each preceding six months, and shall pay tax thereon within fifteen days thereafter. A special license tax of $50 per annum is imposed upon all companies. Licenses to be renewed on or before the first day of April of each year.

Fees.—A fee of $50 must be paid for each license issued to a company.

Penalties.—Any person doing business without complying with the law is liable to a penalty of $50 for each offense. Any agent refusing to perform any act required of him by law shall forfeit $50 for each refusal. Any agent who shall unlawfully withhold or expend the funds of his company shall be deemed guilty of a felony, and punished accordingly.

OHIO.

SUPERVISING OFFICER—SAMUEL E. KEMP, SUPERINTENDENT OF INSURANCE, COLUMBUS.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement showing its condition, verified by the president, vice-president, or other chief officer, and the secretary. A written instrument, signed and sealed, must be executed stipulating that any agent of the company may accept service of legal process, and consenting that service of process upon any such agent shall be held valid, and that in case suit shall be brought against any company after it has retired from the State, and it has no agent in the county in which suit is brought upon whom service of process can be had, service of process may be made therein by the sheriff mailing a copy of the summons or other process to the principal office of the company at least thirty days prior to the date of taking judgment. No company is permitted to advertise any assets not admitted by the Superintendent, and in all advertisements stating the assets, the liabilities, including the reinsurance reserve, must be stated. If any company ap-

plies for the removal of any suit from a State court to a United States court its certificate of authority shall be revoked, and it will not be permitted to transact business in the State for three years. Every company must obtain from the Superintendent a certificate that it has complied in all respects with the laws of the State relating to insurance and containing a statement as furnished under the oath of the president or secretary, of the amount of paid-up capital, the aggregate amount of available assets and liabilities, income and expenditures for the year preceding the date thereof, which certificate must be published at least once every year in a newspaper of general circulation in every county wherein the company has an agent, and a copy of the certificate must be filed in the office of the recorder of each county. Certificates must be renewed and published annually.

EXAMINATIONS.

The Superintendent, when he has reason to suspect the correctness of any statement of any company, or that its affairs are in an unsound condition, is empowered to examine companies and may publish the result in his discretion. When a company shall be found to be unsound, its certificate of authority must be revoked, and notice of such revocation must be printed in a newspaper published in Columbus and in the county where the general agency of the company is located. When the capital of a fire and marine company, located in Ohio, is impaired forty per cent, after providing for all its liabilities and the reinsurance fund, it shall not be permitted to do business until the impairment is made good. A life company located in Ohio will be similarly prohibited if its assets are not sufficient to reinsure its outstanding risks.

LIFE COMPANIES.

Each stock company must have at least $100,000 actual capital paid up and invested as required by the laws of the State under which it is organized, and each mutual company, available assets of equal value. Every company must have a deposit of bonds of the United States or of Ohio, or some other State, of the par and actual value of $100,000, with the Superintendent, or with the proper officer of the State wherein it was organized, for the benefit of all its policyholders. Where such deposit is held by an officer of another State, a certificate to that effect must be filed with the Superintendent, giving the items thereof, setting forth that he believes such securities are of the value of $100,000. The Superintendent is authorized to value policies on the basis of the American Experience Table of Mortality and interest at four per cent, but may accept the valuation of the proper officer of any other State, provided such standard of valuation does not make the valuation of such policies less than by the Ohio standard. Annual statements must be filed on or before the first day of March, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company must possess a fully paid-up capital of not less than $100,000. Annual statements of fire companies must be filed on or before the first day of February, showing the condition of the company on the thirty-first day of December preceding. The reinsurance fund is computed at fifty per cent of the premiums on unexpired risks. Annual reports required of business transacted in the State. Remova. of suits from State courts prohibited; also, all organizations for fixing or controlling rates.

FOREIGN COMPANIES.

Each foreign fire company must deposit with the Superintendent $100,000 in United States or Ohio bonds for the benefit of policyholders in the State, and life companies a similar amount for the benefit of policyholders in the United States. The aggregate value of all assets held in the United States, for the benefit of policyholders in this country, shall be recognized as the capital of the company. Annual statements showing the condition of the company must be filed, and supplemental statements showing the condition of its business in the United States on the thirty-first day of December preceding. Such supplemental statements must be verified by the chief managers in the United States.

Taxes.—Every agency of an insurance company located in any other State or country is required to return to the Auditor of the county in which the agency is located, or from which it collects premiums, in February annualy lhe amount of gross premium receipts for the pre-

vious calendar year, which are entered upon the tax list, subject to the same rate of taxation that personal property is subject to, for the year in which such premiums are received. Such tax is payable on the twentieth day of December next ensuing. County auditors, in the month of March, certify to the Superintendent of Insurance the amounts of the returns and the rates levied thereon, and the Superintendent collects from all such companies such a sum as, added to the sum payable to the county treasurer's, will produce an amount equal to two and one-half per cent on the gross premium receipts in the State; if by the laws of any other State, territory or nation a larger tax than two and one-half per cent is charged Ohio companies, then the Superintendent charges a like tax upon companies from such State, territory or nation doing business in Ohio. If any company refuses to pay said tax, or makes any false statement of its gross premium receipts, it is the duty of the Superintendent to revoke its license. If the Superintendent has reason to suspect the correctness of the return of gross premium receipts, he may, at the expense of the State, verify the return by an examination of the books of the company and of its agents.

Fees.—For filing charter, $25; for filing annual statements, $20 each; for issuing license to company, $1; issuing certificates to agents, $2 each; for each certificate of compliance for publication, $1; a company paying $250 for agent's certificates may appoint as many as it desires, without additional charge; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, $1; for examining companies, actual expense incurred; for valuing policies, one cent for each $1000 of insurance. Other fees regulated by reciprocal legislation.

Penalties.—Any company violating the law relative to advertising shall, after a second notice from the Superintendent, be subject to a fine of $1000; any agent doing business for a company that neglects or refuses to submit annual statements incurs a penalty of $500, and $500 for each month he continues to do business while the company is in default. For every violation of the insurance laws the offender is subject to a penalty not exceeding $1000, nor less than $100, or imprisonment not more than six months, or both.

OREGON.

SUPERVISING OFFICER—GEORGE W. McBRIDE, SECRETARY OF STATE AND EX-OFFICIO INSURANCE COMMISSIONER, SALEM.

GENERAL REQUIREMENTS.

Each company must have a paid-up capital of not less than $200,000, and must deposit $50,000 with the State Treasurer in United States or State securities. Must also file with the Commissioner "a power of attorney which shall set forth that such company is a corporation, or duly organized insurer (naming the principal place of business of the company, and the principal place of business for the Pacific coast), which power of attorney shall authorize a citizen and resident of this State to make and accept service in any proceeding in any of the courts of justice of this State or any of the United States courts herein." Each company must obtain from the Commissioner a license to do business, which license is renewable in January of each year, upon the Commissioner being satisfied that the company is a proper one to do business in this State.

The following was passed at the last session of the legislature, and was approved by the Governor February 25, 1889.

SECTION 1. That section 3567 be amended so as to read as follows:

Section 3567. Corporations may be formed under the general laws of this State for the transaction of insurance business, but no such corporation hereafter organized shall be permitted to assume any risk unless the same shall have at least five directors who shall be residents and propertyowners in this State, and stockholders in the corporation, nor until such corporation shall have a paid-up, unimpaired cash capital equal to one hundred thousand dollars in United States gold coin, which shall be invested in this State in State or United States bonds; bonds or notes secured by first mortgages upon first-class otherwise unincumbered real estate, the market value of which shall be at least double the amount invested in or loaned

thereon; bonds of any city, county or school district in this State, the issuance of which has been duly authorized by law, provided that such bonds or securities shall at no time be estimated as assets of such corporation at more than their actual cash value and nothing in this act shall be constructed to permit any investment in mining stock.

SEC. 2. That section 3568 of chapter 50 of the miscellaneous laws of Oregon, as compiled by W. Lair Hill, be amended so as to read as follows:

Section 3568. No loan shall be made to any stockholder by any insurance corporation formed under the laws of this State, nor shall any stockholder be interested in any way in any loan, pledge, security or property of any insurance company organized under the laws of the State, except as stockholder in said company, and any property claimed as belonging to such company standing in the name of any person or persons, shall not be admitted as an asset of such company. And every foreign corporation or company, before engaging in the business of express, or the business of fire or marine insurance, or directly or indirectly assuming any such insurance risk within this State, shall deposit with the Treasurer of this State the sum of fifty thousand dollars ($50,000), as hereinafter provided. Such deposit shall be made in interest-bearing bonds of the United States, or the bonds of the State of Oregon, or any municipal, school district or county bonds, issued by authority of law in the State of Oregon, the market value of which is at or above par, or bonds or notes secured by first mortgage upon unencumbered real estate within the State of Oregon, of double the amount loaned thereon, or money of the United States, and shall be safely kept for the benefit and security of persons transacting business with such corporations or associations in this State for claims and demands arising out of said business, and shall be held and considered specially pledged for such security for such claims and demands—provided that any such corporation may change the character of its deposit at any time by depositing other securities of the kinds and descriptions in this section authorized to be deposited. All interest accruing from the United States, or otherwise, on such securities, shall be paid as the same may accrue to the corporation or association to whom they belong, and the State of Oregon shall be held responsible for the safety of all deposits made under the provisions of this act. It is provided, however, that in lieu of the deposit hereinbefore required, any such foreign corporation or company may make an investment in real estate within the State of Oregon of the value of not less than sixty-five thousand dollars ($65,000), provided such investment shall be approved by the Insurance Commissioner. The title to such real estate shall be vested in the State Treasurer of this State as trustee for the corporation making such investment, and shall be held for the benefit and security of persons transacting business with such corporation in this State for claims and demands arising out of said business. The corporation shall pay taxes upon such real estate in the county where the same is situated, in the same manner and to the same extent as an individual, and the real estate shall be held liable therefor. The rents or receipts from said investment in real estate shall be paid as the same may accrue to the corporation or association owning such investment. The State Treasurer shall receive the same fees for his services as trustee of real estate as he would receive if the company investing in such real estate had made a deposit in bonds under this act. When any corporation or association having made such deposit or investment in real estate shall desire to cease business in this State and withdraw its capital, it may do so by first giving six months' public notice of such intention by continuous publication in three (3) weekly newspapers published in and of general circulation in the State, and if no claim shall be filed against such corporation or association within said six months the deposit may be withdrawn and the real property may be sold, provided the Insurance Commissioner shall be satisfied that the claims of policyholders have been sufficiently protected by reinsurance or otherwise. All or any part of any real estate held by the State Treasurer under the provisions of this act may be sold at the request of the corporation owning the investment therein, and the proceeds of such sale paid to such corporation, provided it shall substitute other real estate therefor of the value prescribed herein.

SEC. 3. That section 3580 of chapter 50 of the miscellaneous laws of Oregon, as compiled and annotated by W. Lair Hill, be amended to read as follows:

Section 3580. The Commissioner shall collect for filing each power of attorney, or issuing his certificate, as required by law, five dollars. For an annual license to each fire insurance company to transact business throughout this State, fifty dollars. For an annual license to each life insurance company, co-operative insurance association, or mutual benefit society to

transact business throughout this State, one hundred dollars. For an annual license to each life and accident or an accident insurance company to transact business throughout this State, one hundred dollars—provided that all orders or secret societies, such as Masons, Odd Fellows, Druids, Knights of Pythias, Ancient Order of United Workmen, Grangers, Firemen and other benevolent, fraternal co-operative societies associated or incorporated for the sole purpose of mutual protection and relief of its members only, and for the payment of stipulated sums of money to the families of deceased members, or for property of its members only, destroyed by fire, and not for profit, are hereby declared not to be fire or life insurance companies in the sense and meaning of the insurance laws of the State, and they are exempt from the provisions of all insurance laws of this State. For examining the financial condition of any company or association organized in this State, the just and legitimate expense of such examination shall be paid by the said company, and the Commissioner shall revoke or refuse his certificate of authority to any company neglecting or refusing to pay such expense, or to furnish any information to said Commissioner authorized by this act. All fines and penalties recovered and taxes paid on premiums under the provisions of this act shall be paid into the State school fund, and sixty per cent of all licenses collected by the Commissioner shall be paid into the general fund of the State, and the Commissioner shall be entitled to receive the fees and forty per cent of the licenses prescribed by law, as compensation for his services. Every foreign fire and marine insurance company doing business in this State shall have one head or general office in the State of Oregon under the charge of an officer known as its general agent, to whom all other agents of the company in the State shall make report, not less frequent than once a week, of business transacted; and said officer shall, on or before the first day of March of each year, furnish the Insurance Commissioner of this State a sworn statement of the total business transacted by such company within the State of Oregon during the year ending December 31 prior thereto. Such statement shall show the total gross premiums received during the year, from which shall be deducted returned premiums, reinsurance, agents' commissions, office expenses and licenses and losses paid in the State; and every such foreign fire and marine insurance company shall, within thirty days from the date of such annual statement, pay to the Insurance Commissioner a tax of one per cent upon the total amount of net premiums received by it upon business done or risks assumed within this State, as shown by its annual statement, and shall pay the Commissioner a fee of five dollars for filing such statement.

SEC. 4. That said section 3564 be amended so as to read as follows:

Section 3564. The Insurance Commissioner may furnish copies of any certificate of license issued by him under the provisions of law, and attach the seal of the State thereto, and may perform other official services for insurance corporations or associations upon application therefor, and may receive for such services the compensation provided in this act, or such as is now provided by law for the Secretary of State for like services.

PENNSYLVANIA.

SUPERVISING OFFICER—J. M. FORSTER, INSURANCE COMMISSIONER, HARRISBURG.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement of its financial condition, verified by the president, vice-president and secretary or actuary. Also a written instrument designating an agent to accept service of legal process, and stipulating that process served upon such agent or upon the Commissioner, or upon an agent designated by him, shall be recognized as valid service upon the company. So long as the company has any liability in the State, such stipulation cannot be revoked. Each company must obtain from the Commissioner a certificate of authority to do business, which certificate must be renewed annually. Companies must also furnish the Commissioner from time to time complete lists of agents appointed. Annual statements must be filed, on or before the first day of March in each year, showing the condition of the company on the 31st of December preceding.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State, except such as are located in States having insurance departments subject to laws substantially the same as those governing the Pennsylvania department. Whenever he deems it necessary, he may publish the results of such examination, and revoke or modify its authority to do business in the State. A fire and marine company will be prohibited from doing business when its capital stock is impaired twenty per cent after providing for all its liabilities and the reinsurance reserve, unless the impairment is made good within sixty days after notice from the Commissioner. When the assets of a life company do not equal the net value of all policies in force, exclusive of capital, after providing for all liabilities and claims, the Commissioner must publish the fact that it is below the legal standard of safety, and require it to at once cease doing business in the State.

AGENTS.

Each agent must obtain from the Commissioner a certificate setting forth that the company has complied with all legal requirements and that he is authorized to de business. All certificates renewable annually. Anyone may obtain a license as an insurance broker by the payment of $10. Commissioner is authorized to issue licenses to brokers permitting them to insure surplus lines in authorized companies on payment of $5 and six per cent of premiums received for such business.

LIFE COMPANIES.

The Commissioner is empowered to value the policies of any company doing business in the State on the basis of the American Experience Table of Mortality and not less than four and one-half per cent interest, nor more than six per cent. Each company must furnish to the Commissioner, on or before the first day of March in each year, a certificate signed by the proper officer of the State wherein it was organized, showing the value of all policies in force on the 31st of December preceding, and declaring that the assets of the company are equal to the net value of such policies. Failing in this, a detailed list of all policies and securities must be furnished for valuation by the Commissioner. Any policy that makes any part of an application or the constitution, by-laws or rules of the company a material part of the contract, must have attached thereto a copy of such application, constitution, by-laws or rules, otherwise the condition shall not be valid.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than $200,000, or, if less than $200,000 and more than $100,000, it must have a surplus over all liabilities sufficient to make up the difference between these sums. Where a policy refers to the application, constitution, by-laws or rules of the company for any material part of the contract, a copy of such application, constitution, by-law or rule must be attached to the policy, or the condition shall not be held to be valid or be accepted in evidence. The reinsurance fund is computed at fifty per cent of the premium on all unexpired fire risks having one year or less to run, and *pro rata* of all premiums on unexpired risks having a longer period to run, and the entire premium on unexpired marine and inland risks. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Annual statements relating to the business of the company other than that done in the United States must be filed, on or before the first day of July in each year, and annual statements of the United States business on or before the 1st of March in each year.

Taxes.—A tax is imposed on gross premiums collected within the State of three per cent, and companies are required to report to the Commissioner in January of each year the amount of such premiums. Other taxes governed by reciprocal provisions of law.

Fees.—For filing copy of charter, $25; for filing annual statement or certificate presented in lieu thereof, $20; for certificates to agents, $2 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, $1; for examinations of companies. actual expenses incurred; for valuing policies, three cents for each $1000 of insurance. If the expenses of the department exceed the amount of fees collected, the Commissioner may

assess the companies *pro rata* to make up the deficiency. Other fees based on reciprocal legislation.

Penalties.—A company failing to make the statements required incurs a penalty of $100 for each day such default continues. Any company doing business without having complied with the requirements of law shall forfeit $500 for each month it continues to do such unauthorized business. Any agent transacting business without having obtained a certificate of authority incurs a penalty of $500. Placing business in unauthorized companies subjects the offender to a fine not exceeding $1000.

RHODE ISLAND.

SUPERVISING OFFICER—A. R. GOODWIN, INSURANCE COMMISSIONER, PROVIDENCE.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement of its affairs, under oath of the president and secretary; a written instrument must also be executed appointing the Commissioner agent to accept service of legal process. In all policies and advertisements of whatever character, issued by the company or its agents, the name of the State under whose laws the company was incorporated must be conspicuously set forth. Co-operative and assessment insurance companies are not allowed to do business in the State.

EXAMINATIONS.

The Commissioner is authorized to make examinations of companies whenever he deems t necessary.

AGENTS.

Each agent must obtain from the Commissioner a certificate authorizing him to do business. An agent licensed to do business in one town is not permitted to establish a branch agency in any other town. All advertisements issued by agents and all policies written must give the ocation of the company and the name of the State from which it obtained its charter. A law passed in 1889 prohibits foreign companies from doing business except through licensed resident agents.

LIFE COMPANIES.

Each company must have on deposit with the proper officer of the State in which it was incorporated available securities worth not less than $100,000, and certificates signed by such officer, showing that he holds such deposit for the benefit of all its policyholders, must be filed with the Treasurer of the State. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding, and abstracts of such statements, to be approved by the Commissioner, must be published by the agent for three successive weeks in March, in some paper in the county in which the agent has his office; the expense to be borne by the companies.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital, invested securely, of not less than $100,000. Statements showing the condition and transactions of the company must be filed on or before February 1 of each year. Agents in one town not allowed to establish branch agencies in others. Companies must make annual reports of business done in the State.

Taxes.—A tax of two per cent is imposed on gross premiums. Every agent is required to report to the Treasurer, in the month of January of each year, the amount of insurance written by him and the amount of premiums received thereon, and at the same time shall pay to the Treasurer the tax of two per cent. Other taxes levied in accordance with reciprocal legislation.

Fees.—For filing copy of charter, $30; filing annual statement, $20; issuing agents' certificates, $2 each.

Penalties.—An agent acting for a company that has not complied with the requirements of the law shall forfeit not less than $300 nor more than $1000. An agent doing business without having obtained a certificate shall be fined $1000. Any agent refusing for thirty days to furnish information called for by the Commissioner shall be fined $1000.

SOUTH CAROLINA.

SUPERVISING OFFICER—JOHN S. VERNOR, COMPTROLLER-GENERAL, COLUMBIA.

The following act was passed in December, 1887, and was amended December 24. 1888, to read as follows:

It shall not be lawful for any insurance company not incorporated under the laws of this State, or any agent of such company, to take risks or transact any business of insurance in this State without first obtaining a license from the Comptroller-General, which license shall serve throughout the State, and authorize such company, or agents thereof, to take risks or transact any business of insurance in each and every county of this State, and the same shall be so granted as to expire on the 31st of March of each year; and for every such license the said company, or agents, shall pay to the Comptroller-General the sum of fifty dollars, to be paid by him into the State treasury for the use and benefit of the State. That said license shall give said company the power and authority to appoint any number of agents to take such risks, or transact any business of insurance, in each and every county of the State: *Provided* the Comptroller-General is notified of such appointment before the said agents take any risks or transact any business as aforesaid, giving the post-office address, residence and a certified copy of the resolution appointing each agent, or agents, duly signed by the president and secretary of such company.

Before the Comptroller-General shall license such insurance company not incorporated in South Carolina there shall be filed in his office a certificate copy of the charter of the company from which the said general agent or attorney has received his appointment, and also a certified copy of the vote or resolution of the trustees or directors of said company appointing him such agent, accompanied by a warrant of appointment under the official seal of the company and signed by the president and secretary. Such warrant of appointment shall continue valid and irrevocable until another agent or attorney has been substituted, so that at all times while any liability remains outstanding there shall be within the State an agent or attorney as aforesaid, and shall contain a consent expressed authorizing process of law to be served either on the clerk of the court as aforesaid, or on said agent or attorney, for all liabilities of every nature incurred in this State by said company, and that such service, made on such clerk of the court, or on such agent or attorney, in the manner required by the laws of this State, shall be deemed legal and binding on the company or companies, in all cases whatsoever, and that every judgment so recovered shall be conclusive evidence of the indebtedness of the company; and, in addition to said warrant of appointment, there shall be filed and published a statement, made under oath of its president or secretary, showing its assets and liabilities, and distinctly showing the amount of capital stock, and how the same has been paid, and of what the assets of the company consist, the amount of losses due and unpaid, and all other claims against the company, or other indebtedness whether due or not due at the time of the filing of the statement above, and shall further show—1st. That said companies have fulfilled the provisions of their respective charters, and of the extensions and amendments thereto in every particular, and whether there has been any change of charters since last statement. 2d. The amount of policies outstanding as near as can be ascertained. 3d. The character of the risks and the rules governing companies and their agents in taking the same both as to locality and amount. 4th. The particular character of the assets, specifying the amount of cash and public bank, manufacturing or other stocks and bonds, or other securities held by the companies, with the evidence that they are held by them, the rule of investment in real estate securities, and the general localities of real estate secured to companies. 5th. The amount received from premiums, and whether sufficient to pay losses, etc. 6th. Whether there have been any changes in agencies during the preceding years. 7th. An official list of all agents authorized by them to solicit business in this State. Agents of foreign companies must make, annually, between 1st May and 20th June, returns for taxation the gross receipts of their agencies (including notes, accounts, etc., received as compensation for insurance), and also the value of personal property of the company situate at said agency. The home company returns, in addition, its investments and assets of every kind.

Every company by its general agent or attorney obtaining such license shall also cause such license to be published in some newspaper, to be designated by the Comptroller-General,

having circulation in the county in which he resides. The company shall also furnish to Comptroller-General, through their agent, an annual statement of the affairs of the company, as provided for in section 2; and it shall be the duty of the general agent to publish an abstract of the same in one of the newspapers of the State.

If the Comptroller-General shall become satisfied that any company is insolvent or unsafe, or that any statements made by any person, under this act, shall be untrue, or in case a general agent shall fail or refuse to obey the provisions of this act, the Comptroller-General shall have power to revoke and cancel said license.

The fee for license as required by this act shall be $50 per annum, and the license shall continue for the next ensuing twelve months after the 31st of March in each year. Provided, the Comptroller-General may receive from applicants, after the first day of April, so much of said license fee as may be due *pro rata* for the remainder of the year.

Every general agent who shall fail or refuse to perform any duty required of him by this act shall forfeit and pay to the Comptroller-General $50 for every such refusal, to be recovered before any justice of the peace at the suit of said Comptroller-General.

All life assurance companies that shall receive the premiums on any policy for the space of two years, shall be deemed and taken to have waivod any right they may have had to dispute the truth of the application for insurance, and the said application and representations shall be deemed and taken to be true. Life assurance companies are authorized at any time within two years from date of policy to institute proceedings to vacate the same on the ground of falsity of representations contained in the application.

Taxes.—Under the old law the gross receipts and personal property of each company is subject to taxation on the same basis that applies to other property.

Fees.—For certificates issued to companies, $50.

Penalties.—For transacting business for unlicensed company, or violating provisions of law a fine of $100 for each offense and imprisonment not less than one nor more than twelve months.

TENNESSEE.

SUPERVISING OFFICER—M. F. HOUSE, COMMISSIONER OF INSURANCE, NASHVILLE.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a sworn statement, signed by the president or chief officer and secretary of the company, showing its condition on the 31st of December preceding. Life companies must execute a written instrument authorizing the Secretary of State to accept service of legal process in its behalf; fire and marine companies execute a similar paper authorizing the Commissioner of Insurance to accept such service. Companies must obtain from the Commissioner a certificate authorizing them to do business, and each company must certify to the Commissioner the names of all agents appointed by it in the State. Certificates renewable annually in January.

EXAMINATIONS.

The Commissioner is authorized to make examinations of companies doing business in the State, and if any be found in an unsound condition he must revoke all certificates issued to it or its agents, and cause a notice of such revocation to be printed at least three times in some paper of general circulation. A fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities and the reinsurance fund. A life company will be prohibited when its assets do not equal its liabilities and all outstanding claims, together with the lawful reinsurance reserve.

AGENTS.

Each agent must procure a certificate from the Commissioner, entitling him to do business. Certificates renewable in January of each year. All agents except those of life companies, must file with the clerk of the county in which his agency is located a copy of his certificate of

authority. Commissioner may license agents to place business in unauthorized companies, and must pay two and one-half per cent of premium.

LIFE COMPANIES.

Each life company must have on deposit with the proper officer of the State wherein it was organized not less than $100,000, properly invested, for the benefit of all its policyholders, and must furnish to the Commissioner the certificate of such officer, showing that he holds such securities and that they are of the required value. The Commissioner is authorized to value policies, but may accept the certified valuation of the proper officer of the State under whose law it was incorporated. The basis of valuation is the American Experience Table of Mortality and four and one-half per cent interest, except for non-participating policies, which may be valued at six per cent interest. Annual statements must be filed on December 31 or within thirty days thereafter, showing the condition of the company on the 31st day of December preceding.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up cash capital of at least $200,000, of which not less than $100,000 must be invested in United States or State bonds, or other good securities, to be approved as such by the Commissioner of the State where the company is located. The reinsurance fund is computed at fifty per cent of the premiums received on all unexpired risks having one year or less to run, and *pro rata* of all premiums having a greater period to run. Annual statements must be filed on December 31 or within thirty days thereafter, showing the condition of the company on the thirty-first day of December preceding. Companies required to report semi-annually the premiums collected on amount of business done in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State of the United States at least $200,000 properly invested, and furnish the Commissioner a duly authenticated certificate of such officer that holds such deposit for the benefit of all the United States policyholders of the company.

Taxes.—Life companies must pay two and one-half per cent tax on gross premiums received in the State, and must make sworn returns in January and July of each year of the amount of premiums so collected. Fire and marine companies must pay a tax of two and one-half per cent on gross premiums collected in the State, and must make sworn returns of same in June and December of each year. Other taxes based on reciprocal legislation.

Fees.—Life companies are required to pay to the Commissioner for examining statements, $50 each; for issuing certificates, $6 each. Fire and marine companies are required to pay for filing copy of charter, $10; for filing annual statements, $25; for filing supplemental statements, $10 each; for issuing certificates, $6 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, $1; for making examinations, actual expenses incurred; for valuing life policies, not exceeding three cents for each $1000 of insurance. Other fees in accordance with reciprocal legislation.

Penalties.—Any company failing to make returns and pay taxes as required incurs a penalty of $500. Any agent doing businesss without having obtained a certificate of authority is liable to a fine of $100 for each offense. The penalty for doing business for an unauthorized company is $500 for each offense.

TEXAS.

SUPERVISING OFFICER—L. L. FOSTER, INSURANCE COMMISSIONER, AUSTIN.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement, sworn to by the president or vice-president and secretary, showing the condition of the company. Life companies must file a written instrument stipulating that service of legal process may be made upon any of its agents in the State; fire and marine companies must designate some resident of the State to accept service of legal process. Every company must ob-

tain from the Commissioner a certificate authorizing it to do business, and such certificate must be published for three successive weeks in a paper of general circulation, and the first publication must be made within thirty days from the issuing of the certificate. Certificates renewable annually at the time of filing the annual statement. Certificate not to be renewed if the company has removed any suit from the State to the United States courts. Annual statements to be filed, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. Valued policy law in force.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State when he shall deem it expedient, and to revoke his certificate of authority to any that may be found impaired, notice of such revocations to be published in one or two newspapers of general circulation. Any fire and marine company whose capital is impaired twenty per cent after providing for all its liabilities, including reinsurance reserve, shall be prohibited from doing business in the State. A life company shall be similarly prohibited when its assets are not equal to its liabilities and outstanding claims and the lawful premium reserve.

AGENTS.

Agents must procure a certificate of authority from the Commissioner before doing business, and such certificate must be renewed on or before the 1st of March of each year thereafter. Any person doing any act in reference to insurance is recognized as the agent of the company.

LIFE COMPANIES.

Each company must have assets properly invested of not less than $100,000, and must furnish the Commissioner satisfactory evidence that a sum equal to $100,000 is held by the proper officer of some State for the benefit of all its policyholders in the United States. If a company fails to pay a claim under its policy within the time specified therein, it shall pay interest not exceeding twelve per cent thereon, and a reasonable sum for the fees of the attorney prosecuting the claim. If execution on final judgment remains unsatisfied for thirty days, the company in default shall be prohibited from doing business in the State until such execution is satisfied.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up cash capital of at least $100,000, exclusive of any sums it may have deposited in the different States and Territories for the special benefit of its policyholders in such localities. Annual statements must be filed, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at forty per cent of the premiums on unexpired fire risks and the full amount on unexpired marine and inland risks. If a company neglects for thirty days to pay an execution on final judgment obtained against it, the Commissioner will revoke its authority to do business until such execution is paid. Companies required to report business done in the State.

FOREIGN COMPANIES.

Any foreign life assurance company doing business in the State must have at least $100,000 deposited, in lawful securities, with the proper officer of some State for the benefit of all its policyholders in the United States, and the certificate, duly authenticated, of such officer must be filed with the Commissioner.

Taxes.—Each life assurance company is required to pay a State tax of $300, and $10 in each county in which it does business. Fire and marine companies are required to pay a State tax of $200 per annum, and a county tax of $10 for each county in which it does business. Cities and towns are authorized to impose taxes on companies not exceeding fifty per cent of the State tax.

Fees.—For fire and marine companies for filing a copy of charter, $25; for filing annual statements, $20 each; for issuing certificates, $1 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, $1; for examining company, actual ex-

penses incurred, not exceeding $250. Other fees in accordance with reciprocal provisions of the statutes.

Penalties.—For any violation of the insurance laws the offender incurs a penalty of not less than $500 nor more than $1000.

UTAH.

SUPERVISING OFFICER—W. C. HALL, SECRETARY OF THE TERRITORY.

GENERAL REQUIREMENTS.

Each company must file with the Secretary of the Territory a certified copy of its charter and all existing by-laws; and within sixty days after commencing business a copy of the same must be filed in the office of the Probate Judge of the county wherein its principal office is located. Each company must also designate, by a written instrument, duly authenticated, some resident of the Territory to accept service of legal process. Companies must have $200.000 paid-up capital. Secretary of the Territory to issue certificates to the companies on compliance with the law. Annual statements to be made on or before the 30th of April each year, and published at least four times in some paper of general circulation. Statements of companies of foreign countries to be filed in July.

LIFE COMPANIES.

Must file statement with Secretary of the Territory setting forth: 1. The name and locality of the company. 2. The amount of capital stock. 3. The capital paid up. 4. The amount of its assets and liabilities. 5. The net surplus over all liabilities. 6. The name of its attorney, or agent for the Territory, upon whom service of process in any civil action against said company may be made. 7. The receipts and expenditures during the year. This statement to be filed annually in the month of June and published four times in paper of general circulation.

AGENTS.

Agents must obtain certificates, renewable annually, from the Secretary of the Territory, and are then authorized to do business with any company having paid-up capital equal to $200,000.

Fees.—For filing statement, $5; for issuing certificate, $2; subsequent certificates, $1 each. A special license of $25 is required for the privilege of doing business in Salt Lake City

VERMONT.

SUPERVISING OFFICERS—CHARLES W. PORTER, SECRETARY OF STATE, MONTPELIER, W. H. DUBOIS, TREASURER, WEST RANDOLPH.

[The Secretary of State and the Treasurer of State are Insurance Commissioners by virtue of their offices. Either may be addressed as Insurance Commissioner.]

GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a certified copy of its charter and certified copy of its by-laws and a sworn statement, signed by the president and secretary, showing the condition of the company. Also a written statement stipulating that service of legal process may be made upon the Secretary of State, and will be recognized as service upon the company. Each company must obtain from the Commissioners a certificate entitling it to do business, which certificate is renewable on the 1st of April in each year. Any company failing to pay a final judgment for thirty days may, after notice to the Commissioners, be prohibited from doing business.

EXAMINATIONS.

The Commissioners are empowered to examine into the condition of any company doing or proposing to do business in this State, and if in their judgment it is unsound, they are required to revoke its authority and to publish a notice of such revocation. Any fire and marine company will be prohibited from doing business when its capital is impaired twenty

per cent after providing for all liabilities and the lawful reinsurance fund. A life company will be similarly prohibited when its assets do not equal its liabilities and the lawful premium reserve.

AGENTS.

Each agent must file with the Commissioners a certificate of his appointment by the company or its general agent, and must obtain a certificate from the Commissioners entitling him to do business. Certificates renewable on the first day of April of each year. Resident agents only can be licensed. Agent or broker placing business in an unauthorized company liable to a fine of not less than $100 nor more than $1000, one-half to go to informant.

LIFE COMPANIES.

Each company must possess available assets of not less than $100,000 properly invested and held for the protection of all the policyholders in the United States. Annual statements must be filed, sworn to and signed by the proper officers of the company, showing its condition on the 31st of December preceding. The Commissioners are authorized to value policies on the basis of the Actuaries Table of Mortality and interest at four per cent, but may accept the valuation made by the proper officer of any other State.

FIRE AND MARINE COMPANIES.

Each company must have a capital of not less than $100,000 fully paid up, not less than one-half of which must be invested in lawful securities or mortgages. Companies are responsible for the acts of agents, and unless made so by the act of their incorporation the policy must expressly make such stipulation. The reinsurance fund is computed at forty per cent of the premiums on unexpired fire risks, and the full premium on marine risks. Annual statements must be filed with the Commissioners, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. Companies must make annual reports of business done in the State.

Laws enacted November, 1888, prohibit rebates to the insured, and provide for reciprocal taxation, fees, penalties, etc.

Fees.—For filing annual statements, $20 each; for issuing certificate to company, $5; for certificates to agents, $1 each.

Penalties.—Any violation of the insurance laws subjects the offender to a penalty not exceeding $2000.

VIRGINIA.

SUPERVISING OFFICER—MORTON MARYE, AUDITOR OF PUBLIC ACCOUNTS, RICHMOND.

GENERAL REQUIREMENTS.

Each company, except those doing exclusively a marine or assessment business, must file with the Auditor a certified copy of its charter and a statement showing its condition, certified to by the proper officers of the company. Each company must also execute a power of attorney appointing some resident of the State to accept service of legal process in its behalf, and such agent on behalf of the company must file a bond with the Auditor, in a sum not less than $1000 nor more than $5000, with two or more sureties, conditioned that the returns shall be made and taxes paid as required by law. Each company is also required to deposit with the Treasury securities to the amount of five per cent of its capital stock, but not less than $10,000 or exceeding $50,000, for the benefit of policyholders within the State. Such securities may consist of United States bonds, bonds of the cities of Richmond, Petersburg, Lynchburg, Norfolk, Alexandria or Danville. The Treasurer will receipt for such deposit, and the Auditor will then issue a certificate authorizing the company to do business in the State. Annual statements, sworn to by the president and secretary, showing the condition of the company at the close of its fiscal year preceding, must be filed on or before the first day of April each year, and be published for six days in a Richmond paper. All conditions and restrictions con-

tained in any policy must be printed in long primer type or written therein with pen and ink. Companies not required to report business done in the State.

AGENTS.

Every agent must obtain from the Auditor a certificate entitling him to do business.

LIFE COMPANIES.

The Auditor is authorized to value the policies of any life company doing business in the State, upon the basis of the American Experience Table of Mortality and interest at four and one-half per cent, but may accept the valuation made by the proper officer of any other State.

Taxes.—A tax of one per cent on gross premiums collected in the State is imposed, and each company must render sworn returns thereof to the Auditor on or before the fifteenth day of January each year, and pay the tax immediately. A special license tax of $200 is also exacted annually; for a live stock company, $100. Other taxes may be imposed in accordance with the provisions of reciprocal laws.

Penalties.—Any person acting as agent for a company that has not complied with the law incurs a penalty of not less than $300 nor more than $1000 for each offense. For neglect to pay taxes five per cent a month is added during the continuance of the default.

WASHINGTON TERRITORY.

SUPERVISING OFFICER—W. H. OWINGS, TERRITORIAL SECRETARY, OLYMPIA.

GENERAL REQUIREMENTS.

All regularly organized insurance companies doing business within the Territory are required to have an authorized agent with an office in the Territory. Ample power is given them to transact insurance business not inconsistent with the organic act of the Territory, and the right to enjoy all rights and to maintain and defend the same in courts as fully as though they were domestic corporations. Power to sue and give suit, hold, purchase, acquire, sell and dispose of property, and to transact business in the same manner as though organized under the laws of the Territory.

Licenses.—Every agent must obtain from the County Auditor of the county in which he acts a license, which shall be for a period of not less than six nor more than twelve months, and shall pay therefor a license fee of $15 for six months and $30 for twelve months.

Taxes.—Every company doing business in the Territory must pay an annual tax of two per cent on the gross amount of premiums collected in the Territory during the preceding year. Statements of premiums collected must be filed with the Territorial Auditor on or before the first day of January following, and the tax levied paid on or before said first day of January.

Penalties.—Neglect to pay the two per cent tax after notification renders the company liable to have its premiums due or to become due from any insured person garnisheed by any prosecuting attorney selected by the Territorial Auditor. Any person presuming to act as agent before paying tax for doing business shall be adjudged guilty of misdemeanor, and subjected to a fine not exceeding $500, or imprisonment in the county jail not exceeding six months, or both fine and imprisonment, at the discretion of the court.

WEST VIRGINIA.

SUPERVISING OFFICER—PATRICK F. DUFFY, STATE AUDITOR, CHARLESTON.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a statement, showing the condition of the company, sworn to by the president or secretary. It must also execute a power of attorney appointing some resident of the State to accept service of legal process in its behalf. Each company must have at least $100,000 in available cash assets, and must obtain from the Auditor a certificate of authority to do business, and cause the same to be

printed in a newspaper of general circulation published in the State; it must also file a copy of such publication in the office of the Circuit Court in each county wherein the company does business. Such certificates to be renewed, filed and published annually. Annual statements must be filed on or before the 1st of February each year, showing the condition of the company on the 31st of December preceding. Companies not required to report business done in the State.

EXAMINATIONS.

The Auditor is empowered to make examinations of companies and to publish the results when he deems it expedient. If any company is found to be in an unsound condition, he is required to revoke its authority to do business, and to publish a notice of such revocation in a newspaper published at Charleston

AGENTS.

All agents are required to obtain, file and publish certificates of authority issued by the Auditor in the same manner company certificates are obtained, filed and published. Certificates to be renewed annually.

Taxes.—A tax of two per cent on gross premiums collected within the State is imposed, to be paid to the Treasurer when the usual statement is filed. Life companies that invest in the State the whole of their net premiums collected in the State, are required to pay but one-half of the above-named tax. Agents in the city of Wheeling must obtain a certificate from the city clerk entitling them to do business, and each must make returns, on or before the fifteenth day of July and January of each year, of the premiums received, upon which the city is authorized to levy a semi-annual tax of one and one-half per cent.

Fees.—For filing annual statements, $10 each; for certificates to agents, $5 each. Other fees charged in accordance with reciprocal legislation.

Penalties.—Any company or agent failing to make returns as required, or to pay the specified taxes and fees, incurs a penalty of not less than $100 nor more than $1000. Any person transacting any business for a company that has not fully complied with the laws shall forfeit $50 for each offense.

WISCONSIN.

SUPERVISING OFFICER—PHILIP CHEEK, JR., COMMISSIONER OF INSURANCE, MADISON.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement, sworn to by the president, vice-president or other chief officer, showing its condition. Each company must execute a written instrument appointing some resident of the State its attorney to accept service of legal process. Such instrument must also stipulate in the case of fire and marine companies that the company will not remove from a State to a United States court any suit brought against it by a resident of the State. Service of legal process may also be made upon any agent of the company. Each company must obtain from the Commissioner a certificate of authority to do business, which certificate must be renewed annually.

EXAMINATIONS.

The Commissioner is authorized to examine all companies doing business in the State, and if any one is found to be in an unsound condition to revoke its authority, and shall publish a notice of such revocation. He may publish the result of any examination if he deems it for the interest of the public to do so. A fire and marine company whose capital is impaired twenty per cent after providing for all its liabilities and the insurance reserve shall not be permitted to do business in the State. A life company will not be permitted to transact business if its assets over all liabilities are not equal to the premium reserve.

AGENTS.

Each agent must obtain from the Commissioner a certificate entitling him to do business. Certificates to agents of fire and marine companies are renewable on the 1st of February of

each year, and those of life agents on the 1st of March. Each member of a firm requires a certificate.

LIFE COMPANIES.

Each company must possess assets of at least $100,000 invested in securities approved by the Commissioner. The Commissioner is authorized to value all policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, unless such policies shall have been valued by the proper officer of some other State. Annual statements must be filed, on or before the 1st day of March in each year, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company doing business in the State must have a capital of not less than $200,000 actually paid up and properly invested. Where a total loss occurs of any insured property, without any criminal fault on the part of the insured, the amount named in the policy shall be deemed to be the amount of loss sustained by the insured, and regarded as the measure of damage. All companies are limited in their advertisements to stating such assets as are held for the sole protection of holders of fire policies, and any advertisement intended to show the financial condition of the company may only state the actual capital paid in and the surplus over all liabilities, including such capital and the reinsurance reserve, and such advertisements must correspond with the annual statement filed with the Commissioner. The reinsurance reserve is computed at fifty per cent of the premiums on all unexpired fire risks and the full premiums on unexpired marine and inland risks. Annual statements must be filed, on or before the 1st of February in each year, showing the condition of the company on the 31st of December preceding, and shall be published for six successive days in the official State paper, and in one daily paper of general circulation published in the city of Milwaukee.

ACCIDENT COMPANIES.

Accident companies must possess a cash capital of not less than $100,000 and must have $100,000 or more on deposit with the proper officer of the State wherein it was organized, for the benefit of all its policyholders. Annual statements, taxes and fees required the same as of fire and marine companies. The reinsurance reserve must be maintained at fifty per cent of the premiums on all unexpired risks.

FOREIGN COMPANIES.

Each company must have at least $200,000 on deposit with the proper officer of some State, or vested in trustees who are residents of the United States, for the benefit of all policyholders in the United States, and the fact that such deposit is so held must be properly certified to the Commissioner. In the absence of such certificate, the sum of $50,000 must be deposited with the State Treasurer.

Taxes.—A tax of two per cent on gross premiums is imposed, and the amount of premiums collected in the State must be certified to the Commissioner at the time of filing the annual statement, and the tax paid thereon before its certificate of authority can be renewed. In all incorporated cities or villages having organized fire departments, a tax of two per cent on the gross premiums collected in such city or village must be paid for the benefit of such fire department. Every agent must give a satisfactory bond in the sum of $1000, with approved sureties, to the treasurer of the fire department, conditioned that he will pay to such treasurer, on or before the 1st of February of each year, the taxes due on premiums collected during the year ending December 31st preceding. Life companies must pay an annual tax of $300. Other taxes in accordance with reciprocal provisions of the statutes.

Fees.—For filing certified copy of charter, $25; for filing annual statements, $25 each; for issuing certificates to life agents, $1 each; to fire and marine agents, $2 each; for copies of papers on file, fifteen cents per folio; for certifying same and affixing seal, fifty cents; for examinations, actual expenses incurred; for valuing life policies, one cent for each $1000 of insurance. Other fees dependent upon reciprocal legislation.

Penalties.—Any company or agent doing business without having obtained a certificate of authority is liable to a fine of not less than $50 nor more than $1000. Any person making a false statement incurs a penalty of not less than $500 nor more than $1000.

WYOMING TERRITORY.

SUPERVISING OFFICER—M. N. GRANT, INSURANCE COMMISSIONER, CHEYENNE.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a statement, verified by the oath of the president, or vice-president and secretary, showing its condition. It must also file a power of attorney designating one agent in each county wherein it does business, resident at the county seat, to accept service of legal process. Each company must have a capital of not less than $300,000 fully paid up and properly invested.

AGENTS.

Each agent must obtain from the Auditor a certificate authorizing him to do business. In all advertisements agents must state the location of the company, giving the name of the State under whose laws it was organized.

FIRE AND MARINE COMPANIES.

Each company must obtain a certificate from the Auditor that it has complied with the laws, and must publish the same in two newspapers of general circulation, one of which is published at the Territorial Capital. The reinsurance fund is computed at fifty per cent of the premiums on the unexpired risks having one year or less to run, and *pro rata* on all having a greater period to run. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the 31st of December preceding. Companies not required to report business done in the Territory.

Taxes.—The excess of premiums collected in the State over losses and ordinary expenses is liable to be taxed the same as other property, and each agent must make returns to the proper officer in the county where he is located and pay taxes thereon. Agents are held personally liable for all taxes.

Fees.—For filing copy of charter, $25; for filing annual statement, $15; for certificate to agents, $1 each; for copies of papers on file, ten cents per folio; for certifying same and affixing seal, fifty cents; for examinations, actual expenses incurred.

A FACT IN LIFE INSURANCE.

How few people know that it costs nothing to collect life insurance money from the regular companies. The beneficiaries of a deceased policyholder frequently think it necessary to employ a lawyer in order that the proofs of death may be prepared in due legal form and the money promptly obtained. But this is really a worse than useless expense, for the company's agent is always ready with blank proofs of death, which the person entitled to the insurance money can easily fill out, and it is a part of the agents' business to see that the cash is at once forthcoming. Putting the matter into a lawyer's hands only entails needless cost and delay. If there is an agent of the company in the place where the beneficiary lives, see him personally and he will only be too glad to attend to the collection immediately and have it out of the way. If there is no agent in the place, write to the nearest one, or to the company's office. A two-cent postage stamp is all the outlay necessary to collect the full face value of any policy. If you hire a lawyer all he can do is to consult with the agent and close the matter up with him, just as you could do with no "legal assistance" of any kind.

DIGEST OF INSURANCE DECISIONS.

SUMMARY OF RECENT DECISIONS OF UNITED STATES AND STATE COURTS.

COMPILED EXPRESSLY FOR THE INSURANCE YEAR BOOK.

We present herewith a digest of a large number of decisions relating to life, fire and accident insurance that were rendered during the past year. Most of them will be found interesting and important, giving, as they do, judicial interpretations of many phases of the contract of insurance. While briefing the decisions to a great extent, we have endeavored to present the salient features of each case. The references are retained, so that anyone desiring the full text of any decision can obtain it.

DECISIONS RELATING TO LIFE ASSURANCE.

CREDITORS CANNOT TAKE ASSURANCE MONEY AWAY FROM WIDOWS AND ORPHANS.

The following decision of the Supreme Court of the United States, virtually declaring it to be the duty of the head of a family to keep his life assured for the benefit of his family, is of so much importance that we place it on record in full. The facts of the case are recited in the opinion:

UNITED STATES SUPREME COURT.

OCTOBER TERM, 1888.

Appeals from the Supreme Court of the District of Columbia.

CENTRAL NATIONAL BANK OF WASHINGTON CITY ET AL., Appellants,
vs.
ANNIE G. HUME ET AL.

ANNIE G. HUME, Appellant,
vs.
CENTRAL NATIONAL BANK OF WASHINGTON CITY ET AL.

On April 23, 1872, in consideration of an annual premium of $230.89, the Life Insurance Company of Virginia issued at Petersburg, in that Commonwealth, a policy of assurance on the life of Thomas L. Hume of Washington, D. C., for the term of his natural life, in the sum of $10,000, for the sole use and benefit of his wife, Annie Graham Hume, and his children, payment to be made to them, their heirs, executors, or assigns, at Petersburg, Va.

The charter of the company provided as follows: "Any policy of assurance issued by the Life Insurance Company of Virginia on the life of any person, expressed to be for the benefit of any married woman, whether the same be effected originally by herself or her husband, or by any other person, or whether the premiums thereafter be paid by herself or her husband or

any other person as aforesaid, shall inure for her sole and separate use and benefit and that of her husband's children, if any, as may be expressed in said policy, and shall be held by her free from the control or claim of her husband or his creditors, or of the person effecting the same and his creditors." (Section 7.)

The application for this policy was made on behalf of the wife and children by Thomas L. Hume, who signed the same for them.

The premium of $230.89 was reduced by annual dividends of $34.71 to $196.18, which sum was regularly paid on April 23, 1872, and each year thereafter, up to and including April 23, 1881.

On March 28, 1880, the Hartford Life and Annuity Company of Hartford, Conn., issued five certificates of assurance upon the life of Thomas L. Hume, of $1000 each, payable at Hartford to his wife, Annie G. Hume, if living, but otherwise to his legal representatives. Upon each of these certificates a premium of $10 was paid upon their issuance, amounting in all to $50, and thereafter certain other sums, amounting at the time of the death of Hume to $41.25.

On February 17, 1881, the Maryland Life Insurance Company of Baltimore issued, at Baltimore, a policy of insurance upon the life of Thomas L. Hume, in the sum of $10,000, for the term of his natural life, payable in the city of Baltimore to "the said assured, Annie G. Hume, for her sole use, her executors, administrators or assigns;" the said policy being issued, as it recites on its face, in consideration of the sum of $337.20 to them duly paid by said Annie G. Hume, and of an annual premium of the same amount to be paid each year during the continuance of the policy. The application for this policy was signed "Annie G. Hume, by Thomas L. Hume," as is a recognized usage in such applications and in accordance with instructions to that effect printed upon the policy.

The charter of the Maryland Life Insurance Company provides as follows: "Section 17. That it shall be lawful for any married woman, by herself or in her name or in the name of any third person, with his consent, as her trustee, to be caused to be assured in said company, for her sole use, the life of her husband, for any definite period or for the term of his natural life, and in case of her surviving her husband the sum or net amount of the assurance becoming due and payable by the terms of the assurance shall be payable to her to and for her own use, free from the claims of the representatives of her husband or any of his creditors. In case of the death of the wife before the decease of the husband, the amount of the assurance may be made payable, after the death of the husband, to her children, or, if under age, to their guardian, for their use; in the event of there being no children, she may have power to devise, and, if dying intestate, then to go [to] the next of kin."

The directions printed on the margin of the policy called especial attention to the provisions of the charter upon this subject, an extract from which was printed on the fourth page of the application. The amount of premium paid on this policy was $242.26, a loan having been deducted from the full premium of $337.20.

On June 13, 1881, the Connecticut Mutual Life Insurance Company of Hartford, in consideration of an annual premium of $350.30, to be paid before the day of its date, issued a policy of assurance upon the life of Thomas L. Hume, in the sum of $10,000, for the term of his natural life, payable at Hartford to Annie G. Hume and her children by him, or their legal representatives. The application for this policy was signed "Annie G. Hume, by Thomas L. Hume." It was expressly provided as part of the contract that the policy was issued and delivered at Hartford, in the State of Connecticut, and was "to be in all respects construed and determined in accordance with the laws of that State."

The "statute of Connecticut respecting policies of assurance issued for the benefit of married women" was printed upon the policy under that heading, and is as follows: "Any policy of life assurance expressed to be for the benefit of a married woman, or assigned to her or in trust for her, shall inure to her separate use, or, in case of her decease before payment, to the use of her children or of her husband's children, as may be provided in such policy: *Provided*, That if the annual premium on such policy shall exceed $300, the amount of such excess, with interest, shall inure to the benefit of the creditors of the person paying the premiums; but if she shall die before the person assured, leaving no children of herself or husband, the policy shall become the property of the person who has paid the premiums, unless otherwise provided in such policy;" and this extract from the statute was printed upon the policy and attention directed thereto. From the $350.30 premium the sum of $105 was deducted, to be charged

against the policy in accordance with its terms, with interest, and $245.30 was therefore the sum paid.

The American Life Insurance and Trust Company of Philadelphia had also issued a policy in the sum of $5000 on the life of Hume, payable to himself or his personal representatives, and this was collected by his administrators.

Thomas L. Hume died at Washington on the 23d of October, 1881, insolvent, his widow Annie G. Hume and six minor children surviving him.

November 2, 1881, the Central National Bank of Washington, as the holder of certain promissory notes of Thomas L. Hume, amounting to several thousand dollars, filed a bill in the Supreme Court of the District of Columbia against Mrs. Hume and the Maryland Life Insurance Company, the case being numbered 7906, alleging that the policy issued by the latter was procured while Hume was insolvent; that Hume paid the premium of $242.26 without complainant's knowledge or consent, and for the purpose of hindering, delaying and defrauding the complainant and his other creditors; and praying for a restraining order on the insurance company from paying to, and Mrs. Hume from receiving, either for herself or children, the amount due pending the suit, and "that the amount of the said assurance policy may be decreed to be assets of said Thomas L. Hume applicable to the payment of debts owing by him at his death," etc. The temporary injunction was granted.

On the 12th of November the assurance company filed its answer to the effect that Mrs. Hume obtained the assurance in her own name, and was entitled under the policy to the amount thereof, and setting up and relying upon the seventeenth section of its charter quoted above. Mrs. Hume answered, November 16, declaring that she applied for and procured the policy in question, and that it was not procured with fraudulent intent; that the estate of her father, A. H. Pickrell, who died in 1879, was the largest creditor of Hume's estate; that she is her father's residuary legatee; that the amount of the policy was intended not only to provide for her, but also to secure her against loss; that her mother had furnished Hume with about a thousand dollars annually to be used for her best interests and that of his wife and children, and that the premium paid on the policy in question, and those paid on other policies, was and were paid out of money belonging to her father's estate, or out of the money of her mother applied as directed and requested by the latter.

Benjamin U. Keyser, receiver, holding unpaid notes of Hume, was allowed, by order of court, November 16, 1881, to intervene as co-complainant in the cause.

R. Ross Perry and Reginald Fendall were appointed, November 26, 1881, Hume's administrators.

On January 23, 1882, the administrators filed three bills (and obtained injunctions) against Mrs. Hume and each of the other assurance companies, being cases numbered 8011, 8012 and 8013, attacking each of the policies (except the American) as a fraudulent transfer by an insolvent of assets belonging to his creditors.

The answers of Mrs. Hume were substantially the same *mutatis mutandis* as above given, and so were the answers of the Connecticut Mutual and the Virginia Life, the former pleading the statute of Connecticut as part of its policy, and the latter the seventh section of its charter.

The Hartford Life and Annuity Company did not answer, and the bill to which it was a party defendant was taken *pro confesso*.

The administrators were, by order of court, January 2, 1883, admitted parties defendant to said first case numbered 7906, and cases numbered 8011, 8012 and 8013 were consolidated with that case.

January 4, 1883, the court entered a decretal order, dissolving the restraining order in original cause numbered 8012, and directing the Virginia Insurance Company to pay the amount due upon its policy into court, and the clerk of the court to pay the same over to Mrs. Hume for her own benefit and as guardian of her children (which was done accordingly), and continuing the injunctions in original causes 8011, 8013 and 7906, but ordering the other insurance companies to pay the amounts due into the registry of the court.

By order of court, January 30, 1883, the Farmers and Mechanics National Bank of Georgetown, which had proved up a large claim against Hume's estate, was allowed to intervene in original cause No. 7906 as a co-complainant; and March 19, 1883, George W. Cochran, a creditor, was by like order allowed to intervene as co-complainant in the consolidated cases.

Replications were filed and testimony taken on both sides.

The evidence tends to show that Hume's financial condition as early as 1874 was such that if called upon to respond on the instant he could not have met his liabilities, and that this condition grew gradually worse until it culminated in irretrievable ruin in the fall of 1881; but it also indicates that for several years, and up to October 21, 1881, two days before his death, he was a partner in a going concern apparently of capital and credit; that he had a considerable amount of real estate, though most of it was heavily encumbered; that he was an active business man, not personally extravagant; and that he was, for two years prior to October, in receipt of moneys from his wife's mother, who had an income from her separate property.

He seems to have received from Mrs. Pickrell, or the estate of Pickrell, his wife's father, of which Mrs. Hume was the residuary legatee, over $6000 in 1879, over $3000 in 1880, and over $1700 in 1881.

Mrs. Pickrell's fixed income was $1000 a year from rents of her own property, which, after the death of her husband in May, 1879, was regularly paid over to Mrs. Hume. She testifies that she told Hume that "he could use all that I (she) had for his own and his family's benefit, and that he could use it for anything he thought best;" that she had out of it herself from $200 to $250 a year from the death of Pickrell, in May, 1879, to that of Hume, in October, 1881, and that before his death Mr. Hume informed his wife and herself that he had insured his life for Mrs. Hume's benefit, but did not state where the premium money came from.

Blackford, agent for the Maryland company, testified, under objection, that Hume told him in February, 1881, that certain means had been placed in his hands, to be invested for his wife and children, and he had concluded to take $10,000 in Blackford's agency, and should, some months later, take $10,000 in the Connecticut Mutual. He accordingly took the $10,000 in the Maryland, and subsequently, during the summer, informed Blackford that he had obtained the insurance in the Connecticut Mutual.

Evidence was also adduced that Mr. Hume was largely indebted to Pickrell's estate, by reason of indorsements of his paper by Pickrell, and the use by him in raising money of securities belonging to the latter, and that said estate is involved in litigation, and its ultimate value problematical.

The causes were ordered to be heard in the first instance at a general term of the Supreme Court of the District of Columbia, which court, after argument, on the 5th day of January, 1885, decreed that the administrators should recover all sums paid by Thomas L. Hume as premiums on all said policies, including those on the Virginia policy from 1874, and that after deducting said premiums the residue of the money paid into court (being that received from the Maryland and the Connecticut Mutual) be paid to Mrs. Hume individually or as guardian for herself and children, and that the Hartford Life and Annuity Company pay over to her the amount due on the certificates issued by it.

From this decree the said Central National Bank, Benjamin U. Keyser, the Farmers and Mechanics National Bank of Georgetown, George W. Cochran, and the administrators, as well as Mrs. Hume, appealed to this court, and the cause came on to be heard here upon these cross-appeals.

Mr. Chief Justice Fuller, after stating the case, delivered the opinion of the court. No appeal was prosecuted from the decree of January 4, 1883, directing the amount due upon the policy issued by the Life Insurance Company of Virginia to be paid over to Mrs. Hume for her own benefit and as guardian of her children, nor is any error now assigned to the action of the court in that regard. Indeed, it is conceded by counsel for the complainants, that this contract was perfectly valid as against the world, but it is insisted that, assuming the proof to establish the insolvency of Hume in 1874 and thenceforward, the premiums paid in that and the subsequent years on this policy belonged in equity to the creditors, and that they were entitled to a decree therefor as well as for the amount of the Maryland and Connecticut policies and the premiums paid thereon.

It is not denied that the contract of the Maryland Insurance Company was directly between that company and Mrs. Hume, and this is, in our judgment, true of that of the Connecticut Mutual, while the Hartford Company's certificates were payable to her, if living.

Mr. Hume having been insolvent at the time the insurance was effected, and having paid the premiums himself, it is argued that these policies were within the provisions of 13 Elizabeth, c. 5, and inure to the benefit of his creditors as equivalent to transfers of property with intent to hinder, delay and defraud. The object of the statute of Elizabeth was to pre-

vent debtors from dealing with their property in any way to the prejudice of their creditors; but dealing with that which creditors, irrespective of such dealing, could not have touched, is within neither the letter nor the spirit of the statute. In the view of the law, credit is extended in reliance upon the evidence of the ability of the debtor to pay, and in confidence that his possessions will not be diminished to the prejudice of those who trust him. This reliance is disappointed and this confidence abused if he divests himself of his property by giving it away after he has obtained credit. And where a person has taken out policies of assurance upon his life for the benefit of his estate, it has been frequently held that, as against creditors, his assignment, when insolvent, of such policies, to or for the benefit of wife and children, or either, constitutes a fraudulent transfer of assets within the statute, and this, even though the debtor may have had no deliberate intention of depriving his creditors of a fund to which they were entitled, because his act has in point of fact withdrawn such a fund from them, and dealt with it by way of bounty. Freeman *vs.* Pope, L. R., 9 Eq. 206; S. C., L. R., 5 Ch., Ap., 538. The rule stands upon precisely the same ground as any other disposition of his property by the debtor. The defect of the disposition is that it removes the property of the debtor out of the reach of his creditors. Cornish *vs.* Clark, L. R., 14 Eq., 189.

But the rule applies only to that which the debtor could have made available for payment of his debts. For instance, the exercise of a general power of appointment might be fraudulent and void under the statute, but not the exercise of a limited or exclusive power, because, in the latter case, the debtor never had any interest in the property himself which could have been available to a creditor, or by which he could have obtained credit. May on Fraudulent Conveyances, p. 33. It is true that creditors can obtain relief in respect to a fraudulent conveyance where the grantor cannot, but that relief only restores the subjection of the debtor's property to the payment of his indebtedness as it existed prior to the conveyance.

A person has an assurable interest in his own life for the benefit of his estate. The contract affords no compensation to him, but to his representatives. So the creditor has an assurable interest in the debtor's life, and can protect himself accordingly, if he so chooses. Marine and fire insurance is considered as strictly an indemnity; but while this is not so as to life assurance, which is simply a contract, so far as the company is concerned, to pay a certain sum of money upon the occurrence of an event which is sure at some time to happen, in consideration of the payment of the premiums as stipulated, nevertheless the contract is also a contract of indemnity. If the creditor assures the life of his debtor, he is thereby indemnified against the loss of his debt by the death of the debtor before payment; yet, if the creditor keeps up the premiums, and his debt is paid before the debtor's death, he may still recover upon the contract, which was valid when made, and which the assurance company is bound to pay according to its terms; but if the debtor obtains the assurance on the assurable interest of the creditor, and pays the premiums himself, and the debt is extinguished before the assurance falls in, then the proceeds would go to the estate of the debtor. Knox *vs.* Turner, L. R., 9 Eq., 155.

The wife and children have an assurable interest in the life of the husband and father, and if assurance thereon be taken out by him and he pays the premiums and survives them, it might be reasonably claimed, in the absence of a statutory provision to the contrary, that the policy would inure to his estate.

In Continental Life Ins. Co. *vs.* Palmer, 42 Conn., 60, the wife assured the life of the husband, the amount assured to be payable to her if she survived him, if not, to her children. The wife and one son died prior to the husband, the son leaving a son surviving. The court held that under the provisions of the statute of that State, the policy being made payable to the wife and children, the children immediately took such a vested interest in the policy, that the grandson was entitled to his father's share, the wife having died before the husband, but that in the absence of the statute "it would have been a fund in the hands of his representatives for the benefit of the creditors, provided the premiums had been paid by him." So in the case of Anderson's Estate, Hay's and Kerr's Appeal, 85 Pa. St., 202, A. assured his life in favor of his wife, who died intestate in his lifetime, leaving an only child. A. died intestate and insolvent, the child surviving, and the court held that the proceeds of the policy belonged to the wife's estate, and, under the intestate laws, was to be distributed share and share alike between her child and her husband's estate, notwithstanding, under a prior statute, life assurance taken out for the wife vested in her free from the claims of the husband's creditors. But if the wife had survived she would have taken the entire proceeds.

We think it cannot be doubted that in the instance of contracts of assurance with a wife or children, or both, upon their assurable interest in the life of the husband or father, the latter, while they are living, can exercise no power of disposition over the same without their consent, nor has he any interest therein of which he can avail himself, nor upon his death have his personal representatives or his creditors any interest in the proceeds of such contracts, which belong to the beneficiaries to whom they are payable.

It is indeed the general rule that a policy, and the money to become due under it, belong, the moment it is issued, to the person or persons named in it as the beneficiary or beneficiaries, and that there is no power in the person procuring the assurance, by any act of his, by deed or by will, to transfer to any other person, the interest of the person named. Bliss on Life Insurance, 2d Ed., p. 517; Glanz *vs.* Gloeckler, 10 Appellate Court, Ill., 486, per McAllister, J.; S. C., 104 Ill., 573; Wilburn *vs.* Wilburn, 83 Ind., 55; Ricker *vs.* Charter Oak Ins. Co., 27 Minn., 193; Charter Oak Life Ins. Co. *vs.* Brent, 47 Mo., 419; Gould *vs.* Emerson, 99 Mass., 154; Knickerbocker Life Ins. Co. *vs.* Weitz, Id., 157.

This must ordinarily be so where the contract is directly with the beneficiary; in respect to policies running to the person insured, but payable to another having a direct pecuniary interest in the life assured; and where the proceeds are made to inure by positive statutory provisions.

Mrs. Hume was confessedly a contracting party to the Maryland policy; and as to the Connecticut contracts, the statute of the State where they were made and to be performed, explicitly provided that a policy for the benefit of a married woman shall inure to her separate use or that of her children, but if the annual premium exceed three hundred dollars, the amount of such excess shall inure to the creditors of the person paying the premiums.

The rights and benefits given by the laws of Connecticut in this regard are as much part of these contracts as if incorporated therein, not only because they are to be taken as if entered into there, but because there was the place of performance, and the stipulation of the parties was made with reference to the laws of that place.

And if this be so as between Hume and the Connecticut companies, then he could not have at any time disposed of these policies without the consent of the beneficiary. Nor is there anything to the contrary in the statutes or general public policy of the District of Columbia.

It may very well be that a transfer by an insolvent of a Connecticut policy, payable to himself or his personal representatives, would be held invalid in the district, even though valid under the laws of Connecticut, if the laws of the district were opposed to the latter, because the positive laws of the domicil and the forum must prevail; but there is no such conflict of laws in this case in respect to the power of disposition by a person procuring assurance payable to another.

The obvious distinction between the transfer of a policy taken out by a person upon his assurable interest in his own life, and payable to himself or his legal representatives, and the obtaining of a policy by a person upon the assurable interest of his wife and children, and payable to them, has been repeatedly recognized by the courts.

Thus in Elliott's Appeal, 50 Pa. State R., 75, where the policies were issued in the name of the husband, and payable to himself or his personal representative, and while he was insolvent were by him transferred to trustees for his wife's benefit, the Supreme Court of Pennsylvania, while holding such transfers void as against creditors, say: "We are to be understood in thus deciding this case that we do not mean to extend it to policies effected without fraud directly and on their face for the benefit of the wife, and payable to her; such policies are not fraudulent as to creditors, and are not touched by this decision."

In the use of the words "without fraud," the court evidently means actual fraud participated in by all parties, and not fraud inferred from the mere fact of insolvency; and, at all events, in McCutchin's Appeal, 99 Pa. State R., p. 137, the court say, referring to Elliott's appeal:

"The policies in that case were effected in the name of the husband, and by him transferred to a trustee for his wife at a time when he was totally insolvent. They were held to be valuable choses in action, the property of the assured, liable to the payment of his debts, and hence their voluntary assignment operated in fraud of creditors, and was void as against them under the statute of 13th Elizabeth. Here, however, the policy was effected in the name of the wife, and in point of fact was given under an agreement for the surrender of a previous

policy for the same amount also issued in the wife's name." * * * "The question of good faith or fraud only arises in the latter case; that is, when the title of the beneficiary arises by assignment. When it exists by force of an original issue in the name, or for the benefit of the beneficiary, the title is good, notwithstanding the claims of creditors. * * * There is no anomaly in this, nor any conflict with the letter or spirit of the statute of Elizabeth, because in such cases the policy would be at no time the property of the assured, and hence no question of fraud in its transfer could arise as to his creditors. It is only in the case of an assignment of a policy that *once belonged* to the assured that the question of fraud can arise under this act."

And see Ætna National Bank *vs.* U. S. Life Ins. Co., 24 Fed. Rep., 770; Pence *vs.* Makepeace, 65 Ind., 374; Succession of Hearing, 26 La. Ann. R., 326; Stigler's Ex'r *vs.* Stigler, 77 Va., 163; Thompson *vs.* Cundiff, 11 Bush, 567.

Conceding, then, in the case in hand, that Hume paid the premiums out of his own money, when insolvent, yet, as Mrs. Hume and the children survived him, and the contracts covered their assurable interest, it is difficult to see upon what ground the creditors, or the administrators as representing them, can take away from these dependent ones that which was expressly secured to them in the event of the death of their natural supporter. The interest assured was neither the debtor's nor his creditors'. The contracts were not payable to the debtor, or his representatives, or his creditors. No fraud on the part of the wife, or the children, or the assurance company, is pretended. In no sense was there any gift or transfer of the debtor's property, unless the amounts paid as premiums are to be held to constitute such gift or transfer. This seems to have been the view of the court below, for the decree awarded to the complainants the premiums paid to the Virginia company from 1874 to 1881, inclusive, and to the other companies from the date of the respective policies, amounting, with interest to January 4, 1883, to the sum of $2,696.10, which sum was directed to be paid to Hume's administrators out of the money which had been paid into court by the Maryland and Connecticut Mutual companies.

But, even though Hume paid this money out of his own funds when insolvent, and if such payment were within the statute of Elizabeth, this would not give the creditors any interest in the proceeds of the policies, which belonged to the beneficiaries for the reasons already stated.

Were the creditors, then, entitled to recover the premiums?

These premiums were paid by Hume to the assurance companies, and to recover from them would require proof that the latter participated in the alleged fraudulent intent, which is not claimed. Cases might be imagined of the payment of large premiums, out of all reasonable proportion to the known or reputed financial condition of the person paying, and under circumstances of grave suspicion, which might justify the inference of fraud on creditors in the withdrawal of such an amount from the debtor's resources; but no element of that sort exists here.

The premiums form no part of the proceeds of the policies, and cannot be deducted therefrom on that ground.

Mrs. Hume is not shown to have known of her husband's insolvency, and if the payments were made at her instance, or with her knowledge and assent, or if, without her knowledge, she afterwards ratified the act, and claimed the benefit, as she might rightfully do (Thompson *vs.* Amer. Ins. Co., 46 N. Y., 675), and as she does (and the same remarks apply to the children), then has she thereby received money which *ex æquo et bono* she ought to return to her husband's creditors, and can the decree against her be sustained on that ground?

If in some cases payments of premiums might be treated as gifts inhibited by the statute of Elizabeth, can they be so treated here? It is assumed by complainants that the money paid was derived from Hume himself, and it is therefore argued that to that extent his means for payment of debts were impaired. That the payments contributed in any appreciable way to Hume's insolvency is not contended. So far as premiums were paid in 1880 and 1881 (the payments prior to those years having been the annual sum of $196.18 on the Virginia policy), we are satisfied from the evidence that Hume received from Mrs. Pickrell, his wife's mother, for the benefit of Mrs. Hume and her family, an amount of money largely in excess of these payments, after deducting what was returned to Mrs. Pickrell, and that in paying the premiums upon procuring the policies in the Maryland and the Connecticut Mutual, Hume was appropriating to that purpose a part of the money which he considered he thus held in trust, and

we think that, as between Hume's creditors and Mrs. Hume, the money placed in Hume's hands for his wife's benefit is, under the evidence, equitably as much to be accounted for to her by Hume, and so by them, as is the money paid on her account to be accounted for by her to him or them.

We do not, however, dwell particularly upon this, nor pause to discuss the bearing of the laws of the States of the assurance companies upon this matter of the payment of premiums by the debtor himself, so far as they may differ from the rule which may prevail in the District of Columbia, in the absence of specific statutory enactment upon that subject, because we prefer to place our decision upon broader grounds.

In all purely voluntary conveyances it is the fraudulent intent of the donor which vitiates. If actually insolvent, he is held to knowledge of his condition; and if the necessary consequence of his act is to hinder, delay or defraud his creditors, within the statute, the presumption of the fraudulent intent is irrebuttable and conclusive, and inquiry into his motives is inadmissible.

But the circumstances of each particular case should be considered, as in Partridge *vs.* Gopp, 1 Eden, 163; S. C. Ambl., 596, where the Lord Keeper, while holding that debts must be paid before gifts are made, and debtors must be just before they are generous, admitted that "the fraudulent intent might be collected from the magnitude and value of the gift."

Where fraud is to be imputed, or the imputation of fraud repelled, by an examination into the circumstances under which a gift is made to those towards whom the donor is under natural obligation, the test is said, in Kiff *vs.* Hanna, 2 Bland., 33, to be the pecuniary ability of the donor at that time to withdraw the amount of the donation from his estate without the least hazard to his creditors, or in any material degree lessening their then prospects of payment; and in considering the sufficiency of the debtor's property for the payment of debts, the probable, immediate, unavoidable and reasonable demands for the support of the family of the donor should be taken into the account and deducted, having in mind also the nature of his business and his necessary expenses. Emerson *vs.* Bemis, 69 Ill., 541.

This argument in the interest of creditors concedes that the debtor may rightfully preserve his family from suffering and want. It seems to us that the same public policy which justifies this, and recognizes the support of wife and children as a positive obligation in law as well as morals, should be extended to protect them from destitution after the debtor's death, by permitting him, not to accumulate a fund as a permanent provision, but to devote a moderate portion of his earnings to keep on foot a security for support already, or which could thereby be, lawfully obtained, at least to the extent of requiring that, under such circumstances, the fraudulent intent of both parties to the transaction should be made out.

And inasmuch as there is no evidence from which such intent on the part of Mrs. Hume or the assurance companies could be inferred, in our judgment none of these premiums can be recovered.

The decree is affirmed, except so far as it directs the payment to the administrators of the premiums in question and interest, and, as to that, is reversed, and the cause remanded to the court below, with directions to proceed in conformity with this opinion.

Ordered accordingly.

Supreme Court of the United States.—*Annie G. Hume, appellant,* vs. *The Central National Bank of Washington City* et al.

Agent of Company Made Agent of Assured.

In December, 1870, the Northwestern Mutual Life Insurance Company issued a policy of assurance on the life of John Roth for the sum of $3000. A year later there was written on the back of the policy an assignment to John Spieler by John Roth of all his rights in the policy. The assignment further stated that in case of the death of the assignee before the policy became due it should be paid to the heirs or assigns of John Spieler. Roth dying in 1871, the assignee furnished proofs of death within the time prescribed and the company paid the full amount of the policy to the assignee, accepting a receipt in full from him, adjusted by the local agent of the company at Pittsburgh, Adam Becket. The policy was surrendered to the company and remained in its possession until the trial, when it was produced on notice by

the plaintiff. Meantime, the widow of John Roth had taken out letters of administration on his estate and in 1874 brought suit against the company as administratrix, claiming the proceeds of the policy and alleging that no part of the same had ever been received by her or paid to John Spieler, the assignee; that in fact the money to pay the policy was committed to Adam Becker, the agent of the company at Pittsburgh, and by him fraudulently appropriated to his own use; and, further, that the company had been notified not to pay the money to Spieler, as it rightfully belonged to the administratrix. In answer the company alleged that the assignment to Spieler was valid and genuine; that the receipt by him so far as the company could know was genuine and valid, and that he furthermore ordered the company to pay the money to Adam Becker, thus constituting Becker his agent to receive the proceeds of the policy; and that, upon such payment being made to Becker, the company was released from further liability. At the trial verdict was rendered for the plaintiff for $4,034.47, and judgment entered thereon. A writ of error was taken to the Supreme Court in 1879, judgment was reversed, and a *venire facias de novo* awarded. The case was again tried in 1887, when verdict for the plaintiff for $5,512.48 was given. On a motion for a new trial the court ordered that if within twenty days the defendant should tender to plaintiff $2,605.26 and plaintiff should refuse to accept same, a new trial would be granted; and that if defendant should neglect to make such tender, new trial would be refused and judgment entered for the whole amount of the verdict. Defendant refused to make such tender and judgment was entered accordingly. The defendant brings the case here on writ of error, the writ containing twelve specifications of error.

HELD—The assignment and receipt endorsed on the policy given in evidence by plaintiff, the genuineness of which is not questioned, were evidence of payment in full by the company to the proper party. The burden was on plaintiff to rebut the *prima facia* defense thus presented by proving not only that the assignment was fraudulently procured from the assured and therefore his personal representative was entitled to demand the insurance money, but also that the company before paying the money on the faith of the assignment had notice of the fact. It may be conceded that the jury would have been warranted in finding the alleged fraud; but we fail to discover any evidence to justify a finding that the company had any notice or knowledge of such facts as should have put it on inquiry. In fact, there is no competent evidence to warrant the submission of that question to the jury. The court should therefore have ended the controversy by affirming the defendant's first point, namely: "that under the pleadings in evidence the verdict should be for the defendant."

Pennsylvania Supreme Court.—*Northwestern Mutual Life Insurance Company* vs. *Roth.*

NOTICE TO THE ASSURED NECESSARY BEFORE FORFEITURE.

The defendant issued its policy for $5000 upon the life of plaintiff. Notice was printed upon the policy to the effect that premiums must be paid before a given date at the office of the company in New York, but as a matter of convenience might be paid to agents in other parts of the country. It also contained the following notice: "In all cases notices will be sent as regularly as possible, but solely as a matter of courtesy; as these often miscarry from a variety of causes, it is absolutely necessary that the policyholder should make particular note of the dates when his premiums become due, for the company will not be responsible for any omission or miscarriage of notice. Premiums were paid regularly by the assured from the date of policy, 1870, to October, 1883, when, upon non-receipt of premium on that date the policy was declared forfeited, and the company assumed to cancel the same upon its books. The defendant did not give the plaintiff either prior or subsequent notice of the time when such premium became due or the place where payable, as provided by the laws of 1876, and the amendment thereto of 1877. Previous to 1878 the defendant, at the request of the plaintiff, had been in the habit of sending receipts in anticipation of the date of payment to a banking house at Albany, Georgia, for collection. The plaintiff had regularly paid such premiums and taken up the receipt therefor. In September, 1876, after the passage of the law of that year, the defendant sent the plaintiff a copy of such law, with a notice thereon to the effect that notices would be sent, as required by statute, and that "all premiums are due and payable at the office in New York." These notices were repeated upon all subsequent premium receipts sent to the plaintiff, and the plaintiff in accordance therewith was in the

habit of remitting the premiums directly to the company in New York. In 1878 and 1879 the defendant sent notices direct to the plaintiff at Albany, Georgia. In 1880, however, without authorization from him the notices were sent to him care of the banking house at Albany. These notices were delivered to him by the banking company for three years, and he remitted to the home office of the company in accordance therewith. The notice for the year 1883, however, was not delivered to him. Upon this statement of facts several questions arose on the trial, among which the material ones were: First—Whether the law of 1876 requiring notices to be sent to policyholders applied to this policy. Second—Whether the assurance expressed by the defendant upon the notices thereafter sent to the plaintiff that it did so apply authorized him to act in reliance thereon, and estopped the defendant from claiming that it did not apply to such policy. Third—Whether the notice sent to the plaintiff in 1883 conformed in respect to the manner of its transmission to the requirements of such law.

HELD—It is contended by the appellant that the act applies only to policies "issued or renewed" after its passage, and that a policy cannot be said to have been renewed unless it has become forfeited by lapse and has been afterward restored or reinstated by the company. The act should be construed according to the popular signification of the language used and with a view to securing to the policyholders in life assurance companies the benefits contemplated by the legislation. That the defendant supposed the law applied to the policy held by the plaintiff plainly appears from the notices addressed by it upon each receipt thereafter issued and sent to him. The company assumed that these notices instead of being an act of courtesy were required by statute. The defendant must have referred to this statute, as there was no other way of requiring service of notice, and the plaintiff had a right to rely upon the assurance that the defendant thus gave him of annual notices of the payments of premiums. We are also of the opinion that the payment of each annual premium constituted a renewal of the policy within the meaning of the term "renewal" as used in the act. The plaintiff had never changed his post-office address or notified the defendant that he intended to do so. It sent the notices to the banking house without authority from him and thereby made that company its agent to deliver it. It took the risk of its delivery and assumed the consequences of a failure upon the part of its agent to perform the duty intrusted to it. The statute imposed the duty upon the defendant of sending the notices required to the plaintiff in a particular manner, and when it did so it acquired the right to declare the policy forfeited for non-payment of stipulated premiums. It was therefore incumbent upon the defendant to show that it had complied with the terms of the statute, and it did not do this by showing the delivery of the notice to another person than the plaintiff. Such notice gave the defendant no right to declare the policy forfeited, and in that way it acted irregularly. For the reasons stated we think the judgment of the courts below should be affirmed.

New York Court of Appeals—*Thos. M. Carter, respondent,* vs. *Brooklyn Life Insurance Company, appellant.*

HOLDER OF TONTINE POLICY NOT ENTITLED TO DEMAND AN ACCOUNTING.

In this case the plaintiff sought to obtain an order of the court directing the defendant to make an accounting under a policy known as "the ten year dividend system policy." The complaint set forth that the plaintiff was a holder of a policy issued by the defendant; that all the premiums had been paid during the ten years intervening between 1871 and 1881, and was in force at the time the action was commenced. The complaint further alleged, upon information and belief, that the defendant had wrongfully appropriated the surplus and profits belonging to the plaintiff under the policy, and had diverted the same to other purposes than defined in the policy, and that it had not kept the fund and its accumulation separate. Further, that the defendant refused to furnish the plaintiff with an account as requested. The plaintiff prayed that the defendant be compelled to render a just and true account of the names of all parties assured by it under the system in which the plaintiff was assured, the amount of each policy thus issued, and a detailed account of premiums received on account of such policies, the amount of surplus and profits which each had earned, and many other details relative to the accumulation and disposition of the tontine fund. Plaintiff demanded judgment to compel the company to make good all sums received, requiring it to issue an annuity bond for the sum to which he was entitled, or to pay cash surrender value for his policy, at his option,

and that a receiver of the fund and everything connected therewith be appointed pending this action, as well as after judgment, if he deemed it advisable and proper.

HELD—We are convinced, after a careful examination of the character of the relations existing between these parties, that it cannot be said that the defendant is in any sense a trustee of any particular fund for the plaintiff, or that it acts as to him and in any relation to any such fund in a fiduciary capacity. It has been held that a holder of a policy of assurance even in a mutual company was in no sense a partner of the corporation which issued the policy, and that the relation between the policyholder and the company was one of contract measured by the terms of the policy. Under such a policy as this there is no obligation on the part of the corporation to keep the premiums paid on such policies separate and apart from its other funds, nor is there any obligation on its part to invest such funds in any particular way or at any particular time. The contract contemplates the fact that the funds will be invested; but the character of such investment is left absolutely to the discretion of the defendant, except as it may be limited by the laws of the State. A second ground upon which an accounting was claimed was that the account was complicated. There are undoubted many expressions in the books stating that where accounts are so difficult and complicated that it would be impracticable to examine them upon the trial at *nisi prius*, equity takes jurisdiction of an action even on that ground alone; and upon the theory of the plaintiff every one of the policyholders of his class has a right of action such as this against the defendant to call it to an account and to cause it to give on trial a detailed account of every transaction which took place from the commencement to the termination of the tontine period. In regard to those matters material to be known upon the question of an equitable apportionment of the fund, according to the theory of plaintiff, there would be no necessity for an allegation, much less the slightest even *prima facie* proof of wrong doing, or that there had been any mistake made by the company in the apportionment made by it. But the mere fact that an individual was the owner of one of those policies in force at the termination of the tontine period would give him a right of action and a right to demand this proof from the defendant. The mere statement of such a fact, it seems to us, is conclusive against the existence of such right. Of course it is not to be supposed that each individual policyholder would avail himself of this right, but the fact that each one might would place the company in the power of unscrupulous parties who might take advantage of it for the purpose of endeavoring to levy contribution from it which it might pay in order to secure freedom to itself from troublesome, expensive, unnecessary and wholly disingenuous investigations into the affairs of the company and its accounts through many years. That this should be permitted without an allegation of fraud, mistake or impropriety would seem to be intolerable. Having examined the two grounds upon which the plaintiff bases his right to maintain this action, and coming to the conclusion that neither is tenable, it follows that the General Term of the Common Pleas correctly granted a new trial, and that its order to that effect should be affirmed and judgment absolutely be given against the plaintiff.

New York Court of Appeals.—*Frederick Uhlman* vs. *New York Life Insurance Company.*

THE WORD "STATE" IN THE STATUTE APPLIES TO THE DISTRICT OF COLUMBIA.

Suit was brought against an insurance agent for non-compliance with the laws of the State regarding agency.

HELD—Under Rec. 240, Rev. Stat. of 1881, the word "State," as applied to one of the United States, includes the District of Columbia, and hence a prosecution will lie for violation of the laws requiring the agent of an assurance company "incorporated by any other State" to procure from the Auditor of State, and file with the County Clerk certificate and statement provided for by statute, even when the assurance company considered is incorporated in the District of Columbia.

Indiana Supreme Court.—*State of Indiana* vs. *Briggs.*

A WIFE MAY NOT DISPOSE OF HER RIGHTS.

A life policy was issued to the assured in 1873, and was by him assigned to his wife. In 1879, with her consent and agreement, the assured disposed of the policy for the joint benefit of the wife and their child. After death of the assured the widow permitted certain of his

debts to be paid out of the proceeds of the policy in accordance with the agreement of 1879, and also accepted a statement of accounts made by the trustee of the fund under the terms of said agreement. The trustee had paid some of the premiums to keep the policy alive and claimed that he should be refunded from the proceeds of the policy.

HELD—The agreement of 1879 was not a bar to her recovery of the amount of the policy. This should be awarded her, less expenses, under the original assignment to her. The trustee of the funds realized upon a policy of assurance upon which he had paid certain premiums cannot retain from the proceeds of such policy the amount so paid by him as premium. He is simply a creditor of the estate, and his only claim is against the estate.

Pennsylvania Supreme Court.—*Love* vs. *Love*.

INSTRUCTION TO JURY RELATIVE TO SUICIDE.

The assured died by his own hand, the evidence showing that he was found dead near his dwelling with a wound near the right ear, and a pistol from which one bullet had been fired lying near him. The defense was that the assured had made a misstatement in his application, representing that he had never suffered from vertigo, but that he told the agent that he occasionally had swimming in the head, and was told by the agent that this was immaterial, and that he could truthfully answer the question "No." It was shown by the testimony of the family physician that the assured had been afflicted with vertigo at one time, that he had been treated for the same and had gone away for a period, and when he returned was fully restored to health.

HELD—As the attack of vertigo was merely temporary and the condition of the assured fully restored, as shown by the testimony, the misrepresentation in the application cannot be considered as material. As the agent informed him that he could truthfully answer the question in the negative, the company is estopped to set this up as a defense in the absence of evidence of fraud and bad faith on the part of the assured. It was error on the part of the court below to instruct the jury that the deceased did not die by his own hand and that he did not kill himself, there being no legal presumption in such case. The question whether the assured had mind enough to know whether if he fired the pistol ball through his head death would ensue, and that he discharged the weapon with the intention of killing himself, should be left to the jury. The burden of proof showing the condition of mind of the assured was with the defense. It must establish not only the fact that he was insane, but that he fired the pistol with deliberate intent to take his life.

Kentucky Court of Appeals.—*Mutual Benefit Life Insurance Company* vs. *Davies' Executor*.

ASSIGNMENT FOR BENEFIT OF CREDITOR.

The assured held two endowment policies on his life, payable to himself if alive at their maturity, or at his death preceding it to his executors, administrators or assigns. He assigned the policies to a bank as security for future premiums to be paid by the bank. He subsequently made an assignment to C. of all his property "except so much thereof other than debts secured by bills of exchange or notes as is by law exempt from attachment for the equal benefit of all his creditors." The assured dying, the bank collected the money due under the policy and satisfied its own claim out of the proceeds. The balance was claimed by the assignee and also by M. as executor of the estate of the assured.

HELD—The balance of the fund derived from the assurance policy should pass to the assignee, in accordance with the assignment, and not to the executor of the estate.

Rhode Island Supreme Court.—*Rhode Island National Bank* vs. *Chase* et al.

STATEMENTS TO THE BEST OF KNOWLEDGE AND BELIEF.

The application contained the usual proviso, that the answers given to the questions therein "are true to the best of my knowledge and belief." It further contained the stipulation that "any misstatement or suppression of facts made in the answers to the questions aforesaid shall render null and void the policy."

HELD—This is not a warranty of the absolute truth of the answers. The declaration was

qualified by the words "to the best of my knowledge and belief." While some of the answers were in fact untrue, this did not void the policy unless they were willfully untrue.

Canada Supreme Court.—*Miller* vs. *Confederation Life Association.*

INTERPRETATION OF AGENT'S CONTRACT.

The contract with the agent provided that he should "carry out in good faith all contracts then in force" with the said sub-agents of the company previously appointed by it in his territory; and, also, that for the purpose of developing the business in his territory the agent should be allowed an additional commission of fifteen per cent "on premiums of all new policies placed by himself or his agents in the said field" during a certain period.

HELD—The district agent was entitled to the fifteen per cent commission on premiums paid to the company by the sub-agents in his territory during the said period.

New York Court of Appeals.—*Northwestern Mutual Life Insurance Company* vs. *Mooney.*

ASSIGNMENT OF POLICY WITHOUT ASSURABLE INTEREST.

The assured secured policies of assurance upon her life for the benefit of her sons, who, with her full knowledge and consent, assigned them to a third person, who had no interest in the life of the assured.

HELD—While the policies as to the assignee are mere wagers and invalid, they are not wagers as to the sons, and they only, and not the administrator of the assured, can sue the assignee for the proceeds of the policies.

Pennsylvania Supreme Court.—*Hoffman* vs. *Hoke.*

BY-LAWS AS CONDITIONS OF ASSURANCE.

A policy of life assurance contained a provision that the assurance was subject to the constitution and by-laws of the company, and to the policy was annexed a series of by-laws entitled "Conditions of Insurance."

HELD—The assured was entitled to have the policy reformed to conform to the conditions.

New Jersey Court of Errors.—*Miachel* vs. *Hilsboro.*

QUESTION OF ASSURABLE INTEREST.

The plaintiff having made application for assurance, he was asked by letter subsequently as to his assurable interest in the life of the assured. He replied by a postal card stating that he was a creditor, and that the latter was dependent upon him. In a suit under the policy the company defended upon the ground that the plaintiff had not an assurable interest, and that the statement that assured was dependent upon him was false.

HELD—The statement made by postal card does not vitiate the assurance from the fact that it is untrue for the reason that a postal card is not part of the contract, and the statement it contained is immaterial upon the point of assurable interest. The postal card formed no part of the application or contract.

North Carolina Supreme Court.—*Mace* vs. *Provident Life Insurance Company.*

EVIDENCE OF MISREPRESENTATION IN APPLICATION.

This was an action brought by the widow of the assured to recover under a policy upon his life. A verdict was rendered for the plaintiff, but an appeal was taken under ruling to show cause why it should not be set aside. The application contained the usual form declaring that the answers to the questions were true. The applicant stated that he had never been sick of any disease of the lungs or spitting of blood. On trial several physicians testified to having treated him for pleurisy, and one testified to having given him a remedy to check bleeding of the lungs.

HELD—Where a policy of assurance declares that the representations made in the application touching the subject of the assurance are warranted to be true, and that the policy shall

be void if they are untrue, the falsity of those representations will void the assurance and the verdict shall be set aside.

New Jersey Supreme Court.—*Gluting* vs. *Metropolitan Life Insurance Company.*

WHEN MATERIAL THE EXACT TIME OF DEATH MUST BE ESTABLISHED BY EVIDENCE.

The assured disappeared January 16, 1874; the premium on his policy became due April 3, 1874. This suit was commenced eleven years after his disappearance. The court charged the jury, in effect, that such unexplained absence of the assured, without being heard of for more than seven years, raised a presumption that he was dead, but that it raised no presumption that he died at any particular time during the seven years, nor helped to fix the exact time of his death within that seven years; that the plaintiff must prove by a preponderance of the evidence that he died before April 3, 1874; that such fact need not necessarily be established by direct evidence, but might be established by circumstantial evidence—by inferences from facts and circumstances surrounding his disappearance.

HELD—Such instruction is erroneous, as there is no presumption that death, in such cases, does not occur until the end of the period; but the exact time of the death, when material, is a fact to be established by the evidence.

Wisconsin Supreme Court.—*Whitely* vs. *Equitable Life Assurance Society.*

PAYMENT TO BE MADE TO LEGAL GUARDIAN OF MINOR CHILDREN.

The policy provided that in case of the death of the mother of the plaintiffs before the death of Frederick Wuesthoff, the amount due thereunder "shall be payable to her children for their use, or to their guardian if under age, payment to be made in sixty days after due notice and proof of the death of Frederick Wuesthoff." Wuesthoff was a resident of Newark, N. J., and died in 1877. His first wife, the mother of the plaintiffs, died in 1870, six years subsequent to the issue of the policy. He remarried, and by will devised all his real and personal property to Eliza F. Wuesthoff, his wife, appointed her sole executrix of his will and guardian of his three infant children, the plaintiffs in this suit, the eldest being then sixteen years of age. Eliza F. Wuesthoff served notice on the defendant that she, as guardian of the children, was the legal owner of the policy. The company paid her $5000, the full amount of the policy, taking her receipt as guardian. She had qualified as executrix of the will of her husband, but had never formally signified her acceptance of the office of guardian or gave a guardian's bond. The plaintiffs brought suit to recover the amount of the policy, claiming that Eliza F. Wuesthoff was not lawfully their guardian and not entitled to receive the money. On trial judgment was given for the defendant company, from which appeal was taken.

HELD—Payment could only be lawfully made to a legal guardian in compliance with the statute, and the law of the State of residence must govern, not that where the company was domiciled. The company must be supposed to know the law of the State of residence regarding guardians. It was competent for the testamentary guardian to give the required notice of death without having qualified, and the guardian *ad litem* is the guardian within the meaning of the policy. We are constrained for reasons stated to reverse the judgment below. It seems a hard case. The defendant on a new trial might be able to show that the money paid to the guardian has been applied in whole or in part to the benefit and support of the infants under circumstances which entitle the defendant to an equitable counter claim. The judgment should be reversed and a new trial granted.

New York Court of Appeals.—*Wuesthoff* et al vs. *Germania Life Insurance Company.*

CONFLICTING EXPERT OPINIONS.

A policy of assurance upon the life of Christian Young was issued by the Continental Life Insurance Company. In his application for assurance the assured had stated that he had no disease of the kidneys, whereas evidence was introduced to show that he died of Bright's disease and was afflicted at the time of making the application. The evidence upon the point given by physicians was as opposed as could reasonably be expected, even from physicians. Certain hypothetical questions were submitted to the jury, which they reported they were

unable to answer, and thereupon the court withdrew them, notwithstanding the defendant's objection. The verdict was rendered for the plaintiff, and appeal was taken.

HELD—Where the evidence as to the existence of disease was conflicting the verdict of the jury must stand, unless the evidence in support of the finding is of such a character that to believe it would involve an absurdity or an impossibility. The court had discretion to excuse the jury from answering a purely hypothetical question demanding scientific skill in order to answer it. Judgment is affirmed.

Indiana Supreme Court.—*Continental Life Insurance Company* vs. *Nettie Young.*

WAIVER OF PROOFS BY SUPERINTENDENT.

This was an action upon a policy of industrial assurance. The evidence of the plaintiff showed that after furnishing the proofs of death the superintendent of the company for that district, whose certificate accompanied the proofs and through whom the company was to make payment, stated to plaintiff that the case was all right, and if he would wait a little longer they would send the money. There was no direct evidence of the superintendent's authority except it was shown that he solicited assurance, forwarded applications and proofs of death, and was authorized to pay when the claim was adjusted.

HELD—It was sufficient to warrant a finding that the company waived the proofs of loss, and that it waived a further provision of the policy requiring suit to be brought within a certain time. If the superintendent had such authority it was a question for the jury whether he was authorized to make the representations he was shown to have made. Any waiver made by the superintendent to the beneficiary in the policy is a waiver by the company, and inures to the benefit of the personal representatives of the assured who bring the suit.

Massachusetts Supreme Judicial Court.—*Jennings* vs. *Metropolitan Life Insurance Company.*

AGENTS KNOWLEDGE MADE TO OPERATE AS A WAIVER.

This action was brought by the beneficiary under a policy issued by the defendant company upon the life of William McGurk, who kept a grocery store with a bar-room in the rear. It is not the policy of the company to assure liquor dealers, and the assured stated in his application in the usual form that he was not connected in any capacity with the ale, wine or liquor business and would not be so connected without receiving permission signed by the president of the company. The evidence showed that the assistant superintendent of agents in the district wherein McGurk lived took his application while he was at work in his saloon, and that the subsequent payments of premiums to the agent of the company were made in the saloon. It was claimed on the part of the plaintiff that this knowledge on the part of the agents of the company as to the business of the assured operated as a waiver by the company of the condition mentioned. Judgment was entered for plaintiff and appeal taken.

HELD—The presumption was a very strong one that the assistant superintendent of the district who took and filled out the application of McGurk and who afterwards delivered to him the policy of assurance, collected all premiums thereon, whose duty it was to see that the agents of the defendant soliciting applications for assurance and collecting premiums of the assured within his district performed their duty, informed the defendant company of all facts respecting the occupation of McGurk so recently within his knowledge and which it was his bounden duty to do when he took McGurk's application for assurance. If one having the entire management can properly be called a general agent, it is difficult to see why one having the same management over a certain territory might not in like manner be properly so called. It is customary to hold that information which comes to an agent concerning the business he is transacting for his principals within the limits of his agency is information to the principals. Judgment is affirmed.

Connecticut Supreme Court of Errors.—*McGurk* vs. *Metropolitan Life Insurance Company.*

VESTED RIGHTS ACQUIRED BY CHILDREN.

A contract of assurance was made with John Lindemann as trustee for his children, Johanna, Emilie and Anna. It was expressly stipulated that the premium was to be paid by

him "in trust for his children" and the policy covenanted to pay the sum assured to the children or to their guardians upon the death of their father. Lindemann paid premiums for fifteen years and then surrendered the policy and took out a new one calling for the same annual premium, but payable to his second wife as his sole beneficiary. Lindemann dying, there was a contest between the children and the second wife, for the proceeds of the policy. The lower court giving judgment against the children, appeal was taken.

HELD—The contract by its express terms was with John Lindemann as trustee for his children who were specifically named. It was a contract, therefore, with the children through John Lindemann, as their trustee. His was the life assured, but the contract was not with him except as trustee for the children as their representative. He took upon himself this office and duty with the full knowledge and assent of the company on the one hand and the beneficiaries on the other. Every premium paid by him continued to be an act as trustee and agent for the children, and he could not shake off that character and its duties without their assent, except in one way. He might omit or refuse to pay a maturing premium and so suffer the policy to lapse: but the children were at liberty to pay it, though he should refuse, and if they did the contract would remain valid as at first and suffer no injury or destruction from his refusal to pay up or to further act as his children's trustee. These children thus had a vested interest in the policy increasing in value yearly with every payment of additional premium. That interest was measured and represented by its surrender value, which was never the property of John Lindemann in any other sense than as the trust property of the children created by his act as trustee. That he kept the policy in his own possession is immaterial, for that possession was consistent with his trust and in entire accordance with its terms. On the face of the contract he dealt and acted as trustee for the children and had no personal or individual interest in the policy, and no control over it except in his trust character and capacity. These views of the case differ from those taken by the General Term and require that the judgment should be reversed and a new trial granted, costs to abide the event.

New York Court of Appeals.—*Anna Garner* vs. *Germania Life Insurance Company.*

ASSIGNMENT BY WIFE UNKNOWINGLY NOT VALID.

A policy of assurance upon the life of George E. Curtis was issued by the defendant company payable to his wife if she survived him; if not, then to her children or their guardian. A second policy for $5000 was issued two years later upon the life of Mr. Curtis, payable to himself, his executors, administrators or assigns, and some years later was assigned by him to his wife. The bank claimed the value of these policies by virtue of holding them as collateral for a promissory note for the sum of $7936.20 executed by George E. Curtis and his wife. Mr. Curtis died shortly after obtaining this money from the bank. His widow denied having executed the assignment of the policies to the bank, and claimed that the note was void as against her. Both the bank and Mrs. Curtis claimed the amount of the policies. The assurance company made no contest against the claim of the party legally entitled to the money and the amount was deposited in court to be awarded by it. It appeared from the testimony that George E. Curtis was in the habit of speculating considerably and the bank had at various times loaned him large sums of money. He was also in the habit of obtaining his wife's signature to certain papers of the contents of which she had no knowledge. She maintained that she had no knowledge of the note having been given to the bank, nor did she have use of any portion of the money. She asked a decree declaring the notes and assignment void, and requiring the bank to surrender to her the policies of assurance. A decree was entered in the Circuit Court directing the register of the court to pay to the bank the money deposited and that said bank recovers its costs in the suit. From this decree Mrs. Curtis appealed.

HELD—Under the testimony in this case I think it clearly appears that Mrs. Curtis never knew that she had put her name to the assignment of these policies to the bank, and never assented to the same or intended so to do, for she never received any consideration therefor; and that the obtaining of her signatures to the assignments in the manner in which it was done was a fraud upon her equitable rights in the premises. The assignments as to her were void, and the bank, as against her, obtained no rights therein. I think the decree should be reversed and a decree entered in this court in favor of Mrs. Curtis for the amount of the policies, with interest, less the amount paid by the bank to redeem the policies of assurance; also,

amount of premium paid on such policies, or either of them, with interest, from the time of payment to commencement of this suit should be paid to the bank, and that Mrs. Curtis should recover the amount of costs in both courts from the bank, and that the register of the court below be directed to make payment accordingly in accordance with the terms of this decree.

Michigan Supreme Court.—*Mutual Benefit Life Insurance Company* vs. *Wayne Savings Bank* et al.

RIGHTS OF MORTGAGEE.

In 1868 Sydney B. King procured a policy of assurance upon his life for $2000 from the Connecticut Life Insurance Company. In 1879 he mortgaged this policy to the defendant to secure the payment of $500 and interest in one year from the date of mortgage. King died in 1882, leaving a will by which he bequeathed to the plaintiff, his wife, and to his mother each a one-fourth interest in the life policy, and the other half of the policy he bequeathed to one Kent, whom he named as executor of his will. The policy was in force at the time of his death, and the $500, for which the defendant held the policy as security, had not been paid. The company gave its draft for the sum due on the policy as follows: $1,939.43 payable to the order of Kent, as executor, and the defendant as assignee. That draft was indorsed by the devisees named therein, and the amount thereof was paid to the defendant. The executor and the mother of King assigned their interest in the policy and the money paid thereon to the plaintiff. She then demanded the money, or some portion thereof, of the defendant, and he declined to pay her any. She then commenced this action, in which she alleged that the indebtedness of her husband to the defendant, which had been secured by the assignment of the policy, was paid within the lifetime of her husband, and she claimed from the defendant the sum of $2000, alleged to have been received from the insurance company, and demanded judgment for that sum with interest and costs. The defendant admitted receiving the policy as collateral security for the payment of $500; also, that he had received from the company the sum of $1,939.43. He alleged, however, that before the death of King, in consideration of the sum of $45 paid by him, King assigned all his right, title and interest in the policy, and to all sums that might be realized thereon, and that thereby he, the defendant, became the absolute owner of the policy. He also alleged that he had paid $74.41 in premiums and $250 in expenses. Upon the trial no evidence was given showing that King had assigned his interest in the policy to the defendant for the sum of $45. The jury rendered a verdict in favor of the plaintiff for $1,270.10, thus allowing the defendant the indebtedness of $500 with interest thereon, and nearly $200 beside. Appeal was taken.

HELD—Upon the undisputed facts it is obvious that the plaintiff was entitled to recover. The money received from the insurance company fully paid the debt of King, and thereafter the defendant had no right whatever to retain any of the balance, except what he had paid for premiums and expenses. By the default of King to make payment of his indebtedness, the title of the defendant to the policy of assurance did not become absolute. While in a technical sense the title to the policy became vested in the defendant, it was subject to the right of redemption on the part of King, and that right of redemption could be cut off only by adequate proceedings at law. No such proceedings were taken by the mortgagee. According to the evidence, the jury, by their verdict, seemed to have done precise justice to the parties, and the judgment thereon should not be disturbed. Judgment should be affirmed with costs.

New York Court of Appeals.—*Agnes King* vs. *George H. Van Vleck.*

LIMITATION IN CASES OF USURY.

This was an action to recover on a plea of usury. A note for $1000 and interest having been made, the payee counted out $1000 in money, and then, in accordance with the agreement, took therefrom $100, being the sum agreed upon.

HELD—The statute of limitation does not begin to run against an action to recover in usury until the note is fully paid; but the statute of limitation begins to run against an action to recover the amount over-paid at the time the transaction occurred.

Vermont Supreme Court.—*Harvey* vs. *The National Life Insurance Company.*

LIABILITY OF LIFE COMPANIES TO POLICYHOLDERS.

The Board of Equalization held that the property of a life company was subject to taxation. The defendant and other companies maintained that their liability to their policyholders

was an indebtedness to be taken from their assets and their assets thereafter subject to taxation. A decision adverse to the companies was entered, but upon a rehearing it was

HELD—An assurance company holds its property as a trustee for its stockholders; that the legal title is in the former, and the beneficial interest in the latter. When shares are paid in the legal title is parted with, and a claim upon the profits and right to a return of his capital upon the close of the business is received. This right is a property right, and, where the stockholders are personally assessed upon the value of their stock, the principle of equal taxation prohibits a second assessment upon the corporation itself. Each policyholder has a claim upon the company to the extent of his policy value, and the aggregate of these values are also a debt due from the company to be deducted.

Iowa Supreme Court.—*The Equitable Life Insurance Company of Des Moines* vs. *Board of Equalization.*

NON-PAYMENT OF INTEREST ON PREMIUM NOTES FORFEITS POLICY.

Obediah Ashbrook was assured in defendant company for the sum of $5,000, premiums payable annually. The policy contained this stipulation, "And the said company will further promise and agree that if after having received not less than three annual premiums this policy shall be surrendered while in force, a new policy shall be issued for the whole amount of even dollars premiums received by the said company (subject to any indebtedness on account of premiums) without subjecting the assured to any subsequent charge, except the interest annually in advance on all indebtedness on this policy." The premiums were paid for more than three years. The assured had given the company three notes, each due in one year, with six per cent interest, for one-half of the premiums for the years 1868, 1869 and 1870. The annual interest on these notes became due in July, 1877, and neither the interest then due nor the premiums for that or any subsequent year were ever paid. Ashbrook, the assured, died January, 1881. The petition stated that while the policy was in full force plaintiff offered to surrender it, and at the same time she demanded a paid-up policy; but the defendant during the life of the assured failed and refused to accept the surrender and refused to issue a paid-up policy, as it had agreed to. The answer puts in issue these allegations and sets up the failure of the assured to pay the premiums and interest due in 1887, and that by reason of this it therefore cancelled the policy. To this the plaintiff replied that defendant had waived prompt payment of premium and gave her further time to pay the same or to surrender the policy for a paid-up one, and that the policy was thus kept alive to the death of the assured. The court found for the plaintiff in the full amount of the policy, less unpaid premiums and the three notes, and defendant appealed.

HELD—The waiver of prompt payment of the premium could not be claimed for a longer time than that which it had been customary to allow, which was in this instance thirty days. Even a wrongful refusal to issue a paid-up policy would not entitle the assured to a continuation of the policy after the expiration of the time within which the premiums should be paid, and the failure to make such payment was an abandonment of the claim for the continuation of the contract. A declaration of forfeiture on the books of the company was not necessary to produce such forfeiture; but such declaration may be evidence of the declaration of an alleged waiver. Judgment reversed and cause remanded.

Missouri Supreme Court.—*Ashbrook* vs. *Phoenix Mutual Life Insurance Company.*

GUARDIAN CANNOT COMPROMISE CLAIM OF HIS WARDS.

In defining the powers of guardians over the personal estate of their wards, the statute of Illinois provides that "the guardian shall settle all accounts of his ward, and demand and sue for, and receive in his own name as guardian, all personal property of and demands due the ward; or, with the approbation of the court, compound for the same, and give a discharge to the debtor upon receiving a fair and just dividend of his estate and effects. It was claimed by the company that the assured had made false representations in that he used intoxicating liquors to excess. The beneficiaries were minors, and their guardian entered into an agreement with the company to compromise the amount of the insurance, which was $12,000, for 50 per cent. By the terms of the agreement, the policy was surrendered, and a release given to the company of the balance due. The beneficiaries subsequently repudiated the action of the guardian and brought an action of trover for the wrongful conversion of the policy.

HELD—That the compromise having been made without the approbation of the court was unauthorized, and the company was affected with notice of its illegality and was liable in damages for the conversion. The case would have been the same had the beneficiaries been of lawful age and themselves consented to compromise, since such a release is void in the absence of a consideration. The measure of damages is the balance due with interest.

Illinois Supreme Court.—*Hayes* et al. vs. *Massachusetts Mutual Life Insurance Company.*

DISTINCTION BETWEEN WIDOW AND ADMINISTRATRIX.

The wife of deceased, as administratrix, commenced an action against defendant company, upon a policy of life assurance issued to her husband, one of the conditions being that if the assured should die within three years by self-destruction, either voluntarily or involuntarily, the policy should become void. The defendant offered the record of the evidence given by the wife at the coroner's inquest, whereby it appeared that for some weeks previous to his death, the deceased had shown evidence of insanity, had declared that he would take his own life, and informed his child that the kiss given in the morning would be the last it would ever receive from its father. Shortly afterward a pistol shot was heard, and the body found under circumstances which satisfied the wife that deceased had committed suicide. Defendant also offered the verdict of the coroner's jury, finding that deceased came to his death by suicide. The trial court excluded said evidence, on the ground that the testimony of the wife before the coroner was inadmissible to establish the manner of the death in an action to recover the insurance by the wife as administratrix. On appeal, it was urged by the company that the record of the coroner is *prima facie* evidence of the facts therein stated, and that it is competent to show the manner of death by means of said record.

HELD—That where the record of the coroner was furnished the company by the plaintiff in compliance with a printed stipulation, requiring that in the event of an inquest, a certified copy of said record and verdict shall be furnished by the representatives of the deceased to the insurance company; the act was a simple admission on the part of the plaintiff of the existence of such a record, but not of the truth of the matter therein contained. The record evidence was correctly excluded, and could not be properly admitted to impeach the evidence of an administratrix of an estate, who was formerly before the coroner as the widow of the deceased policyholder. Judgment affirmed.

Illinois Appellate Court.—*United States Life Insurance Company* vs. *Keilgast, Administrator.*

INTERPRETATION OF THE RESERVE DIVIDEND PLAN.

This was a bill for discovering and accounting, the complainant seeking to ascertain the amount due under a policy issued on the "reserve dividend plan."

HELD—The main question arises upon the interpretation to be placed upon the policy of assurance. On the second day of March, 1874, the defendant, the Metropolitan Life Insurance Company, issued its policy of assurance for $10,000 upon the life of Austin B. Fuller, for the benefit of Harriet A. Fuller, for the term of ten years. The policy contains this provision; "At the request of the assured, this policy is issued upon the reserve dividend plan, and the said company agree that, should the premiums be paid as herein stipulated for ten full years, from date hereof, and that, should the life insured survive said period of ten full years, that said company will pay to the designee of this policy, at the expiration of said period of ten years, its equitable proportion of the reserve dividend fund in cash, the same to be receipted for to said company." The words "reserve dividend plan," standing by themselves, are meaningless. In order to construe them, it is necessary to have recourse to contemporaneous insurance literature. Without such explanation it will be impossible to render judgment upon the contract. The only reserve dividend plan of which the public had knowledge prior to the date of the policy was that devised and copyrighted by W. P. Stewart, and explained by him in the little volume entitled Key to Reserve Dividend Plan. Stewart maintained that he and he alone, under his copyright of January 1, 1871, had the right to use this plan, and confer that right upon others. In August, 1872, the defendant, the assurance company, entered into a contract with Stewart, by which it purchased the right to use the "reserve dividend or reserve endowment plans," and agreed to employ him as its actuary. His plan was the reserve dividend plan. There was no other. Having left the policy in this lax and uncertain form, when they had the power to make it definite and certain, they should not be surprised that

Fuller gave the words used their general, open, and public meaning, and not a secret and unusual one. Fuller testifies that the plan was carefully explained to him by the company's general agent in great detail from the "key" above referred to. But even were the defendants in a position to show that the words in the policy referred to their own particular plan—the plan under which they have computed the dividend at $387—and not the plan as it was generally and publicly understood, it is thought that the proof fails to establish the adoption of such a plan by them at and prior to the date of the policy. If the book intended for the exclusive use of their agents can be said to contain a plan, it is not, when taken in its entirety, inconsistent, but rather in line with, Stewart's plan. The reserve dividend, which they there assert will, upon a "conservative assumption," amount to sixty per cent and upwards, could hardly be arrived at by a plan which yields a dividend of about thirteen and one-half per cent. I am convinced that the parties to this contract stipulated for a reserve dividend upon the Stewart plan. In accordance with the terms of this contract the complainants are entitled to an account. There should be a decree in favor of the complainants for an accounting.

United States Circuit Court, S. D., New York.—*Fuller* vs. *Metropolitan Life Insurance Company.*

WHEN A CORPORATION PASSES TO A RECEIVER SUITS AGAINST IT ARE EXTINGUISHED,

The following is the full text of the opinion of the Connecticut Supreme Court of Errors in the case of Myrtie S. Wilcox *vs.* The Continental Life Insurance Company: The court

HELD—This is an action by complaint, dated the 22d day of August, 1887, to recover a sum due upon a policy of life insurance issued by the defendant company.

The suit was commenced by attachment of the defendant's property. John R. Buck and Lorrin A. Cooke, Esquires, receivers of the defendant company, appeared and pleaded in abatement of the suit in substance as follows: That upon the petition of the Insurance Commissioner of the State, dated November 30, 1887, praying for the appointment of a receiver of the defendant company and that its charter might be annulled, they were, on the 23d day of December, 1887, appointed receivers of the company, and that on the same day its charter was annulled, and praying that the suit might be dismissed and the lien created by the attachment declared vacated and set aside.

The plaintiff demurred to the plea upon the following grounds:

1st. The attachment made in this suit of the property of the defendant was made more than sixty days prior to the appointment of said receivers, or before the commencement of the proceedings under which they were appointed, and said attachment is therefore a valid and subsisting lien against the receivers upon said attached property, and to enforce said lien it may be necessary for the plaintiff to proceed to a judgment and execution in this action.

2d. To dismiss this action for the reasons suggested by the receivers would deprive the plaintiff of the benefit of the lien which she has upon the property attached herein.

3d. The plaintiff has the right, notwithstanding the appointment of said receivers, to proceed to a judgment in this suit against the defendant, and to take out and levy an execution to satisfy said judgment on the property herein attached.

4th. If the lien created by the attachment in this suit is still a subsisting lien upon said property as against the receivers, the plaintiff has the right to keep said lien alive and to enforce it by proceeding to a judgment and execution in this action, or by having the same continued until such time as the receivers shall remove said lien by satisfying the plaintiff's claim.

The statute under which the proceedings referred to was instituted, provides in substance that if it shall appear to the Insurance Commissioner that the assets of any life assurance company are less than three-fourths of its liabilities, he shall bring his petition to the Supreme Court, if in session, and if not, to any judge of the Superior Court, praying for the appointment of a receiver and that the charter of the company may be annulled, and if it shall be found upon the hearing of such petition that the assets of the company are less than its liabilities, the court or judge may, and if it shall be found that the assets are less than three-fourths of its liabilities shall, appoint a receiver or receivers of the company and annul the charter and decree the dissolution of the company. (Gen. Statutes, sec. 2869.)

In the present case, a decree annulling the charter of the company was made by a judge of the Supreme Court of Errors. It will hardly be questioned that at common law, "the absolute and unqualified dissolution of a corporation by a decree of forfeiture or legislative repeal,

extinguishes all debts to or from it, and puts an end to all its rights of action and property, and it can no longer sue or be sued or do any lawful act."

Such is the language of this court in the case of Pahquioque Bank *vs.* Bethel, 36 Conn. Rep., page 334. But the plaintiff claims that the case is rescued from the operation of this rule, and survives the dissolution of the defendant corporation, by force of the following statute: "Receivers of corporations appointed by judicial authority shall have * * * power in their own names or in its name to commence and prosecute suits for and on behalf of said corporation, to defend all suits brought against it or them, * * * and to do and execute in its name or in their names as such receivers all other acts or things which shall be necessary or proper in the execution of their trust, and shall have all the powers for any such purposes possessed by the corporation." (Gen. Stat., Sec. 1322.) The plaintiff's argument is that this statute is a legislative recognition of the capacity of the corporation to sue and to be sued, notwithstanding the decree of its dissolution, and therefore to that extent it limits and modifies that decree.

We do not think that this statute affords any foundation for the plaintiff's claim. The act under which the proceedings against this corporation were instituted was passed in 1875. Prior to that time, and while the statute which we have just quoted was in force, the only provision for the dissolution of corporations by judicial decree related solely to banks and insurance companies. That provision was that the Superior Court or a judge of the Supreme Court of Errors in vacation, should for certain specified causes appoint a receiver or receivers of such companies and might at a subsequent term of the court, upon a full hearing of all the parties, annul the charter of the company. (Revised Stat. 1875, page 288.)

By the act of 1875, which is applicable to life assurance companies only, and under which the defendant company was proceeded against, the appointment of receivers and the dissolution of the corporation may be simultaneous, and was so in the present case, but the construction to be given to the statute in question was not thereby varied. There is no legal connection between the appointment of receivers and the dissolution of the corporation. The appointment of receivers does not affect the life of the company, nor the status of suits pending against it, or liens acquired by attachment of its property, except that it is provided that in a certain event, attachment liens upon the property of banks shall be dissolved upon the appointment of receivers. (Gen. Stat., Sec. 1831.)

While a corporation exists and is in the hands of a receiver it is liable to be sued, and the receiver is liable to be sued, both before and after its dissolution, upon claims made upon the assets in his hands or for violation of his duty. The authority given by the statute to the receiver to appear and answer in such cases, fully satisfies its language and apparent intent, leaving no occasion for an inference that it contemplated suits to be brought against a corporation after its dissolution.

The provision in the same statute giving the receiver an election to sue and do other acts in his own name, or the name of the corporation, does not, so far as the right to sue in the name of the corporation is concerned, apply to those which have gone out of existence, and hence does not apply to this case.

Doubtless the legislature might arbitrarily provide that a suit might be brought in the name of a defunct corporation or a deceased individual, but it is improbable that it would do so, especially in a case when no reason existed for such a provision. If it should do so the corporation would not thereby be necessarily revived.

But the object of the statute is apparent. Its language as before quoted is, the receiver "shall have all the powers for any of said purposes possessed by said corporation." A receiver of a corporation is not by virtue of his appointment invested with the legal title to its assets, and at common law must sue in its name during its existence.

The whole intent of the statute manifestly is to enable the receiver to act in his own name in cases where but for it he must have acted in the name of the corporation.

If the legislature had intended to provide for the survival of actions pending against corporations at the time of their dissolution, they would undoubtedly have done so in positive and distinct terms.

The fact stated as one of the grounds of the demurrer to the plea, that the attachment lien was created more than sixty days before the commencement of the proceedings by the Insurance Commissioner, is immaterial. Judgment is advised for the defendant. In this opinion the other judges concurred.

WAIVER OF RIGHT OF FORFEITURE.

The policy contained the usual condition as to prompt payment of premium, but it was shown that the company made a practice of receiving delayed premiums. In such cases it gave a receipt bearing the following condition: "It being understood that the receipt by this company of payment after the date due is only on condition that the member is alive and in good health at the date of such receipt."

HELD—Whether there had been a waiver of condition as to payment of premiums was a question of fact for the jury. The practice by a company of receiving overdue premiums operates as a waiver of its right to forfeit. The condition embraced in the receipt does not tend to show a waiver by the company of its right of forfeiture for non-payment of dues after maturity except in the event that the assured is alive and in good health when payment is tendered.

New York Supreme Court.—*Barker* vs. *New York State Mutual Benefit Association.*

DECISIONS RELATING TO FIRE INSURANCE.

ACCEPTANCE OF PAYMENT ON PREMIUM NOTE NOT A WAIVER OF CONDITIONS.

This was an action of *assumpsit* brought by Julia C. Shimp to recover under a policy covering her dwelling, furniture, etc., to the amount of $1500. The premiums amounted to $21.50, of which $10 was paid in cash, and a note of $11.50 was given for the balance. The note contained the following condition: "This note is good for insurance and in case of loss under policy for which it is given becomes due and payable on the date of such loss." The property covered was destroyed by fire February 18, 1883. Suit was commenced on the 12th of April, and the note was paid through the bank on May 28, 1883, six weeks after the suit was commenced. There was a trial to a jury, and verdict for the company. Appeal was taken.

HELD—Appellee relied for defense at the trial upon certain breaches of the conditions of the policy. Counsel for appellant admits the fact stated in the defense, but insists that the company is not in a position to avail itself of any defense because of having accepted payment of the premium note after having obtained full knowledge of all the facts and circumstances constituting the defense made to the action. That the company had a complete defense to the action at the time suit was commenced is admitted; but this, like most other rights, is one that might be abandoned, released or waived. There is no pretense that it has been released, intentionally abandoned or expressly waived; but if there has been a waiver at all it is what is known to the law as an implied waiver. The policy being a valid obligation and binding contract between the parties, the risk attached and commenced running and would have continued to run until the loss occurred but for the breach of conditions by the insured, which rendered it void at the election of the company, and it is not claimed that there was any waiver of such breach until after the commencement of the present suit. The insurer is not required in such cases to formally declare a forfeiture. It is sufficient to set it up by way of defense when sued for the loss, as was done in this case. The waiver or estoppel relied upon cannot prevail; it is destitute of that element which is most essential to either. The grounds of recovery now urged are in legal effect an admission that there was no right of recovery when suit was commenced. Upon the delivery of the policy and commencement of the risk the appellee acquired the present vested right in the premium as an entirety. The payment of a part was merely postponed and the company had a right to receive the money. We are clearly of the opinion that the receiving of it did not operate as a waiver of the breaches of the conditions of the policy. Judgment affirmed.

Illinois Supreme Court.—*Shimp* vs. *Cedar Rapids Insurance Company.*

COMPANY BOUND BY THE ERRORS OF ITS AGENT.

The plaintiff owned a dwelling having a barn thereon. There was a mortgage upon the property for $900, of which sum $608 was still due at the time the application for the policy was made. The policy insured the house for $1200 and the barn for $300. The house was

totally destroyed and the barn injured to a slight extent. The company refused to pay on the ground of misrepresentation in application. Policy contained the usual clause relative to incumbrance and prohibition of agents waiving conditions of the policy. It appears that the local agent of the company solicited the insurance and was informed of the existence of a mortgage upon the premises. He looked over the premises himself and concluded to take the insurance. He received the premium and told the plaintiff that her property was insured from 12 o'clock noon that day. Nothing was said about any written application. The agent, without any further authority from Mrs. Baker, and without her knowledge, filled out the application in her name and signed her name to it. It does not appear whether the policy was delivered to the plaintiff before the application reached the company; but the application was dated and countersigned upon the day the insurance was taken. The agent swears that he delivered the policy on the following day, while the plaintiff swears she did not receive it for ten or twelve days. In the Circuit Court the jury rendered judgment for plaintiff for the full amount of her loss and interest. Appeal was taken.

HELD—It is plain that Mrs. Baker was not bound by the application, nor do I think she was chargeable with notice of it. Nothing was said about the application being a written one, although the word is used three or four times in the policy, until in the very last where this clause is found: "It is expressly agreed that this company shall not be bound by any act or statement made to or by the agent or other person which is not contained in or indorsed on the policy." This clause is the one mainly relied on for the defeat of plaintiff's claim. Testimony showing that the agent was informed and knew of the existence of this mortgage at the time this policy was issued was objected to on the ground that under this clause such testimony was not admissible, as the fact of the incumbrance was not indorsed on the policy, nor expressed in the application. As before shown, there was no written application in the case, merely an oral application, and in that application testimony shows that the company was apprised of the incumbrance, and the company is bound by such application and must be deemed to have waived the incumbrance. The fraud of the agent was not the fraud of the insured, nor was she in any respect negligent. The company was negligent for taking and acting upon an application wholly, signature and all, in the handwriting of an agent whom it declined, in the express provisions of its policy, to trust. The judgment of the court below must be affirmed, with costs.

Michigan Supreme Court—*Baker* vs. *Ohio Farmers Insurance Company.*

UNSPECIFIED INCUMBRANCE VOIDS POLICY.

The policy provided that it should become null and void in case the property insured should be incumbered by mortgage, judgment or otherwise, without company's assent. It was shown in evidence that a judgment had been entered up against the property on a judgment note given by the insured, although the creditor had agreed not to enter the judgment, and the insured did not know of such entry until after the loss.

HELD—The entry of the judgment, notwithstanding the circumstances attending it, was in contravention of that condition of the policy which provided that the property should remain unincumbered.

Pennsylvania Supreme Court.—*Hench* vs. *The Agricultural Insurance Company.*

WHAT CONSTITUTES A BINDER.

The insured made application to the defendant, an insurance agent, for a policy on certain property owned by him. The defendant agreed to place the desired amount, the risk to be binding from noon of that day. The property having been destroyed suit was brought to recover.

HELD—This contract was not made by the defendant as agent to secure the insurance if responsible companies could be found to take the risk; but it was a personal contract of insurance; as such it was void under the statutes of the State.

Pennsylvania Supreme Court.—*Arnott* vs. *Walker.*

NOTICE TO BROKER IS NOT NOTICE TO INSURED.

The policy provided that notice of cancellation by the company should be given the insured, and also that if policy was procured by broker he should be regarded as the agent of

the insured in all transactions relating to the insurance. The company canceled the policy and so notified the broker. There being a loss, action was brought against the company and the answer set forth that it was the custom in that locality to give notice to the broker instead of the insured.

HELD—The broker was agent of insured only in the procurement of the policy, and notice of cancellation sent to him was not such notice as the contract stipulated for, and therefore did not release the defendant. Custom in regard to such matters cannot prevail against the express stipulation of the contract requiring that notice should be given to the insured.

Virginia Supreme Court of Appeals.—*Mutual Assurance Society* vs. *The Scottish Union and National Insurance Company.*

FAILURE OF CONSIDERATION FOR PREMIUM NOTE.

The insured made a contract with defendant company for the insurance upon his property for five years, paid the premium for the first year in cash, and gave notes for subsequent premiums. Before the expiration of the first year the company became insolvent, suspended business, and suit was brought to recover upon the notes.

HELD—The company having become insolvent and suspended business, the consideration for which the notes had been given had failed, and consequently the plaintiff could not recover.

Indiana Supreme Court.—*Home Insurance Company* vs. *Daubenspeck.*

RIGHTS OF ASSIGNEE AND SUBSEQUENT CREDITORS.

This was an action brought by the assignee of an insurance policy against a subsequent attaching creditor of the assignor. The policy had been assigned to a mortgagee as additional security, and this action was brought to determine the respective rights of the assignee and the creditor.

HELD—It was unnecessary in this case to prove the policy. The creditor cannot resist the assignee's right to the proceeds of the policy, the insurance company having recognized the assignment and its liability thereunder. The insurance policy having been assigned to a mortgagee, as required by the mortgage, a subsequent attaching creditor of the mortgagor cannot take advantage of defects in the mortgage to defeat the claim of the mortgagee to the insurance fund.

New York Court of Appeals.—*Lienkauf* vs. *Calman.*

ENFORCEMENT OF THE CONDITION RELATIVE TO OTHER INSURANCE.

This was an action brought to recover upon a policy covering a stock of goods. The answer to the complaint was that the plaintiff had obtained additional insurance without the consent of the company in contravention of the provision of the policy to that effect. The plaintiff replied that it was agreed as part of the contract of insurance that she might and would upon making additions to her stock of goods take out additional insurance upon such stock in some other company.

HELD—As there is neither allegation nor proof that any additions were ever made to the stock of goods, the condition upon which the right to take additional insurance was reserved was never performed, and the taking of additional insurance forfeited the policy.

Kentucky Supreme Court.—*Powell* vs. *Phœnix Insurance Company.*

WHERE AGENT MAKES FALSE STATEMENTS IN APPLICATION COMPANY CANNOT DENY LIABILITY.

This was an action to recover on a policy of fire insurance upon a dwelling-house, its contents and barn, alleging that they were accidentally destroyed by fire. The answer alleged fraudulent statements in the application. There was a trial, and judgment for plaintiff. At the trial it was shown that the agent of the company filled up the application with misrepresentations and false statements, which the insured signed without reading, relying upon the agent to write down his statements correctly. On appeal it was

HELD—Parol evidence is admissible to show that the statements given by the insured to the agent were different from those he transcribed in the application sent to the company. Statements written by the agent on the blank application in answer to certain printed inter-

rogatories are admissible in evidence to show what personal knowledge he had of the property at the time the application was taken. The agent, having filled the application with misrepresentations and false statements, the company is estopped from denying its liability under the policy. The agent having falsely described the property while soliciting the insurance, filling the blanks himself, he was essentially the agent of the company and not of the insured, notwithstanding the stipulation on the face of the application that the description of the property is made by the owner or by his authority. A condition of the policy providing that the statements in the application are warranted, and if any of them are false the policy shall be void, does not forfeit the policy when the agent of the company makes all the false statements contained in the application, and there was no fraud or attempt to deceive on the part of the insured.

Kansas Supreme Court.—*Continental Fire Insurance Company* vs. *Pierce.*

REFORMATION OF POLICY.

Defendants are manufacturers of crackers in Cedar Rapids, Ia. On the 6th of October, 1886, they procured from plaintiff a policy of insurance for $2500. Of that amount $525 was placed on the building used as a manufactory, $925 on the machinery and fixtures, and the residue on stock and materials used in the business and manufactured goods in the building At that time there was a wooden shed attached to the building which was used as a store-room and for other purposes connected with the business, and the policy covered the goods stored in it. Subsequently defendants removed the property stored in the shed, a portion of it being placed in the main building, and the balance in a wooden building known as the "flour house," which was situated about sixteen feet from the main building, but detached from it, and the shed was torn down. They also purchased another building seventy feet distant from the new factory, which they designed to use as a place of storage. These changes rendered some changes in the insurance carried by them necessary. They accordingly applied to F. M. Giberson, an insurance agent in the city, who had procured the policy above referred to. He was the agent of several companies, some of which had policies on the property, but he did not represent the plaintiffs. He had procured the policy mentioned above from J. S. Anderson & Son, who were agents for plaintiff, under an existing arrangement between them, by which each, when he had an application for insurance which he was not able to place with any of his companies, would give the application to the other, who would place it in some company for which he was agent. It was arranged between Giberson and the defendants that the policy for $2500 should be canceled and a new policy for the same amount issued. He accordingly took the policy to Anderson & Son, who issued another in lieu of it, they having authority to issue policies. The portions of the new policy descriptive of the property covered, and amount of insurance on, read as follows: "*Nothing* on their two-story and basement brick, composition-roofed building, and one-story brick, composition-roofed boiler room in rear, occupied by the assured as a cracker factory, and situated on lot 5, fr. bl. 5, Cedar Rapids, Ia.; $1200 on stock of crackers, flour, lard, butter, molasses, sugar, sacks, packages, boxes and barrels, and all materials used in the manufacture of crackers, contained in the building above described, and in the one-story frame, shingled-roofed building adjoining on the *southwest, and known as the 'flour house;'* $1300 on stock of crackers, flour, lard, butter, sugar, etc., * * * * contained in the *two-story brick, metal-roofed building known as No.* 77 *and* 79 *South First street, Cedar Rapids, Ia.*" These provisions were contained in three slips, which were pasted on the face of the policy, the body of which was in print. Portions of the printed matter were struck out, and the words italicized were inserted in writing. Subsequently the stock of goods stored in the factory building was damaged by fire. Plaintiff thereupon brought this action for a reformation of the policy, alleging that the real contract between the parties was that the provision contained in the second slip was to cover only the property stored in the "flour house," and that by the mistake of the agent who wrote the policy the words which made it cover that contained in the factory building were not struck out before the policy was delivered. In their answer defendants denied that there was any mutual mistake, and in a counterclaim demanded judgment for the amount of the loss. It was uncontradicted that, when Giberson applied to Anderson & Son for the policy, it was understood between them that the second clause should cover only the stock in the "flour house." After Anderson & Son delivered the policy to Giberson they discovered the mistake, and requested him to

strike the clause from the policy before delivering, but this he neglected to do. On plaintiff's appeal, the court

HELD—As between plaintiff and Giberson there was a mutual mistake. It is important, therefore, to determine whether Giberson is the agent of defendants in the transaction, for, if he bore that relation to them, the case would probably occupy the same position as though they, with the same object in view, had transacted the business in person, and the same mistake had occurred. We conclude, however, that Giberson was the agent of plaintiff, within our statute. Defendants then were not parties to the mistake. Anderson & Son, the recording agents of the defendant, notified Giberson of the mistake, and requested him to make the correction before delivering the policy, but he neglected to do so; as he was not the agent of defendants, however, they were in no manner affected by the notice to him. Judgment affirmed.

Iowa Supreme Court.—*St. Paul Fire and Marine Insurance Company* vs. *Shaver.*

A QUESTION OF PRACTICE AND BURDEN OF PROOF.

The policy provided that "if the building or any part thereof falls except as a result of fire, all insurance under this policy shall cease and terminate." The description of the goods insured and amount of loss were admitted, but the company alleged that the building had fallen as a wreck before the contents took fire.

HELD—Under the Civil Code, which provides that "the burden of proof in the whole action lies on the party who would be defeated if no evidence were given on either side," and which also provides that "in the argument the party having the burden of proof shall have the conclusion and the adverse party the opening" and the defendant holding the affirmative of an issue is entitled to conclude the argument, and a denial of such right on the part of the trial court is sufficient to warrant a reversal. Judgment reversed.

Kentucky Court of Appeals.—*Royal Insurance Company* vs. *Schwing.*

FRAUDULENT ASSIGNMENT TO AGENT OF THE COMPANY.

A policy of insurance was issued by the defendant to one Scott upon a warehouse, and the evidence showed that the owner, to defraud his creditors, subsequently transferred the property to Hargrave, agent of the insurance company. The property having been destroyed, creditors served process of garnishment upon the company. The company, however, had notified the claimants that they did not hold themselves liable under the policy for the reason that the transfer of interest had been made without their consent.

HELD—The principal question in the case is: Was the appellant liable on the policy to the creditors of Scott? The company was induced to give its consent to the transfer of the policy upon the false representation that Hargrave had become the owner of the property insured, while the proofs showed that the understanding was that the transfer from Scott to Hargrave was a mere cover to enable Scott to effect a favorable compromise with his creditors. No consideration having passed, the transfer was fraudulent and void as to his creditors. It is provided in the policy that all fraud or attempt at fraud by false swearing or otherwise shall be a complete bar to recovery from loss under it. It is contended that while the fraud would ordinarily void the obligation of the policy, yet, Hargrave being the agent of the company and having knowledge of the fraud by reason of his own participation in it, the appellant is chargeable with his knowledge; but Hargrave in procuring a transfer of the policy from Scott to himself was not representing the company, nor was the act for its benefit, and the transfer being at the request and for the accommodation of Scott no valid reason is perceived why appellant should be estopped from insisting on the conditions of its policy. The creditors of the insured have no better right to compel the payment of the policy under a process of garnishment against the company than the insured himself would have had. We are of the opinion that the judgment should be reversed and here rendered for appellant.

Supreme Court of Texas.—*Phenix Insurance Company of Brooklyn* vs. *Willis* et al.

PRIOR INSURANCE WITHOUT CONSENT VOIDS POLICY.

This was an action brought by George Horridge and Thomas Wright against the Dwelling House Insurance Company to recover upon a policy of insurance. Trial was had and verdict

rendered for plaintiff for $499, the defendant appealing. By the terms of the policy the defendant insured the plaintiff's mule and horses owned and kept upon certain premises against loss by fire, lightning, tornadoes, etc., in the sum of $500. A barn was burned and the mule and four houses destroyed by the fire. There was no dispute as to the loss of the property or failure to pay premiums. The answer to the complaint contained the formal denials, and set up a defense to the effect that, at the time the policy was issued and afterwards, there was a policy of insurance upon the barn, in another company, and upon its contents, and that said mule and horses were part of the contents of the barn at the time it was destroyed, and that the policy of the defendant was therefore void in accordance with its provisions. The barn was the property of the plaintiff, Horridge, and he and the co-plaintiff, Wright, owned the horses and mule jointly. The prior insurance was in the name of Horridge alone.

HELD—There can be no question that the policy held by Horridge individually was such prior insurance as would void the policy. It is true the prior policy was not in the name of both the plaintiffs as persons insured; but it was evidently upon the same property, and as the clause was intended as a protection against double insurance there can be no doubt that it was within the provision against prior insurance. The material question of fact in this case was whether the defendant, by reason of the alleged knowledge of its agent, waived the provision against prior insurance. Upon this question the evidence is not very clear. We think, however, the jury could fairly find that the agent knew of the prior policy, and that it covered the live stock. We do not have much doubt that he knew its contents, at least in a general way. The judgment is affirmed.

Iowa Supreme Court.—*Horridge* et al vs. *Dwelling House Insurance Company.*

AGENT BOUND BY INSTRUCTIONS OF THE COMPANY.

This action was brought by the companies to recover from their local agent. E. B. Ames was the agent in Minneapolis for the plaintiffs, who had instructed him not to write upon certain property designated. It was shown that a general agent of the companies had notified a subordinate clerk in the office not to take any risks in or upon a certain business block in Minneapolis. The clerk neglected to notify the defendant personally, but in the usual course of business entered the direction in the block book of the defendant, which contained the record of the lots and blocks of the city and the buildings located thereon. But in making the entry he omitted a reference to the building, making it general, notifying the defendant to take no risks in block No. 62. The managing agent of the defendant disregarded the notice because of its general nature and took a risk for plaintiff therein. From an adverse judgment in the lower court the defendant took appeal.

HELD—The notice as entered upon the books of the defendant was sufficient to put him upon inquiry and bound him. Judgment affirmed.

Minnesota Supreme Court.—*Hanover and Citizens Fire Insurance Companies* vs. *Ames.*

ASSIGNMENT FOR BENEFIT OF CREDITORS.

The insured made an assignment of all his property under the insolvent laws of the State for the benefit of his creditors. Ten days subsequent to the assignment the insured property was destroyed by fire.

HELD—That by that assignment his property became vested in the judge of probate and in such assignee as the judge might appoint; and, however made or expressed, the assignment must be construed to pass all the plaintiff's property not by law exempt from such attachment. The policy of insurance is a contract which gave him a valuable right and was a part of his property not within the exception exempting it from the attachment, and was included within the assignment. The assignment being without the consent of the insured, by the terms of the policy, rendered the policy void, and the plaintiff can not recover.

New Hampshire Supreme Court.—*Dube* vs. *Macomber Mutual Fire Insurance Company.*

ANSWERS IN APPLICATION RELATIVE TO INCUMBRANCE.

In an application for insurance it was asked: "Is there any incumbrance on the property?" to which the answer was "Yes." The policy provided that it should be void if the property should "be incumbered by any lien, whether by deed of trust, mortgage or other-

wise unless so represented." There was at the time of procuring the insurance a mortgage on the premises upon which was due $3000 in interest and delinquent taxes to the amount of $329. Suit was brought to recover loss under policy.

HELD—The general question as to the existence of incumbrance was answered truly. As the insurers asked him no questions as to the nature and amount of incumbrance other than mortgages, they could not object on the ground that information relative to other incumbrance was not given. The insured stated that no smoking or drinking of liquor was allowed on the premises, and it was shown that the plaintiff himself smoked at times during the life of the policy. But the question and answer referred simply to the general rule on the subject at the time the application was made, and not to the question whether the rule might be kept or broken in the future.

United States Circuit Court.—*Hosford* vs. *Germania Fire Insurance Company.*

RETALIATORY LEGISLATION DEFINED.

Action was brought against the defendants under the following section of the statutes: "When by the laws of any other State any taxes, fines, penalties, license fees, deposits of money or securities, or other obligations or prohibitions are imposed upon the insurance companies of this or other States or their agents greater than are required by the laws of this State, then the same obligations and prohibitions of whatever kind shall in like manner for like purposes be imposed upon all insurance companies of such States and their agents." The complaint alleged that the laws of the State of New York required agents of fire insurance companies to pay to the treasurer of cities and villages the sum of $2 upon each $100 of premiums received; that such sum was claimed from fire companies of Indiana and other States; that such tax of two per cent was greater by that amount than was imposed upon insurance companies of other States doing business in Indiana; and, it was claimed that the defendant companies were indebted to the plaintiff for the use of the fire department of the city of Lafayette in the sum of $200. Defendants demurred to the complaint and were sustained. Plaintiff appealed.

HELD—That the statute regulating foreign insurance companies doing business in that State is constitutional and valid. Said section does not, however, authorize the collection from a foreign insurance company for the use of the fire departments in cities and villages, a certain per cent upon the premiums received by such companies within such cities and towns, as provided by a statute of the State, where such company has its principal agency; but on the contrary the collection of all taxes which may be assessed against such companies, both under section 3 and section 8 of the act mentioned, is committed to the State officers exclusively; hence, plaintiff's action is unauthorized, and defendant's demurrer sustained.

Indiana Supreme Court.—*Blackmer, Treasurer of City of Lafayette,* vs. *Royal Insurance Company and the Home Insurance Company.*

AGENTS FOR UNAUTHORIZED COMPANY.

The defendants in this case were soliciting insurance in companies not authorized to do business in the State. Evidence was introduced to prove the acts of such agents in procuring insurance.

HELD—The various acts of such agents in procuring the insurance are proper matters for the consideration of the jury, in connection with the power of attorney, in determining whether he was acting in good faith as agent of the insured, solely under the power of attorney, or whether its execution was procured as a cover to conceal the true relation in which the agent was acting. The people are not required to show that the defendant was the agent of the foreign insurance company in procuring policies, in the ordinary sense of that word. Further, that the word agent, under that section, includes any person who, in any manner, aids in the transaction of insurance business of any company not incorporated by the laws of the State. Any evidence which tends to show that the defendant, in procuring insurance, acted as an agent of the foreign insurance company, either directly or indirectly, or, if not such agent, aided in any manner in transacting the insurance business of unauthorized foreign

companies, is proper to be submitted to the jury, and it is error to withdraw the same and direct a verdict for the defendant. Judgment reversed.

Illinois Supreme Court.—*The People of State of Illinois* vs. *The Peoples Insurance Exchange.*

WHOLLY OR PARTLY VACANT.

Suit was brought under a policy insuring a dwelling-house described as being occupied by a tenant, and containing the stipulation that it should become void if the property insured became wholly or partly vacant or unoccupied, or occupied for purposes not indicated in the policy. The evidence showed that the tenant had removed from the premises a few days before the fire, and that the owner, who lived near by, went to the building the next day and spen some time in it, and continued to spend some time each day until the fire, which occurred five days later. Plaintiff's father kept some tools in the building at night, but otherwise it was unoccupied.

HELD—The premises were vacant within the meaning of the policy, and the policy was therefore void.

Iowa Supreme Court.—*Fehse* vs. *Council Bluffs Insurance Company.*

KNOWLEDGE AND CONSENT OF AGENT.

This was an action brought to recover under a policy of insurance issued in accordance with an application made for the insured by the company's agent. The agent had knowledge of the property, knew the title and situation, and filled up the application from his own knowledge. Suit having been brought to recover, company defended on the ground that the property destroyed was on leased ground, and that the policy was therefore void, in accordance with the terms of the contract.

HELD—The agent having full knowledge of the property in question, its location and the title thereto, the company is estopped from saying that the policy is void because the property stood on leased ground.

Illinois Supreme Court.—*Germania Fire Insurance Company* vs. *Hick.*

MISREPRESENTATIONS AS TO TITLE.

This was an action for the recovery of amount claimed on two policies of insurance, total loss of the insured property being alleged. Company defended on the ground that the plaintiff, through his agent, misrepresented the true status of the property. The warranty entered into with the company being broken, no liability attached. Verdict for defendant; plaintiff brings error.

HELD—Where the agent of the insured makes correct representations to the agent of the company, but the agent makes errors in transcribing his answers, the company cannot take advantage of the misconduct or mistake of its agent and avoid payment under the policy. The company pleaded that the answers to certain questions as to the ownership of the property were untrue, and the plaintiff undertook to rebut this by showing that the agent of the company had been correctly informed, but had written answers contrary to the representation of the plaintiff's agent. The court charged that "the fact that the questions were asked and answered by plaintiff's agent is a proper matter to look to in deciding whether the plaintiff's agent was correctly informed as to the ownership." Such charge was erroneous in ordering on the consideration of the jury evidence tending to show that the insured made a truthful statement, which was not put in the answers written by the defendant's agent. Where the defense sets up that the answers to certain questions were untrue, the burden of proof is upon the plaintiff to show that he made a full and true statement of the conditions of his title. The defense of a breach of warranty is not technical, and should receive the same consideration as any other meritorious defense. Judgment reversed and the costs remanded.

Alabama Supreme Court.—*Williamson* vs. *New Orleans Insurance Company.*

BINDING RECEIPT GOOD FOR REASONABLE TIME.

The plaintiff applied for insurance, and the agent, being unable to determine the premium, gave a binding receipt certifying that the company would hold good for a specified amount of

insurance until the policy could be delivered. No premium was ever paid, and nothing further was done about the policy until the fire occurred.

HELD—The binder was a mere preliminary contract until the policy could be made out, and it could only continue for a reasonable time. It was the duty of the party insured to see that the policy was issued. Ten months is not a reasonable time in case of a contract for a year, and the company was not liable.

New Jersey Supreme Court.—*Coe* vs. *Washington Insurance Company.*

UNOCCUPIED OR VACANT PREMISES.

This suit was brought under a policy which contained certain conditions and prohibitions under which the policy became null and void. The property was destroyed, and the company defended on the ground that the conditions had been violated. The evidence showed that the employees of the mill were discharged temporarily; that the insured during that time was busily engaged in collecting coal and other necessary material preparatory to the resumption of business; that the mill was cared for by a night watchman at the time the property was burned in July. The plaintiff got judgment and defendant appealed.

HELD—A temporary suspension of the principal work of a cotton mill, the watchman and others being still employed, does not void the policy of insurance thereon, conditioned that the policy shall be forfeited if the property becomes vacant or unoccupied or ceased to be operating, whether said suspension was to set up new machinery and make repairs or not. Judgment was affirmed.

Illinois Supreme Court.—*American Fire Insurance Company* vs. *Brighton Cotton Manufacturing Company.*

POLICY ISSUED BUT NOT DELIVERED.

For several years previous to the issuing of the policy in suit, the insured had transacted his business through Marsh, who was agent for several insurance companies. Marsh was instructed to keep the property insured in companies he might select. The insured made special application for insurance on his dwelling, leaving the selection of the company with Marsh. He placed the insurance in the Sun company, entered it on his books, and sent the policy to the insured. It contained the usual conditions of cancellation. The Sun notified Marsh to cancel the policy, which he did in the usual way, mailing the notice to the insured, and informing him that he had placed his insurance in another company. The agent having canceled the Sun policy placed insurance in the defendant's company, issued the policy, and placed it in his safe for the plaintiff. He entered it regularly in his register of company business, reported it to the defendant company, accompanied by the premium. The insured ratified all these acts. The policy was issued on Saturday, and the fire which injured the building occurred on Sunday, the policy at that time not having been delivered to the insured. There was a trial, and the verdict was rendered for the plaintiff, and defendant brings error.

HELD—We have no doubt that the facts shown on the trial were sufficient to establish the delivery claimed by the plaintiff of the policy in question. While Marsh could not act as agent for both parties in making the contract of insurance or other matters requiring concurrence of both parties, he could act as the custodian of the policy which was issued for the insured until he should call for it. This was a matter in which the company had no interest and over which it had no control whatever, and when the agent received it for the insured it was clearly a delivery by the company. The judgment must be affirmed.

Michigan Supreme Court.—*Dibble* vs. *Northern Assurance Company of London.*

TEMPORARY REMOVAL OF WEARING APPAREL.

This was an action to recover under a policy of fire insurance covering personal property destroyed at the residence of the insured at Ottawa, but which had been insured in her residence in Chicago. It was claimed that the temporary removal of wearing apparel from its ordinary place of deposit for purposes reasonably incident to its use does not suspend the risk.

HELD—In this case the temporary removal was not such as might be reasonably said to have been contemplated; nor was the place of ordinary deposit designated contiguous. Ordinary use does not include long journeys or protracted visits during which the goods may be

exposed to risks not contemplated when the policy was issued. There being no circumstances at the time of taking the risk to show that there would be unusual hazards, time or distance of removal was not designated, nor journeys, nor protracted visits contemplated; hence, there can be no recovery.

Illinois Appellate Court.—*Towne* vs. *Fire Association of Philadelphia.*

ALLEGED LACK OF CONSIDERATION.

This case came up on an appeal from an order overruling defendant's demurrer to the complaint in an action under its policy. The defendant alleged that the complaint failed to show that any premiums were ever paid or agreed to be paid for the policy and, hence, that there was no sufficient consideration alleged to support the contract.

HELD—That a complaint alleging that defendant, for a valuable consideration, entered into a contract of insurance is sufficient, on demurrer, without any allegation that any premium was ever paid or agreed to be paid. It is sufficient to allege the destruction by fire of the property insured, without alleging that the fire resulted from accident or misfortune, and not through any fault or evil practice on the part of the assured. A complaint reciting the stipulation in the policy for the receipt of proof of loss by the company, and alleging that the insured performed all the conditions of the contract, and rendered to the company a particular account and proof of the loss as required by the contract, sufficiently alleges the receipt of the proof of loss by the company. The allegation that the claim accruing by virtue of a contract of insurance was duly sold, assigned and transferred to plaintiff, who ever since has been the owner of it, is an allegation that on the day named the contract and the right to the amount due on it, was delivered to plaintiff as buyer, and accepted by him as required by statute of frauds. An allegation that the claim for insurance was assigned to plaintiff will, on demurrer, be held to imply that an assignment valid under the statutes was made. Order affirmed.

Wisconsin Supreme Court.—*Bank of River Falls* vs. *German-American Insurance Company.*

MISREPRESENTATIONS AS TO RISK.

The insured in his application stated the condition and value of the property to be insured and subscribed to the following conditions: "The foregoing is a full, just and true exposition of all the facts and circumstances in regard to the condition, situation and value of the property to be insured, so far as the same are known to the applicant, and the same is hereby made a condition of the insurance and a warranty on the part of the insured."

HELD—In the absence of fraud or gross negligence the insurance company is not released from the contract of insurance by incorrect representation. An express warranty by one insured as to the circumstances of the insured property binds him whether he be mistaken in fact or willfully misrepresents, while representations not amounting to a warranty will protect insurers only if willfully erroneous or grossly negligent in character.

United States Circuit Court.—*Fisher* vs. *Crescent Insurance Company.*

WAIVER OF PAYMENT OF PREMIUM.

This was an action brought to recover under a policy of insurance, and was defended on the ground of non-payment of premium. It was shown to have been the custom of the company to demand premiums when due, and in this case such demand had not been made.

HELD—Where an insurance company, by its habits of business, creates a belief in the mind of a policyholder that payment of premium may be delayed until demanded, or otherwise waives its right to claim forfeiture, such practice is binding on the company, notwithstanding the fact that the policy expressly provides for a forfeiture for non-payment of the premium when due.

Alabama Supreme Court.—*Home Protection of North Alabama* vs. *Avery.*

WAIVER OF CONDITIONS.

Suit was brought under a policy containing the usual condition relative to waiver and proofs of loss. Loss having occurred, an agent of the defendant company secured an estimate from a mechanic of the cost of a new building to replace the one destroyed. He showed the

estimate to the insured and then offered to pay a sum less than the face of the policy, which offer was refused. Other propositions of settlement were also refused, and the agent wrote several letters making offers of settlement; but no compromise was effected. On trial a verdict was rendered for the plaintiff, from which appeal was taken.

HELD—The condition in a policy that its terms and conditions cannot be waived "unless such waiver shall be endorsed hereon in writing" applies only to those conditions and provisions which relate to the formation and continuation of the contract, and are essential to its binding force while running, but does not apply to those conditions which are to be performed after loss. When it is shown to the court below that there has been a waiver of conditions the question should not be submitted to a jury; but when the court is of opinion that such question should be submitted to a jury, the verdict will not be disturbed. Judgment affirmed.

Mississippi Supreme Court.—*New Orleans Insurance Association* vs. *Matthews.*

ADDITIONAL NOTICE AND PROOFS NOT REQUIRED.

In an action to recover under a policy of insurance issued by the defendant company the court

HELD—It is sufficient to aver generally in a complaint upon a contract that the plaintiff has performed all the conditions on his part. After an insurance company has taken cognizance of the letters and prepared such proof as it deems essential to an adjustment the insured may assume, unless otherwise notified, that additional notice and proofs are not required. The amount of the debt being ascertained and controverted an agreement that the debtor may discharge his obligation by the payment of a sum less than the amount due will not be enforced unless it is supported by some new or independent consideration. Further, in order that an executory contract growing out of a compromise may be enforced there must have been an actual dispute founded on tolerable right.

Indiana Supreme Court.—*American Central Insurance Company* vs. *Sweetzer* et al.

OTHER INSURANCE FORFEITS POLICY.

The policy contained the usual proviso that it should be void in case the insured obtained other insurance without written consent of the company. The company endorsed thereon its consent "for other insurance, total amount, including this policy, not to exceed $15,320."

HELD—Insurance in excess of the stipulated limit, without the consent of the company, voided the policy.

New York Supreme Court.—*Allen* et al. vs. *German-American Insurance Company.*

CONDITION FOR ARBITRATION.

Policy contained a condition stipulating that in the event of damage to personal property the insured should place the same in order, assorting and making an inventory of it, and that the amount of damage should be determined by mutual agreement, if possible, which, failing, should be determined by arbitration.

HELD—Where the goods were totally destroyed the arbitration condition of the policy does not apply; nor does it apply where no difference exists as to the value of the property destroyed; but relates wholly as to whether defendant is liable for the market value or only the cost of the goods.

New York Supreme Court.—*Rosenwald* et al. vs. *Phoenix Insurance Company.*

QUESTION OF KNOWLEDGE OF AGENT AND PROOFS OF LOSS.

Upon the trial of the case two agents testified that before the policy was issued they had a general knowledge that the building stood upon leased ground, though they had no particular knowledge thereof. Property being destroyed, proofs of loss were prepared by the agents of the company, who retained them until called for by the plaintiff at the trial. It was also shown that the agents of the defendant resided near the buildings, and were fully informed of their destruction.

HELD—The question as to the knowledge of the agents regarding the property being on leased ground should have been submitted to the jury, there being no allegation of intentional

misrepresentation. The omission to serve notice of loss upon the defendant was not, under the circumstances, sufficient, in view of the agents' knowledge, to defeat the plaintiff's right to recover.

New York Supreme Court.—*Brothers* vs. *California Insurance Company.*

INSURANCE FOR THE BENEFIT OF TRANSPORTATION COMPANY.

Plaintiff consigned certain cotton to defendant for transportation, and while in transit it was destroyed by fire. Plaintiff brought suit in the United States Circuit Court for the District of South Carolina for the value of the cotton destroyed. The defendant for its chief defense plead in bar a clause of the bill of lading which provided that in case of loss or damage "the company incurring such liability shall have the benefit of any insurance which may have been effected upon or on account of said cotton," and set forth that the same was fully insured, and that the plaintiff had not given or tendered to defendant the benefit of such insurance. The policy contained the following clause: "It is also agreed and understood that in case of loss or damage under this policy the insured in accepting payment therefor, hereby, and by that act assigns and transfers to the said insurance company all his or their right to claim for loss or damage as against the carrier, or other person or persons, to inure to their benefit, however, to the extent only of the amount of loss or damage and attendant expenses of recovery paid or incurred by the said insurance company." There was a judgment for the defendant and plaintiff brings error.

HELD—To secure care, diligence and fidelity in the discharge of his important functions the common law charged the common carrier as an insurer; but the rigor of the rule has been relaxed so as to allow reasonable limitations upon the responsibility at all events to be imposed by contract. This cause went to judgment in favor of defendant upon its second defense. That defense set up the clause in the bills of lading providing that "the company incurring such liability will have the benefit of any insurance which may have been effected upon or on account of said cotton." If this bill of lading had contained a provision that the railroad company would not be liable unless the owners should insure for its benefit, such a provision could not be sustained, for that would be to allow the carrier to decline the discharge of his duties and obligations as such unless furnished with indemnity against the consequences of failure in such discharge. Refusal by the owners to enter into a contract so worded would furnish no defense to an action to compel the company to carry, and submission to such a requisition, it being presumed to be the result of duress or circumstances and not binding. But the clause in question bears no such consideration, and obviously cannot be relied upon as in itself absolving the company from liability. By its terms the plaintiffs were not compelled to insure for the benefit of the railroad company; but if they had insurance at the time of the loss which they could make available to the railway, or which, before bringing suit against the company, they had collected without condition, then if they had wrongfully refused to allow the carrier the benefit of insurance such a counterclaim might be sustained, but otherwise not. The policies were all taken out some weeks before the shipments were made, and recovery upon neither of them could have been had. They could not therefore be made available for the benefit of the carrier. In our judgment the second defense, in any aspect in which it may be considered upon this record, cannot be maintained, and it follows that the action of the Circuit Court was erroneous. Judgment is reversed and the cause remanded.

United States Supreme Court.—*Inman* et al. vs. *South Carolina Railway.*

WAIVER OF FORFEITURE BY AN ADJUSTER.

Property insured was a stock of merchandise. Policy was issued on a written application which was endorsed on the policy when it was issued, and which contained the following agreement: "Applicant further agrees to keep a set of books showing all purchases and sales for cash and credit separately, and to keep a copy of the last inventory, and that such books and inventory shall be kept in a fireproof safe, or in such manner as to avoid danger of being destroyed with the property hereby insured." Defendant alleged a breach of this undertaking, and plaintiff in reply a waiver of such breach. Evidence showed that plaintiff did not keep such books and inventory in fireproof safe and were destroyed by the fire that destroyed the property. The claim that forfeiture for this breach had been waived consisted of the fact

that the company had knowledge of the manner in which the books had been kept, that they had been destroyed by fire and required him to procure and produce copies of all invoices and bills of goods purchased by him for a number of years before the fire, which he obtained at great expense and trouble. When the proofs of loss were furnished, they were placed in the hands of one of the company's adjusters, who examined the plaintiff relative to loss, and after such examination served him with a written notice to produce certified copies of the original bills of purchase. The adjuster again visited him, and after presentation of the certified copies payment of the loss was refused.

HELD—In this case it is shown that the company placed the matter in the hands of its adjuster for adjustment. He was the agent of the company then for the transaction of that particular business, and it will be presumed that he was authorized to do whatever was required to be done in adjusting the loss. He having required the plaintiff to incur the labor and expense of procuring the bills and invoices, and the company having obtained whatever advantage accrued from their production, it would be manifestly unjust to permit it now to go back and take advantage of the forfeiture. Judgment of the District Court will be affirmed.

Iowa Supreme Court.—*Brown* vs. *State Insurance Company.*

LIMITATION AS TO BRINGING SUIT.

In this case the policy stipulated that suit must be brought within twelve months. The fire occurred March 16, 1884; suit was instituted March 16, 1885, the previous day being Sunday.

HELD—Where the right to bring suit on the last day of the limitation is obstructed by law, by reason of its being Sunday or a holiday, suit may be brought on the day following.

Kentucky Court of Appeals.—*Owen* vs. *Howard Insurance Company.*

VALIDITY OF AN ASSIGNMENT.

After the destruction of the insured property by fire the insured assigned the policy to a creditor, but without endorsement or delivery of the policy, and the company was notified. Subsequently the insured placed the policy, with others, in the hands of an attorney, with instructions to collect and apply the proceeds to the payment of a debt to another person.

HELD—The delivery of the policy to the attorney was not an assignment to the person designated. The assignment to the first creditor, although without delivery, entitled him to receive the money, and was valid against a subsequent garnishment by other creditors, though the assignment did not need to be recorded in Iowa.

United States Circuit Court, Southern District of Iowa.—*Aultmann* vs. *McConnell.*

VOID IN CASE OF OTHER INSURANCE.

The policy in this case contained the usual proviso that it should be void in case other insurance were placed upon the property without consent of insurer. It was shown that the agent who received application waived this condition by giving verbal consent for other insurance. Company contended that such waiver was not within the scope of the agent's authority.

On appeal it was

HELD—The agent of a company intrusted with policy blanks duly signed, which he was authorized to fill up, countersign and deliver to applicant, who was authorized to fix premium rates, issue renewals, and endorse consent to other insurance, could waive the required endorsement by verbal consent to other insurance.

New York Court of Appeals.—*Coldwater* vs. *Liverpool and London and Globe Insurance Co.*

A JUDGMENT IS AN INCUMBRANCE THAT VOIDS POLICY.

The policy contained the usual conditions relative to incumbrance upon the property. While the policy was in force a judgment of $500 was obtained against the insured and remained a lien upon the premises until they were destroyed by fire. The company refused to pay, and suit was brought, in which the plaintiff was allowed to prove that he did not know of the entry of the judgment, that it was given upon an agreement that it should not be entered up, and

that the entry was a breach of that agreement. There was a judgment against the company, and appeal taken.

HELD—The entry of the judgment against the plaintiff, whether he knew of the entry of it or not, was a breach of the conditions of the policy, and he was not entitled to recover. The fact that he was permitted to prove that he did not know of the entry of the judgment was an error. Judgment of the lower court is reversed.

Pennsylvania Supreme Court.—*Pennsylvania Mutual Fire Insurance Company* vs. *Schmidt.*

OVERVALUATION OF GOODS VOIDS POLICY.

This was an action on one of several policies on a stock of goods. Upon the trial the jury found for the plaintiff in the sum of $5000, which was one-half of the amount of the policy issued by defendant. To reach this conclusion the jury must have found the whole loss to be $5000. The plaintiff, in his proofs of loss, stated the value of the property was $23,342, and claimed total loss. Proofs of loss consisted of an inventory made a year previous, from which was deducted the value of certain goods delivered to creditors, and to which had been added expenditures for purchase and manufacture. Deducting the amount received from sale, a net loss of $19,833 was left.

HELD—In the absence of any mistake or misapprehension the old statement of the loss was so great as to warrant the inference that the proofs were made with the intention to defraud the company. The policy was therefore forfeited under that clause providing for forfeiture for misrepresentations in proofs of loss.

New York Supreme Court.—*Sternfeld* vs. *Park Insurance Company.*

NEW TRIAL UPON NEW EVIDENCE.

In this case one of the items forming the basis of a calculation upon the goods destroyed as stated in the proofs of loss, was the amount of goods returned by the insured to a certain person. No evidence was presented as to this beyond the general statement. A verdict was given for the full amount of the policy. After the trial the invoice of the goods was discovered, in which the price was stated to be about one-half less than was claimed in the proofs of loss. In another action on another policy the invoice was offered in evidence and the jury found the value of the goods destroyed to be less than three-fifths of the amount claimed in the proofs of loss.

HELD—The newly discovered evidence entitled the defendant to a new trial, and it should have been granted.

New York Supreme Court.—*Sternfeld* vs. *Western Insurance Company* et al.

CONDITION OF ARBITRATION DOES NOT DEPRIVE OF THE RIGHT OF ACTION.

In this case there was insurance in different companies, the policy stipulating that the question of damages should be submitted to arbitration. The proofs of loss were tendered and held by the company, which made no objections to them, after which the insured refused to arbitrate.

HELD—That as the proofs were given to the company and the agents and officers showed an unwillingness to afford the insured reasonable facilities to supply any defects in them, although frequently requested so to do, the company waived any claim to additional or more complete proof. A condition stipulating for arbitration cannot deprive the insured of his right of action unless it is clearly made a condition precedent to the exercise of that right.

Illinois Supreme Court.—*Birmingham Fire Insurance Company* vs. *Pulver.*

MARINE INSURANCE ON COTTON.

This suit was brought under policies taken out upon a large quantity of cotton to protect the interests of the railroad, which had issued bills of lading for the shipping of the cotton, as well as to insure plaintiff against loss. The policies contained a condition that they should not apply to or cover any cotton which might, at the time of loss, be covered in whole or in part by a marine policy, and that only actual payment by bank check or otherwise for cotton

purchased should constitute delivery from the seller to the buyer, and that tickets, checks or receipts delivered to bearer shall not be considered as evidence of ownership. The consignees had secured marine insurance on all the cotton except 112 bales, but not by the complainant, and the defendant companies would not recognize the validity of the marine policies, alleging, 1st. That insurance to a bailee inures solely to the benefit of the real owners, and as the owners had been paid by the marine companies the plaintiff had suffered no loss and there could not be two satisfactions. 2d. That the cotton had been sold to Eastern parties, bills of lading had issued, and therefore it was not in possession of the insured; the trust had ceased and the plaintiff had no interest then beyond the charges. 3d. That the policies did not cover any marine insurance, and the fact that such insurance was effected avoided the policies. In answer the plaintiff contended that it was under contract to the railroad to keep the cotton insured for their benefit and that the "in trust" clause did not protect the railroad as beneficiaries.

This was a test case in which a number of companies were interested, the total amount of insurance being $142.762. The marine clause was ruled out by the court and a verdict for the full amount of the policies was rendered.

United States Circuit Court of Arkansas.—*Union Compress Company* vs. *Liverpool and London and Globe Insurance Company.*

Vacant or Unoccupied.

It was a condition of the policy that "if the premises shall become vacant or unoccupied, or if the mill or manufactory shall cease to be operated" without notice to and consent of the company the policy shall be void. Work was suspended because of a failure in the supply of logs, and the loss occurred during a stage of low water when logs could not be obtained for a period of forty-two days. The company having been notified of the loss and of the suspension of operations, and others connected with the company having stated that it was not their intention to stand on technicalities, it was claimed that this was a waiver of condition of policy.

Held—That the temporary suspension caused by a failure of logs in consequence of low water was not such a cessation of operations as would void the conditions of the policy. The president of the company, and others connected therewith, having been notified of the suspension and of the loss, and having manifested no intention of resisting payment for a period of six months, the jury was justified in finding a waiver of the forfeiture. It was proper to admit evidence of the facts of the temporary suspension of other mills for the same reason, showing that such stoppages were incident to the locality.

Michigan Supreme Court.—*City Planing and Shingle Mill Company* vs. *Merchants, Manufacturers and Citizens Mutual Fire Insurance Company.*

Waiver of "Other Insurance" Condition.

In this case it was shown that the company had knowledge of prior insurance, and a loss occurring, did not disclaim liability until after suit was brought and an assessment for the payment of the loss had been ordered.

Held—This constitutes a waiver of the condition prohibiting other insurance without consent of the company, the company already having knowledge of such prior insurance.

Michigan Supreme Court.—*Eddy* vs. *The Merchants, Manufacturers and Citizens Mutual Fire Insurance Company.*

What Constitutes a Contract to Insure.

This was an action for a breach of contract to insure. The plaintiff testified that he made an agreement with the agent of the defendant to write a policy for $500 for six months, to take effect at a certain time, at a certain premium. The agent of the defendant testified to the same facts, except as to the time the policy was to take effect, insisting that he had suggested to the plaintiff that the company might be unwilling to take the risk after he had reported it. The agent did not write the policy, nor did the company refuse to carry the risk until after the loss occurred and the plaintiff demanded the policy.

Held—Notwithstanding the premium had never been paid there was a valid contract to insure. The measure of damages for the breach of the contract to insure is the sum which the

policy was to insure, if the property to be insured, and which was destroyed during the lifetime of the policy as it was agreed to be issued, was of that value. The objection that plaintiff's proof of loss was not made in the manner required by the policies issued by the defendant, and as would have been required by the policy if one had been issued according to agreement, is no defense to the action for breach of contract to insure, where defendant denied all liability on the ground that it had never insured or agreed to insure plaintiff's property.

Wisconsin Supreme Court.—*Campbell* vs. *American Insurance Company.*

CONDITION AS TO COMMENCEMENT OF SUIT.

The policy contained the usual condition that no claim against the insurer should be sustained unless commenced within twelve months next after loss, and that the lapse of this period should be conclusive evidence against the validity of any claim asserted in any subsequent action.

HELD—This condition is a bar to any suit commenced twelve months after the loss when it does not appear that it was waived by the insurer.

Mississippi Supreme Court.—*Ohio* vs. *Western Assurance Company.*

VACANCY, WITH KNOWLEDGE OF COMPANY, NO DEFENSE.

In this case the policy provided that in case the premises should become vacant for more than ten days without consent of the company the policy should be void. The house was unoccupied at the time the policy was issued, which fact was known to the agent of the company.

HELD—Under the circumstances the vacancy shown constitutes no defense, and for the company to insist on such a defense is an attempt at fraud.

Illinois Appellate Court.—*German Fire Insurance Company* vs. *Klewen.*

EFFECT OF SUIT TO RECOVER ON PREMIUM NOTE.

This was an action to recover under a policy issued by the appellant company. The answer to the complaint was that the policy was not in force at the time the loss occurred. The evidence showed that the premium was paid—$793 in cash, and by a note for $1632 payable in the following January. The policy contained the condition making null and void the insurance upon failure to pay premium note when due, and that no legal action upon the part of the company to enforce payment shall be construed as reviving the policy. Plaintiff averred performance of all the conditions of the contract except as to default in payment of premium note. The evidence showed that upon default to pay the note when due the defendant company sued and recovered judgment on the note; but that a stay was entered under the provisions of the statute. After the loss occurred, and before the stay had expired, the amount of the judgment was paid into court and subsequently paid to and accepted by defendant company. When proofs of loss were submitted, the company denied any liability on the ground that it had a right to declare the policy forfeited under condition of non-payment. There was a trial, and verdict for plaintiff, from which appeal was taken.

HELD—The action of the company in recovering judgment on premium note, and subsequently accepting amount of such judgment, constituted a waiver of default and rendered the policy operative for the balance of its term.

Marion County Supreme Court of Indiana.—*Phenix Insurance Company of Brooklyn* vs. *Tomlinson* et al.

ACTION OF AGENT BINDING ON COMPANY.

This was an action brought by the insurance company to compel payment of a premium note. It was shown in evidence that the appellants and the agent of the company agreed in writing that the appellants should apply to the company for insurance, execute their note for the premium, and the policy should be sent them by mail; that after examination, if it did not suit them, they might decline to accept it and notify the company accordingly; and that thereupon the note should be returned and the policy canceled. All this was carried out; the policy examined and disapproved; the company notified, and the appellants demanded the return of their note, which the company refused, alleging that the agent had no authority to

make the contract referred to, and that if he did so it was void. There was a trial, and judgment for the company, from which appeal was taken.

HELD—The note, application and agreement formed one contract, which bound the company, unless the agent can be shown to have acted in excess of his apparent authority. The company could not recover on the note while repudiating the power of the agent to contract. Judgment reversed.

Arkansas Supreme Court.—*Jacoway & Bro.* vs. *German Insurance Company.*

"BINDING" AN EXPIRED POLICY.

This action was brought to recover on an alleged policy of insurance. The plaintiff held two policies in the defendant company, but they had expired before the loss occurred and had not been formally renewed. The plaintiff alleged that the company agreed to continue the policies by what is termed "binding" them. He testified to having requested the policies bound or continued; but on his re-examination he admitted that the officers made him no reply, but he supposed they had gone to their books and complied with his request. The trial court gave judgment for plaintiff, and the company appealed

HELD—Silence in certain cases gives assent, and thus creates a contract. This is true only where some assertion is made by the other party, to which no answer is given under circumstances which would properly warrant the inference that compliance was intended. But when a question is asked, the fact that no reply is made has no such effect. It is evident either that the question was not heard, or that the person addressed did not intend to comply with the request. Especially is this so when, if a compliance were intended, the request would have been followed by an actual doing of the thing requested. One who asks another to enter into a certain contract and receives no answer should repeat his request until he obtains an answer or becomes satisfied that he cannot do so. He has no right to assume that silence means that the request is granted. Silence is a much stronger proof of dissent than of assent. Judgment reversed.

Pennsylvania Supreme Court.—*Royal Insurance Company* vs. *Beatty.*

VIOLATION OF OTHER INSURANCE CONDITION.

Action was brought to recover under a policy which contained the condition prohibiting other insurance without consent of the company being endorsed thereon. The company answered that after its policy was issued the insured had obtained other insurance, without consent of the defendant. The plaintiff replied that the subsequent policy contained the same stipulation, and hence it never attached, or became a valid contract of insurance, the company issuing the latter policy having no knowledge of the existence of the prior policy. There was a judgment for plaintiff, and defendant appealed.

HELD—The answer of plaintiff is bad. The plaintiff having purposely entered into a second contract of insurance, valid on its face, thereby violated the condition of the first policy relative to other insurance, whether the second contract may or may not be avoided for extrinsic matter cannot be considered in determining the validity of the policy first issued. It is only where the subsequent policy is invalid on its face, or where, taking it all together, there arises from the whole instrument a presumption of invalidity for want of power to issue the policy in the first instance, that it will not constitute other insurance within the meaning of the stipulation against other insurance.

Indiana Supreme Court.—*American Insurance Company* et al. vs. *Replogle.*

THE IRON SAFE CLAUSE.

This was an action to recover upon a policy of insurance issued upon a stock of goods, store and fixture. Judgment was had for $1500, which was affirmed in the Appellate Court. On the trial it was shown that the policy was signed by the president and secretary of the company, and countersigned by a duly authorized agent of the company, who received the premium and delivered the policy. Attached to the policy by a pin, and signed by the agent only, was the following condition: "It is a part of the consideration of this insurance, and is expressly warranted, that the insured shall take an inventory of the stock above described at

least once a year, and shall also keep correct books of accounts in detail, showing purchases and sales, and shall keep all inventories and books in a fireproof safe or other place secure from fire in such store during the hours said store is closed from business, or this policy shall be void." The agent was a frequent visitor to the store, was on familiar terms with the insured, and knew that he had no safe of any kind in his store, and that the books and inventories were kept in the desk. It was conceded that the property destroyed was worth $2500. The defense relied upon by the defendant was a breach of warranty, and insisted that the agent had no power to waive the requirements contained in the printed slip attached to the policy.

HELD—The proof showing that the agent was clothed with the right to either attach or leave off a printed condition and to make or not to make it a part of the policy, he was certainly clothed with power to waive the condition. The waiver of such printed slip, signed by the agent alone, by him is binding upon the company. Judgment affirmed.

Illinois Supreme Court.—*Niagara Fire Insurance Company* vs. *Brown.*

REFORMING CONTRACT.

The plaintiff employed an insurance agent to secure his policies, the agent being free to select the companies, and the policies were to allow additional insurance. The agent secured a policy in a company where additional insurance was forbidden. Plaintiff accepted policy without reading it. There was a trial, and judgment for defendant. On appeal being taken, it was

HELD—Plaintiff was entitled to a decree reforming policy.

Iowa Supreme Court.—*Barnes* vs. *Hekla Fire Insurance Company.*

WARRANTIES IN APPLICATION.

This was an action to recover under a policy issued by the defendant company. The answer to the complaint alleged breach of warranties in the application. There was a judgment for the plaintiff, from which the defendant appealed.

HELD—The insured must have an insurable interest in the property both at the time the insurance is effected and at the time of the loss. This being one of the essential facts upon which his right of recovery depends, such interest must be alleged in the complaint. Where the policy was assigned to one who had succeeded to the interest of the person to whom it was issued, the company consenting and agreeing that the loss if any should be made payable to the mortgagee as his interest might appear, the complainant, in order to sustain an action in his name, must show his interest. The application by its terms being made a basis of the contract and stipulating that the representations contained therein should be warranties, both application and policy are to be construed together as one entire contract. Where the application contains various warranties and is supplemented by the statement that any false or untrue answer or statement material to the hazard of the risk shall render the policy void, such additional statement does not defeat, qualify or limit the express warranties contained in the policy. The distinction between a warranty and a representation is that a warranty must be true, while a representation must be true only so far as it is material to the risk. And it is material when a knowledge of the truth would have induced the insurers to refuse the risk or to have charged a higher rate of premium. In construing a written contract it is the duty of the court to so construe it, if possible, that every word shall have its proper and appropriate force and effect, and in such manner that no part of it shall be ineffectual. Judgment reversed, cause remanded.

Oregon Supreme Court.—*Chrisman* vs. *State Insurance Company.*

FAILURE TO NOTIFY OF OTHER INSURANCE.

The plaintiff applied to the local agent of the company in the presence of its general adjusting agent for insurance of $800 upon a certain house. The policy issued contained the usual covenant to notify the company of any other insurance on the property or to be placed on the property, whether valid or not, and the stipulation that a failure or neglect to comply with such condition should render the policy void. The plaintiff had on the day previous applied for $700 other insurance upon the same house. The policy was issued in accordance

with said application, but not delivered until several days after receiving the policy of the defendant company. The evidence at the trial was conflicting, the plaintiff testifying that he notified the agent that he had applied for the other policy and intended to keep the house insured in two companies, the agent denying that such statement was made. This evidence was taken from the jury, and a verdict was rendered for the defendant. The plaintiff claims error, and appeals from this ruling.

HELD—It was an error by the trial court to refuse to submit to the jury the evidence in question as to whether there was a waiver of the clause in the policy which provides that it should be void upon failure to notify the company of other insurance. Judgment is reversed and the cause remanded.

Kentucky Court of Appeals.—*Brumfield* vs. *Union Fire Insurance Company.*

A QUESTION AS TO OWNERSHIP.

This was an action to recover under a policy issued by the defendant company. The evidence showed that the agent of the company applied to the plaintiff, who is a German and unfamiliar with business matters or the English language, for insurance on a billiard hall. The agent was referred to the tenant, who signed the application, and the policy was issued on the hall and contents. The policy contained the usual condition that if anyone other than the insured had an interest in the property it must be represented in the policy. Plaintiff owned the hall and the billiard tables; but the other furniture and articles were owned by the tenant, of which fact the agent had knowledge. The policy contained no statement of the tenant's interest. The property having been destroyed by fire, suit was brought to recover.

HELD—Although the agent was only authorized to solicit and prepare applications, and not authorized to complete the contract of insurance, there are, I think, enough other matters to justify me in holding the company liable. The plaintiff relied wholly on the agent of the company, and under the circumstances had a right to rely upon him for the preparation of the application. The agent knew all the circumstances and did not consult the plaintiff about the application. To the question as to whether he owned the property in fee an answer of "No" was returned by the tenant. With this information presented in the application, and with the knowledge on the part of its agent, and without further inquiry, the company issued this policy, containing no statement of the title or interest of plaintiff. After loss, and after full information of the facts, the company made no offer to return the premium it received. While I am aware that this is a doubtful question and would not willingly throw down any of the bars which the company has put up to protect itself against imposition and fraud, the gross injustice which would be done the plaintiff leads me to hold that he would be entitled to recover for the loss of his own property. Judgment will therefore be entered in his favor for the insurance on the hall and billiard tables, and interest at seven per cent for two years and two months.

United States Circuit Court of Kansas.—*Diebold* vs. *Phenix Insurance Company of Brooklyn.*

NO LIABILITY WHERE APPLICATION IS NOT APPROVED.

It was provided in the application for insurance that no liability should attach until the application had been approved by the home office and the premium paid to the agent. Before the application had been approved the property insured was destroyed by fire. Suit was brought to recover.

HELD—The application not having been approved by the company, as provided for, the company incurred no liability for loss.

Kansas Supreme Court.—*Pickett* vs. *German Insurance Company.*

LIABILITY OF AGENT FOR COMMISSIONS ON CANCELED POLICIES.

The plaintiff was agent for the defendant. He effected a certain insurance whereby the insured paid $5471 premiums for a policy, and paid plaintiff $547 as commission for procuring said insurance as broker and agent for the insured. Within eight days after the policy went into effect the defendant company canceled it, returned to the insured the amount of premium, less the amount of earned premium and commission paid to plaintiff, and demanded

that the plaintiff should return to the insured the amount of commission he had received, less the commission on the earned premium. The plaintiff complied with this request under protest, and now sues defendant for the equivalent. Judgment was rendered in favor of the company and plaintiff appealed.

HELD—The plaintiff had no cause of action, as there was no mistake as to his agreement to do as he did, and the return to the insured of the commission he had received was his voluntary act.

North Carolina Supreme Court.—*Devereux* vs. *The Rochester German Fire Insurance Company.*

VACANCY WITHOUT CONSENT.

The policy provided for its avoidance if the premises should become vacant, or if the policy should be assigned, or if the property should be incumbered, or if the title of the insured to the property should be less than the fee simple unless written consent of the company should be endorsed on the policy. In an action to recover it was

HELD—A condition of the policy against vacancy was broken and the policy voided, as the evidence shows that the premises were unoccupied, except that some fodder was stored in an outer building, and the premises occasionally visited by one who had the key. The transfer of the insurance on the furniture on its removal to other premises did not operate as a consent to the premises being vacated.

Virginia Court of Appeals.—*Watertown Fire Insurance Company* vs. *Cherry.*

DISTRIBUTION OF LOSS BETWEEN INSURERS.

The policy provided that the loss, if any, should be distributed *pro rata* among insurance policies regardless of the solvency or liability of other insurers. In an action to recover it was

HELD—A prior policy which is forfeited by the acceptance of a new policy reduces the proportion to be paid on the loss by the new policy.

Mississippi Supreme Court.—*Cassity* vs. *New Orleans Insurance Association.*

PROOFS OF LOSS ALLEGED IN COMPLAINT.

This was a suit to recover under a policy issued by the defendant companies. The defendants separately demurred upon the grounds, 1st. Because there was a misjoinder, no joint liability being shown. 2d. Because the complaint did not state facts sufficient to constitute cause of action. The court sustained the demurrers, holding that there was a misjoinder, and also that the complaint did not state sufficient facts, because it failed to allege that the loss did not occur from any of the excepted causes specified in the policy. The action was dismissed and plaintiff appealed.

HELD—It was sufficient that the plaintiff alleged the destruction by fire of the insured property without denying that it was caused in any of the excepted ways. The complaint alleging that due proof of loss was furnished the company, and that all the conditions of said policy were performed was sufficient allegation and notice of loss. Judgment reversed and remanded.

California Supreme Court.—*Blasingame* vs. *The Home Insurance Company and the Phœnix Insurance Company.*

TIME IN WHICH SUIT MAY BE COMMENCED.

Policy was issued insuring a building which was partially destroyed by fire February, 1887, and damages were promptly paid. Same property was totally destroyed a few months later, and the company refused to pay the loss. The agent who wrote the insurance informed the insured that the company would pay. But an adjuster, after examining the conditions of the policy, repudiated the acts of the agent and denied liability of the company. On the trial judgment was given for the defendant and appeal taken.

HELD—It was shown conclusively that the conditions in policy as to proofs of loss were not complied with by the insured. Further, that the complaint fails to contain facts to show that the soliciting agent had the authority to waive such notice of loss and bind the company.

Hence, the failure of the insured to furnish them was at his own peril. The adjuster did not waive these conditions; but, on the contrary, on examination of the policy refused to pay the loss. A demurrer filed before the lapse of ninety days, regarding the time of the commencement of the suit, should be sustained. The judgment for defendant is affirmed.

Iowa Supreme Court.—*Von Genechtin* vs. *Citizens Insurance Company.*

INSURANCE FOR BENEFIT OF TRANSPORTATION COMPANIES.

It was provided in the policy that in case of loss during transportation, whereby any legal liability should be incurred by the terms of the bill of lading, the company incurring such liability "shall have the benefit of any insurance effected upon or on account of said cotton." The cotton was insured, and having been destroyed by fire on the defendant's wharf, insurance company paid the loss to the owners, and took an assignment of the claim against the defendant.

HELD—The insurance company took nothing by its assignment, and by the payment of the insured the defendant was, under the terms of the bill of lading, relieved from any liability.

New York Court of Appeals.—*Platt* vs. *Richmond* et al.

ACTS OF STATE SUPERVISING OFFICERS SUBJECT TO JUDICIAL REVISION.

The respondent, a corporation of the State of New York, doing business in Minnesota under a license from the Insurance Commissioner, was subjected to a proceeding in *quo warranto* to try its right to that license.

HELD—*Quo warranto* is a proper proceeding to try the right of a foreign corporation to carry on its corporate business in this State. The legal propriety and effect of the acts of the officers of the executive department of a State may be determined by the courts when the same are brought in question in causes requiring judicial action. The Insurance Commissioner, in issuing certificates allowing foreign corporations to do business in this State, acts in a ministerial capacity; his determination is not judicial and final. In accordance with the policy of our State, and with the interstate law of comity, foreign insurance corporations are allowed to carry on business in this State. A foreign insurance corporation which has complied with our laws should not, as a measure of retaliation, by force of our retaliatory statute, be excluded from doing business here on the ground that the laws of the State where such foreign corporation was created would exclude corporations of this State from doing business there, unless it is clearly apparent that such is the effect of the foreign law. The proper effect of the statutes of New York in this particular being doubtful, and the manner of their practical administration being undisclosed, a judgment of ouster against the respondent is refused.

Minnesota Supreme Court.—*State of Minnesota* ex rel. *Attorney-General* vs. *The Fidelity and Casualty Insurance Company.*

MISREPRESENTATION AS TO INCUMBRANCES.

The application for insurance was in writing, properly signed, and contained the statement that there was no incumbrance upon the property insured. In its answer to the complaint the defendant alleged that the plaintiffs were not entitled to recover upon the following grounds: Because the property was incumbered by a mortgage to secure a note, and that neither the note nor the mortgage had been discharged; that the plaintiffs had no reason to suppose that the mortgage was not valid at the time the application for insurance was made, and, further, because of a defective statement of loss, which was a condition precedent to the plaintiffs' right to recover. There was a trial to a jury and verdict for plaintiffs, from which defendant appealed.

HELD—The payment of a mortgage note is not presumed until fifteen years have elapsed after the note has matured; but an undischarged mortgage which has been paid is not an incumbrance on the insured property. Where the statements in the application are warranties, the failure by the applicant to state they believed the property was mortgaged was an omission of statement material to the risk, or at least it was evidence from which that fact might have been found. A general agent cannot waive the statement of loss in manner other than that

provided for in the policy. For instance, he cannot give an oral consent to waiver when, by the terms of the contract, the waiver must be endorsed on the policy. Judgment reversed.

Vermont Supreme Court.—*Smith and wife* vs. *Niagara Insurance Company.*

CARELESSNESS AND NEGLIGENCE DO NOT VOID THE POLICY.

Suit was brought to recover for a loss upon a dwelling house insured by the appellant. There had been a trial whereat the answer to the complaint set up culpable negligence and carelessness of the assured. There was a verdict for the plaintiff, and defendant appealed.

HELD—Culpable negligence and carelessness on the part of the insured is no defense where no facts are set forth tending to show that such negligence or carelessness was willful or fraudulent. One of the objects of insurance is the recompense of one's negligence, therefore, if the negligence of the insured is not willful or of such a degree as amounts to fraud, the insurers will be responsible.

Kansas Supreme Court.—*Phenix Insurance Company* vs. *Sullivan.*

VACANCY IN TENEMENT HOUSE.

This was an action to recover for a loss sustained upon a tenement house, wherein the insurers denied any liability by reason of a breach in the contract whereby the insured permitted the house to become and remain vacant.

HELD—A tenement house insured as such is not vacant within the meaning of the fire policy between the time of one tenant going out and another coming in, provided the delay is not unreasonable.

Kentucky Supreme Court.—*Dwelling House Insurance Company* vs. *Walsh.*

FORFEITURE UNDER ADDITIONAL INSURANCE CLAUSE.

Plaintiff held a mortgage on certain real estate of the firm of M. A. York & Co., the firm being composed of Mrs. M. A. York and her husband, Solomon. The mortgage contained the usual covenant relative to other insurance and providing for its forfeiture in case other insurance were secured without the consent of defendant. The policy was issued to M. A. York & Co., the loss, if any, made payable to plaintiff as his interest might appear, and permitted $2000 total concurrent insurance, the policy of the defendant being for $1000. Mrs. York subsequently and without the knowledge of the plaintiff secured insurance upon the property covered by defendant's policy in the sum of $4000. Upon this breach of the condition of policy the defendant rested, and the court below directed a verdict for defendant and entered judgment, from which appeal was taken.

HELD—There was a clear breach of the conditions of the policy, and judgment is affirmed.

Wisconsin Supreme Court.—*Gillet* vs. *Liverpool and London and Globe Insurance Company.*

INCREASE OF RISK AND WAIVER OF POLICY CONDITIONS.

Action was brought upon a policy of insurance on a hominy mill, which contained the usual condition that, if the hazard was increased without consent of the insurer, the policy should become void. It also contained the usual stipulation as to other insurance. There was a trial and a verdict for plaintiff, from which defendant appealed.

HELD—Whether or not the substitution of a fire-dryer for a steam-dryer with which to dry grain increases the risk, was a question of fact upon which the decision of the lower court was final. Instruction to the jury that, if the defendant's agent knew of the substitution of the fire-dryer for the steam-dryer before the loss, and the defendant failed to cancel the policy, it waived the right to pay on that ground, was not misleading because failing to point out that defendant must have had knowledge that the fire-dryer increased the risk, as well as that it was in use, in order that failure to cancel the policy should constitute a waiver. The jury was properly cautioned in an instruction that there could be no waiver unless defendant knew of an increase of risk, and the only claim of increase of risk was on account of the fire-dryer. The agent of the defendant, before delivering the policy, in answer to his own question regarding the other insurance, was told by the plaintiff where to secure such information, easy of

access, and where the exact amount of such other insurance could be obtained. This proof tends to show a waiver of the condition relative to other insurance, and the sufficiency of the proof was a question of fact for the jury to determine.

Illinois Supreme Court.—*North British and Mercantile Insurance Company* vs. *Steiger*.

Occupation Tax in Nebraska.

Action was brought by the city of Columbus to compel payment by defendant of the occupation tax. The defendant entered a general demurrer, which was sustained, and plaintiff appealed. In reversing the case, the court

Held—The provisions of the statute as amended were not intended to exempt insurance companies from the payment of a license tax on their occupation or business within the limits of cities of the second class and villages when imposed by ordinance; the purposes of exemption in the latter clause of the section being only to relieve such companies from taxes, fees and licenses under the laws of the State which might be imposed by general laws under the provision of Sec. 1, Art. 9 of the Constitution.

Nebraska Supreme Court.—*City of Columbus* vs. *Hartford Insurance Company*.

Apportionment of Loss Between Companies.

This was an action against several insurance companies to recover under fire and marine policies insuring a certain steamer to ascertain and apportion the loss. There was a hearing before the Master, and report adverse to the companies, from which appeal was taken.

Held—Where there is a claim against several insurance companies for the same loss upon different policies, a court of equity has jurisdiction to apportion the loss among the respective companies, and require from each the amount for which it is liable. In such a case it is not necessary for the claimants to apportion or attempt to apportion the loss under the different insurers in their preliminary proofs, although the policy requires that the insured shall, in case of loss, furnish to the insurer a full and detailed statement of the loss and the amount claimed.

United States Circuit Court of Illinois.—*Fuller* et al. vs. *Detroit Fire and Marine Insurance Company*.

Engine Room Part of the Mill.

Action was brought under a policy insuring a planing-mill, its machinery, shafting, belting, gearing, tools, saws, force-pumps, etc. The planing-mill was destroyed by fire, involving a loss of $925. The evidence showed that the fire originated in the engine room containing the machinery burned, which was distant from the main building twenty-two feet, connected therewith with an iron shaft furnishing motive power, and a shaft for conveying shavings to the engines. The company denied liability, on the ground that the engine room was not insured or described in the policy. There was a trial, and defended requested court to direct a verdict in its favor, but the court refused and directed the jury to find for the plaintiff and to assess for $1,022.12, which they accordingly did. From this judgment the company appeals.

Held—What little evidence was admitted in the case is undisputed. It shows that as a matter of security the engine room was twenty-two feet south of the planing-mill, and contained the engine and machinery that was burned; that the other buildings or planing-mill proper contained machinery described in the policy valued at about $6000. The damage was confined to the engine room, with the exception of the injury to the shafting and shavings chute connecting the two buildings. Parol evidence was certainly admissible as to the character, nature and situation of the property insured, in order to place the court in the position of the parties at the time of making the contract of insurance. The question recurs whether there is any ambiguity in the language of the policy when applied to the undisputed facts stated. The policy was issued for a certain amount on the one-story planing-mill building and additions situated contiguous, and for a certain amount on machinery, shafting, gearing, belting, saws, tools, etc. It conclusively appears that the engine in the engine room was the only motive power for propelling any of the machinery, and was used for no other purpose. Therefore it was an essential part of the mill. Without it there would have been no complete mill. It is claimed that the engine room cannot be construed to mean an addition to the planing-mill

building, because it does not join directly upon the same. But they were both essential to the completion of the mill. Stress is laid upon the fact that the engine, which was the principal machine, was not specifically mentioned in the policy. We are inclined to think it was covered by the word "machinery," and that the other things were specifically enumerated for fear they might not otherwise be included. We are forced to the conclusion that the direction of the verdict by the trial court is proper. Judgment of Circuit Court affirmed.

Wisconsin Supreme Court.—*Home Mutual Insurance Company of California* vs. *Roe.*

VALIDITY OF PAROL CONTRACT.

This was an action brought upon an alleged parol contract of insurance, wherein the company denied its validity by refusing proofs of loss, etc.

HELD—The proofs of loss having been delivered to the agent of the company, and he denying the validity of the contract by asserting that the policy had been canceled, there is a waiver of objection to the proofs furnished. The rule that private instructions do not bind a party dealing with an agent, unless he has notice of them, applies to contracts of insurance as well as to other contracts. A duly appointed agent of a foreign company, having authority to make contracts of insurance, may make parol as well as written contracts, and where such agent has made a contract of insurance the risk begins at the time stipulated, although the policy may not be delivered to the insured. If the company does not notify the insured that it repudiates and cancels such contract, it becomes liable in case of loss. Notice to its own agent avails nothing.

Indiana Supreme Court.—*Commercial Union Assurance Company* vs. *State* ex rel. *Smith* et al.

DEED GIVEN TO SECURE INDEBTEDNESS DOES NOT CONSTITUTE TRANSFER OF PROPERTY.

The facts in this case are set forth in the decision of the court which

HELD—It was assumed upon the trial that the property described in the insurance policy upon which this action was brought had been destroyed by fire and the policy had become payable to the plaintiff except for an alleged breach of condition in the policy set up as an affirmative defense by the answer. The condition was that "if the property shall be sold or transferred or any change take place in the title or possession, whether by legal process, judicial decree, or voluntary transfer" it shall be voided. The property consisted of real estate and it was admitted at the trial that no change of possession thereof had taken place within the meaning of the above condition. It was alleged, however, that the property had been sold or transferred and that a change of title had taken place which, it was maintained, avoided the policy. The defendant gave in answer two deeds both absolute in terms, each purporting to convey the property—one from Maria Sleight, the owner, to one MacLoughney, Jr., and another from MacLoughney to John H. Corwin—each of which was executed subsequent to the date of the policy and were recorded in the office of the clerk of the county. The evidence established a *prima facie* case for the defendant. To defeat the effect of this evidence the plaintiff offered proof that the deed to MacLoughney was given under parol agreement to secure an existing indebtedness from Mrs. Sleight to MacLoughney, whereby he relinquished his security and conveyed the property to Corwin to secure an indebtedness owing by Mrs. Sleight to the latter. The defendant's counsel, for the purpose of the motion, admitted the truth of the facts stated in the plaintiff's offer, and thereupon moved that the court nonsuit the plaintiff, and the court granted the motion, to which ruling the plaintiff excepted. The General Term sustained the motion, and the plaintiff appeals to this court.

For the purpose of our decision it must be assumed that the deeds in question were given in security. We are of the opinion that the courts below erred in their views of this case, and that the question presented by the exception has been repeatedly adjudged in favor of the plaintiff by the courts of this State. There is no ambiguity in the terms of the conditions of the policy, and no question of construction has arisen as to the true meaning and intent of that provision. If the property has in fact been sold or transferred or any change taken place in the title or possession then the policy by its terms becomes void. The only question in the case is, what effect does the law give to a deed absolute on its face, but which in fact is given as security for a debt? Is it a conveyance of title, or simply a chattel interest capable of

affecting the title through legal proceedings to enforce collection of the debt. The legal possession of Mrs. Sleight as owner of the property was not changed by the deeds referred to, and such instruments did not bring the transaction within either the letter or the spirit of the contract. The interest of Mrs. Sleight in the property remained the same after as before the delivery. We think the judgment of the court should be reversed and new trial ordered, costs to abide the event.

New York Court of Appeals.—*Barry* vs. *Hamburg-Bremen Fire Insurance Company.*

APPRAISEMENT A CONDITION PRECEDENT TO RIGHT OF ACTION.

The policy provided that in case of loss, upon demand of either party, the damage should be appraised by arbitrators, and that report of such appraisement should be made up of proofs of loss. There was a loss and an inspection and partial adjustment, with offer to pay certain sum in satisfaction, the company accepting an inventory of lost and damaged goods without objection.

HELD—The condition relative to arbitration in the policy is a condition precedent to the right of the insured to sue for recovery. The inspection and partial adjustment of the loss, and the acceptance of the inventory does not constitute a waiver of the stipulation requiring proof of loss to be furnished and appraisement to be made when the insured has been notified that such proof and appraisement would be required.

Texas Supreme Court.—*Scottish Union and National Insurance Company* vs. *Clancy.*

UNDERGROUND COMPANIES NOT LIABLE IN PENALTIES.

This action was brought to recover from the defendant company the penalty of $500 provided by statute for failure to file with the Insurance Commissioner the annual statement required of companies doing business in that State, and an additional $500 for every month of neglect. The defendant did not appear, and judgment was rendered in default for $16,500. From this judgment the company appealed.

HELD—The provisions of the revised statute imposing a penalty on insurance companies for a failure to file this annual statement with the Insurance Commissioner does not apply to a non-resident company that has not been licensed, and a complaint in an action to recover such penalties that does not allege that the defendant has been licensed to do business in Wisconsin is fatally defective. Judgment is reversed.

Wisconsin Supreme Court.—*State* vs. *Citizens Insurance Company.*

ASSESSMENT FOR LOSS IN A MUTUAL COMPANY.

This was an action brought to recover by the insurance company an assessment for losses incurred while the defendant was a member of the plaintiff company. The answer alleged that defendant was assessed for more than his due proportion of the loss. There was a trial and judgment for the company, and appeal taken.

HELD—A by-law of a mutual insurance company [which provides that interest-bearing notes to the amount of annual interest and deposit notes upon which the interest has been paid in advance shall not be assessed until all other notes held by the company liable to assessment shall have first paid in assessments an amount equal to the interest to be paid and paid within six months next succeeding date of assessment] must be construed to mean not that all insured in the company are not assessable in the first instance, but that the assessment shall not be collected upon the interest-bearing notes until the other assessments collectable have been paid in equal to the interest mentioned.

Pennsylvania Supreme Court.—*Crawford* vs. *Susquehanna Mutual Fire Insurance Company.*

AGENT'S KNOWLEDGE OF OVERVALUATION.

This was an action on a policy which made the application a warranty and part thereof containing the condition relative to false representation, and recited that "any overvaluation or any misrepresentation whatever, either in a written application or otherwise, this policy shall become void." It was shown in evidence that the insured informed the agent that the value of

the property was about $1500. The agent filled up the application, stating the value to be $1800, when the true value was $1302. It was shown that the insured did not read the application or have knowledge of the statements of valuation.

HELD—Neither the oral nor the written application debarred the plaintiff from recovering, unless such representations were intentionally or fraudulently made, or so negligently made as to induce overvaluation. The agent having seen the property and inserted a value in the application not given by the insured, and the latter having signed the application without having his attention called to the valuation, the company is estopped from denying the correctness of such valuation. The charge by the judge to the jury to this effect was as favorable to the company as it could require.

California Supreme Court.— *Wheaton* vs. *North British and Mercantile Insurance Company.*

INSURRECTION AMONG CONVICTS.

Suit was brought to recover under a policy covering certain personal property and machinery located in the State Penitentiary of Missouri, at Jefferson City, which property was destroyed by fire February, 1883. The plaintiffs recovered judgment in the Circuit Court, which was reversed in the Court of Appeals, and appeal taken to the Supreme Court. The defenses to the action were based upon the following stipulation in the policy: "Provided always, and it is hereby declared and agreed that these respective companies shall not be liable to make good any loss or damage by fire which shall happen or arise by any person or persons engaged or concerned in any riot or in notorious resistance to the authority of wardens, or to any lawful authority." The evidence showed that the penitentiary buildings were surrounded by a high stone wall, that it was operated on the contract system, and that the plaintiffs used one of the buildings for manufacturing purposes by the employment of hired prison labor. Some ninety-five men were employed in the second story in the making of harness; the first story was used as a collar factory, divided into two rooms, some sixty-five men being employed in the front room and twenty-six in the rear room. The guard or timekeeper for each of these rooms was furnished by the State, whose duty it was to keep the time of the men, maintain order, and report to the deputy warden all violations of prison rules. They were not permitted to carry arms. At the time of the fire there were fourteen hundred convicts in the prison. On a certain day in February, the convicts returned from the dining hall to the shops, under the direction of the guards. It was the duty of the convicts to take their respective places at their work benches; but they were not required to resume work until 1 o'clock. Several of the convicts, under the leadership of Johnson, secured the knives in use at the benches, and by threats overawed the contractor's foremen and the guard, compelling them to surrender their clothing, which they put on over their convict suits, and attempted to escape by scaling the wall; being prevented by the guard, Johnson returned to the harness shop, and in the presence of the guard, foremen and convicts set fire to a quantity of straw. When the engineer attempted to connect the hose to the fire plug to extinguish the fire, Johnson struck him and he and his associates cut the hose so as to render it useless. The mutineers then proceeded to the factory, attempting to incite them to mutiny, but they were arrested and put in close confinement. Exaggerated reports were circulated outside the prison walls, and the adjutant-general caused a company of men to be armed. The deputy warden, however, testified that he knew nothing of this outside excitement, and that at no time did the convicts refuse to obey his orders. No complaint is made of the rulings of the court in respect to the riot clause; but defendant complains of the instructions given by the court on the other branch of the defense. The material part of that instruction is as follows: "The court instructs you that the phrase, 'notorious resistance to lawful authority,' as used in this instruction and the policy of insurance, means, as applied to the circumstances of the present case, a resistance of such magnitude and accompanied with such show of force as operated for the time being to disrupt prison discipline and free the inmates of said penitentiary or large numbers of them from the restraints of the law or from the restraints of prison regulation. It does not mean a resistance of authority on the part of one person or a few persons which was readily and speedily overcome by the prison officials without losing their control over the majority of the inmates of said prison."

HELD—It must be conceded that this instruction in the light of the evidence amounted practically to a direction to the jury to find for the plaintiffs on a clause of the policy therein

defined. The real question in the case is, whether the evidence tends to establish a defense based on that ground. The sum and substance of the evidence is that three or four or five convicts secretly combined to free themselves from prison restraint. They put two unarmed guards and as many foremen under practical arrest. These guards or timekeepers had no authority to make arrests or to inflict a punishment for disobedience of prison rules; but they were required to report to their superior. The other prisoners were at all times obedient. The moment these refractory convicts came in contact with an officer authorized to arrest, they yielded immediate submission. Our conclusion is that the evidence does not tend to make out a case within the condition of the policy in question, and the court might well have so directed the jury. That being so, the judgment of the Circuit Court ought to be affirmed. The judgment of the Court of Appeals is therefore reversed, and the cause remanded to that court, with directions to it to affirm the judgment of the Circuit Court.

Missouri Supreme Court.—*Straus* et al vs. *Imperial Fire Insurance Company.*

WAIVER OF FORFEITURE FOR BREACH OF WARRANTY.

The policy with others covered planing mill to the sum of $8000 divided among four companies, among them the defendant in this suit. The insurance was based on a written application not made specially to any one company, but was a general application filed with the agents and used in common for all companies. Subsequent to the filing of the application one of the partners sold a half interest in the business, and a new firm was formed. This change was known to all the members of the firm of agents who placed the insurance. In answer to an inquiry by one of the new members of the firm as to whether any change in insurance was necessary by reason of such change, he was informed by one of the agents that so long as the firm name remained the same the insurance would not be affected. Fire occurred, and all the companies sent their adjusters to investigate the loss, when two members of the firm made statements which were sworn to and taken away by the adjusters. Suit was brought to recover, when the defense alleged nine distinct breaches of warranty contained in the application, all of which had been discovered on the examination made by the adjusters. In one of the cases judgment was rendered for the plaintiff, which judgment was affirmed by this court on the ground that the company, through the examination of the adjusters, had been made aware of the breaches of warranty and did not then claim forfeiture, but allowed successive proofs of loss to be made to which it objected on various grounds of form merely, thus inducing the insured to go to further expense of procuring further proofs of loss. In affirming the judgment the court held that the company had waived any forfeiture of its policy and is estopped from setting it up.

HELD—The same defense is interposed in this case as in the one referred to, and the testimony tends more strongly to prove a waiver of forfeiture than appeared in the record of the other case. A waiver may be proved indirectly by circumstances as well as by direct testimony, and whether the waiver is made out or not is a question for the jury. The question of waiver was properly submitted to the jury under the testimony, and the jury have found in favor of the plaintiffs, and the judgment is affirmed.

Michigan Supreme Court.—*Cobbs* et al. vs. *Fire Association of Philadelphia.*

ACCEPTANCE OF PROOF OF LOSS WAIVER OF CONDITION REGARDING OTHER INSURANCE.

The policy issued in this case contained the usual condition relative to other insurance. The insured added other tobacco to his stock and secured other insurance amounting to $800. It was destroyed by fire, being worth at the time $3000, the insurance on which was $2000. The company never consented to the additional insurance by endorsing it upon the policy. An adjusting agent of the company investigated the loss and notified the insured in writing that the company regarded the policy as void by reason of the additional insurance without its consent, and distinctly refused to pay on this ground alone. There was a trial and verdict for the plaintiff, from which the company appealed.

HELD—The notification to the insured that the company did not regard itself liable for the loss was equivalent to saying that it would be useless to furnish any preliminary proofs. Such conduct waives the necessity for such production before suit, although required by the policy. In this case there was a myriad of questions submitted to the jury. It is not surprising, there

fore, that some of the findings are inconsistent with each other, while others are directly in the teeth of the testimony. It is unnecessary to further review the findings, but sufficient to say that they are too insufficient and conflicting to support the judgment. Judgment reversed and new trial ordered in conformity with this opinion.

Kentucky Court of Appeals.—*Phœnix Insurance Company* vs. *Spiers* et al.

GOODS LADEN OR TO BE LADEN ON BOARD SHIP.

This was an action to recover a loss from fire under a policy of insurance. It appears that the plaintiffs had taken out what was known as an open marine policy where the goods were referred to as "goods laden or to be laden on board the good ship * * * beginning the adventure of such goods and merchandise from and immediately following the lading thereof on board said ship." The goods were delivered at the wharf of the steamboat company, and were destroyed by fire occurring upon the wharf. There was an exception of no cause of action filed and sustained, and there was a judgment dismissing the suit, from which the plaintiff appeals.

HELD—The controversy turns on the construction of the policy. The contention of the plaintiffs is that the words "laden or to be laden" embraces not only the goods actually on board the vessel, but likewise the goods in custody of the carrier, though not on board the steamer. Did the clause stand alone the matter would seem too clear for disputation. But there follows the clause "beginning the adventure of the said goods and merchandise from and immediately following the lading thereof on board the said vessel at ——." It is this last clause that makes room for controversy. The two clauses at first sight would appear to conflict. The last clause was evidently intended to be used to define at the precise time at which the risk began. The sole vital question in the case in the determination of the courts is "when did this policy become operative?" "When did the risk begin?" We think the policy answers that question explicitly, free from all ambiguity, in the words "following the lading of the goods on board the vessel," *i. e.*, after the goods were on board the ship. For these reasons we do not feel authorized to disturb the conclusion reached by the judge in the first instance. Judgment affirmed.

Louisiana Supreme Court.—*Cotton* et al. vs. *Mechanics and Traders Insurance Company.*

PERMIT OF AGENT FOR OTHER INSURANCE BINDS COMPANY.

The policy contained the usual condition that it should be void if the insured should procure other insurance without the consent of the company being indorsed on the policy. Also, that it should be void should the property be mortgaged, and unless the insured was the unconditional owner of the property. There was a trial and verdict for defendant, from which appeal was taken.

HELD—There was additional insurance in another company, and therefore it is insisted the plaintiff cannot recover. But there was evidence tending to show that an agent of the defendant was notified of such additional insurance, and that he signed a paper authorizing or permitting it. It is said such consent was not indorsed in writing on the policy, but this we do not think was material. The permission was in writing, and the material object of the condition is that the permission shall be in writing, and therefore definite and certain, and so disputes as to its contents could not arise. It is further said there was no evidence the agent was authorized to execute the permit, but we think there was sufficient evidence to warrant the court in finding that such agent had the requisite authority. Another condition of the policy provides that it shall be void if the property insured was mortgaged or otherwise incumbered. The evidence shows there were four mortgages on the property, as shown by the records, but it shows that there was but one which was in force. There was evidence tending to show that notice of such mortgage was given to the agent who insured or wrote the policy, and that he gave the written consent of the company that the policy should continue in force notwithstanding the mortgage. The court was warranted in so finding, under the evidence. Another condition of the policy provides that it shall be void unless the insured was the unconditional owner of the property. There was evidence tending to show that the property was owned by one Williams, and he conveyed it to the plaintiff in 1883, and the deed was left with one Cleland to deliver to her, but she did not receive it until after the fire. We think this suffi-

ciently shows the plaintiff was the owner of the property. The delivery to Cleland was for her use and benefit, and vested the title in her; at least, the court was warranted in so finding. Another condition of the policy provides that fraud or false swearing, misrepresentation, or concealment of a material fact renders it void. In our opinion there is not a particle of evidence tending to show that this condition was violated. Affirmed.

Iowa Supreme Court.—*Mattocks* vs. *Des Moines Insurance Company.*

JURY SHOULD DETERMINE WHOSE AGENT THE BROKER IS.

Suit having been brought to recover under a policy issued by appellant, it appeared that the plaintiff applied to a broker for insurance, who signed plaintiff's name to the application which was alleged to contain false statements. A policy was issued thereon conditioned to be void if the insured made any false statements regarding the property. There was a verdict for plaintiff and defendant appealed.

HELD—The plaintiff was bound by the application if the broker acted as his agent, but otherwise if he acted as the company's agent, unless plaintiff made false representations to the broker and thus became responsible for their appearance in the application. The question whether the broker acted in the matter as the agent of the insured or of the company is one of fact for the jury. Where property was alleged to be incumbered parol evidence was admissible to prove that the alleged incumbrance had been lifted before making application, although the record did not show the fact.

Pennsylvania Supreme Court.—*Commercial Union Assurance Company* vs. *Elliott.*

THE WATCHMAN WAS ON THE PREMISES.

The policy required a watchman to be in and upon the premises insured day and night, and that a supply of water should be kept constantly on top of the mill. The jury found that there was "a supply of water" on top, though below the apex thereof. The watchman was sixty-five feet from the mill when the fire occurred, upon "the premises," in front of an uninsured building, but upon higher ground than the mill.

HELD—When a watchman of a proper kind is employed under the "watchman clause," the insured cannot be held responsible for his not being, at the time of the fire, actually in the mill, or beside it or other insured property. The watchman, posted where he was, was as much in and in charge of the mill as if he had been in the mill. Here it is clear that the watchman was employed to do what the policy required, and that at the time of the fire he was at the premises, being in front of the blacksmith shop that belonged to and was substantially a part of the premises including the mill and tramway, which two last were insured, on duty as a sentinel, and in a more favorable situation to keep guard and watch over the premises insured than if he had been in the mill or on or near the tramway. We do not see, under the defendant's contention, how being in the mill would have satisfied the conditions of the policy any more than being a hundred feet off on the tramway which was insured, or close up to the mill, where he would have been less likely to have seen the fire at its inception, than where he was, sixty-five feet off, in front of the blacksmith shop, and on higher ground than the mill itself. We think that upon this state of facts, the warranty is shown to have been fully complied with.

California Supreme Court.—*Sierra Milling, Smelting and Mining Company* vs. *Hartford Fire Insurance Company.*

MUNICIPAL TAXES AND LICENSE FEES.

This was an action for debt brought by the city of Chicago to recover a license fee from the defendant company. The trial court rendered judgment for the defendant, and plaintiff appealed to the Appellate Court, wherein said judgment was affirmed and plaintiff appealed.

HELD—The laws of Illinois provide that the agents of foreign insurance companies shall annually return to the municipal authorities the net receipts of their agencies, which shall be taxed at the same rate as other personal property, and that this tax shall be in lieu of all town and municipal license, with a proviso that the act shall not be construed to prohibit cities having an organized fire department from levying a license fee to be applied to the support of that

department. This proviso does not confer upon a city the power to require a license of foreign insurance companies. The act providing that the tax thereby created shall be in lieu of all town and municipal licenses, and that all laws and parts of laws inconsistent therewith were thereby repealed, repealed any power to exact a license conferred by the general city and village incorporation. An ordinance requiring a license fee of foreign insurance companies is not authorized by the statute conferring upon cities power to "pass and enforce all necessary police ordinances."

Illinois Supreme Court.—*City of Chicago* vs. *Phœnix Insurance Company.*

THE MISSOURI VALUED POLICY LAW CONSTRUED.

The following is the full text of the decision rendered by the St. Louis Court of Appeals construing the term "wholly destroyed" as it occurs in the Missouri valued policy law:

This is an action upon two fire insurance policies concerning a building and some fixtures owned by the plaintiff. Touching the fixtures, there is no controversy. The premises were insured in two companies and there was judgment in favor of plaintiff in the trial court, as for a total destruction for the proportionate amount of the insurance effected in the defendant company. The defendant appealing, assigns for error that there is no evidence to support the verdict and that the court erred in its instruction to the jury.

The premises insured consisted of a two-story brick building with additions. The answer admits a loss by fire, but states that the policy provided, among other things, that if differences should arise between the company and the assured touching the amount of damage, the loss should be estimated by appraisers elected by the parties, whose award should be final, binding and conclusive upon both the company and assured as to the amount of the loss. The answer claims that after the fire the defendant and assured did select the appraisers thus provided for, who examined into the facts and reported the total damage to the building at $2,119. The defendant at the date of filing its answer, paid into court the amount for which it was liable, provided the appraisement was valid and binding. The plaintiff by reply denied that any such arbitration was had, and further averred that the alleged agreement was without consideration, void and of no binding force.

Upon the trial of the cause the plaintiff gave evidence tending to show that the fire substantially destroyed the building as a structure, that the woodwork, with the exception of one corner of the building, had been consumed so as to render it worthless, and that the brick walls had been materially injured and were not fit to be used in the reconstruction of the building, this being the second fire to the action of which they had been subjected. The plaintiff's evidence conceded that part of the building remained standing, and that one portion thereof was continued to be used for saloon purposes by his tenant after the fire, such portion being first repaired by the tenant. The plaintiff's testimony also conceded that he agreed to the appraisement, and that the appraisers made the award as stated in the defendant's answer, but plaintiff claimed that as the building was totally destroyed, and the defendant liable under the statute for the amount of the insurance written in the policy, the submission to arbitration was without consideration and void.

The defendant gave evidence tending to show that two of the main walls of the building were injured by the fire to such an extent that they would have to be taken down and replaced by new walls if the building was to be reconstructed, but that the two remaining walls were substantially uninjured, and could be utilized in rebuilding the structure without taking them down; that part of the building was continued to be used by plaintiff's tenant as a saloon after an expenditure of $25 or $30 for repairs; that the entire insurance on the building was $3750, to wit, $2250 in the defendant company and $1500 in the North British and Mercantile; that the building could have been restored to its condition before the fire, by utilizing the remaining walls fit for use and material, at a cost of less than $2200; that the plaintiff signed the agreement to arbitrate the loss, and did not claim that there was a total destruction until after the appraisers made their report.

The defendant thereupon requested the court to instruct the jury that upon the case made the plaintiff was not entitled to recover, and also asked several instructions defining the term wholly destroyed as applicable to the building and fire loss in question. The court refused all these instructions, and upon its own motion instructed the jury as follows:

"It is a question for you to decide under the evidence in this case whether or not the

plaintiff's building mentioned in the policies in evidence was wholly destroyed by the fire in question; if the building was wholly destroyed then the agreement to arbitrate the amount of the damage which has been read in evidence is not binding on the plaintiff and he is entitled to recover the several amounts as demanded in the first and second counts of his petition; if, on the other hand, the building was not wholly destroyed then said agreement to arbitrate and the decision of the two arbitrators or appraisers thereunder, Lynds and Dunlap, are valid and binding on the plaintiff and he is entitled to recover only the several amounts tendered in the defendant's answer. Whether or not the building was wholly destroyed is a question of fact for you to decide under evidence in the case.

"If you find from the evidence that the building was wholly destroyed you will find for the plaintiff on the first count in the petition and assess his damages at $1500 and interest at six per cent per annum from sixty days after February 3, 1888, and you will find for the plaintiff on the second count and assess his damages at $750, and interest at six per cent per annum from sixty days after February 3, 1888, you making the calculation of interest.

"But if, on the contrary, you find from the evidence that the building was not wholly destroyed, then your verdict should be for the plaintiff on the first count for the sum of $850.15, and on the second count for the sum of $420.10."

Two questions are presented for decision. First, whether there was any substantial evidence in the case at bar, that the building insured was wholly destroyed within the meaning of that term, as used in the statute hereinafter referred to, and next whether if there was such evidence it was the duty of the court to define the meaning of the term "wholly destroyed" to the jury. The statute provides:

SEC. 6009.—*Total Loss.*—Whenever any policy of insurance shall be written to insure any real property, including building or buildings owned separate from the realty, as well as such as are a part of the realty, and the property shall be wholly destroyed, and without criminal fault on the part of the insured or his assigns, the amount of the insurance written in such policy shall be taken conclusively to be the true value of the property when insured, and the true amount of loss and measure of damages when destroyed, and the company may either pay the amount written in such policy in cash, or rebuild and restore such building to its original condition as to value, size, plan and general finish, such work of rebuilding to commence within sixty days after the destruction of such building, and be completed with all possible speed, and to clear and remove all debris from the premises.

SEC. 6010.—*Partial loss.*—Whenever there is a partial destruction or damage to the property covered by insurance, it shall be the duty of the party writing the policies to pay the assured a sum of money equal to the damage done to the property, or repair the same to the extent of such fire, not exceeding the amount written in the policy, so that said property shall be in as good condition as before the fire, at the option of the insured.

The statute, being in force at the date of the contract, forms not only part of the contract between the parties, but as was said in Reilly *vs.* Ins. Co., 43 Wis., 456, of a statute similar in its terms, controls other provisions in the policy, so that such other provisions as far as they are inconsistent with the statute are necessarily avoided. This seems to be conceded by both parties, and it is further conceded that if premises insured were wholly destroyed, this law being part of the contract fixed the liability of the defendant at the amount of the insurance written in the policy, and the contract of arbitration, whereby such loss was to be determined by appraisers at a less amount, was not supported by any sufficient consideration, and is unavailable as a defense.

The defendant, however, contends that there was no substantial evidence offered by the plaintiff tending to show that the building was wholly destroyed within the meaning of the term as used in the statute, and next, that in view of the entire context of the statute the words "wholly destroyed" have necessarily a technical meaning, and it was the duty of the court in instructing the jury to instruct them as to the meaning of such words.

The contract of insurance is essentially a contract of indemnity. The sections of the law hereinabove quoted, do not pretend to change the nature of the contract. The first section reserves to the insurance company the right to restore the building even in case it is wholly destroyed, by commencing to rebuild within sixty days and completing it with all possible speed; the second, to repair it so that it shall be in as good condition as it was before the fire, unless the insured prefers to take a sum of money equal to the damage done to the property. Keeping the nature of the contract in view, and it is not obvious how a building can be considered to be wholly destroyed, as long as any parts thereof, which are subject to the action

of fire, remain standing and can without removal be effectively utilized in its reconstruction so that said property shall be in as good condition when rebuilt as it was before the fire.

The law certainly does not mean that a building is wholly destroyed when its integrity as a structure is gone. Such integrity is equally gone in case of a partial destruction contemplated in section 6010. The insurance is one against fire and its incidents. Walls standing above ground may be so injured by the effects of heat, or the effects of heat and water combined, as to render them substantially unfit for use as walls of the new structure.

If such was the case in the present instance, of which there was some slight evidence, then, and then only, was the building wholly destroyed within the meaning of section 6009, because then there was a total destruction of the standing building. The insurance covered the building as a structure and not the materials composing it. Nave *vs.* Ins Co., 37 Mo., 432. It will be seen from the foregoing that in our opinion, the words "wholly destroyed" as used in the law have necessarily a technical meaning, different from the ordinary meaning of the words in common usage. In common usage they denote a change of form or substance. We say wood is destroyed when transformed into ashes or cinders. We may say a structure is destroyed when resolved into its component materials.

Under the section above quoted a building is partially destroyed when any part of it is resolved into such component materials, but wholly destroyed only when no part of it above ground remains intact and substantially uninjured and no such part of it can be utilized as a remaining standing structure, in effectually restoring the structure to its entirety.

Only in thus construing these sections can we give effect to the great underlying principle that a contract of insurance is essentially a contract of indemnity, and yet let the measure of that indemnity be determined according to the rules established by the statute.

Under the evidence as above detailed, we are not prepared to say that the court erred in refusing to withdraw plaintiff's case from the jury altogether, as there was some substantial evidence that no part of the standing structure could be utilized in its restoration to its condition before the fire, but the court did err in refusing the defendant's second instruction, which declared the law of the case applicable to the facts, substantially as hereinabove stated, and furthermore did err by submitting to the jury the meaning of the words "wholly destroyed," as well as their application to the facts in evidence.

All the judges concurring, the judgment is reversed and the cause remanded.

St. Louis Court of Appeals.—*Louis P. Ampleman* vs. *Citizens Insurance Company of New York.*

A Similar Case.

This case is substantially the same in its facts with the case of the same plaintiff against the Citizens Insurance Company (No. 4372). This insurance was on the same building, the same proceedings were had in arbitrating the loss, and the same defenses were interposed in the action upon the policy. The main difference between the two cases is, that in this case the court did instruct the jury as to the meaning of the words "wholly destroyed," which in the former case it omitted to do, and the only additional question for our consideration is, whether the instruction thus given was correct, or whether the court should have given the instructions as asked by the defendant.

The defendant asked the following instruction: "The court instructs the jury that if they find from the evidence that after said fire there remained any portion of the walls of said building that could be used for rebuilding it after said fire, and that such remaining walls were sufficient to support that part of a building of the same value, weight and dimensions and construction as the building burned, and that by using these walls said building could be built for a less sum of money than if they were not to be used, then the building was not wholly destroyed, and your verdict will be for the amount of tender and payment into court."

The court refused to give the instruction in that form, but gave it after inserting the words "substantial or considerable," so as to make the first part of said instruction read, "the court instructs the jury that if they find from the evidence that after said fire there remained any substantial or considerable portion of the walls of said building that could be used for rebuilding it after said fire, etc."

In conformity with the views expressed in Ampleman *vs.* the Citizens Insurance Company, we must conclude that, under the evidence in this case, the refusal of defendant's instruction

and its modification by the court was prejudicial error. The great weight of the testimon tended to show that two of the four walls of the main building were but little injured by th fire, as walls protecting a tenant's occupancy. The question for the jury was not whether an substantial or considerable portion of the original walls remained standing and uninjured, bu whether any portion thereof remained in that condition. The words "substantial and con siderable" permit a latitude of construction, which places the defendant wholly at the merc of the jury, and fixes no standard by which their finding could be reviewed on the facts by th trial court.

For this error, the judgment will be reversed and the cause remanded. So ordered. Al concur.

St. Louis Court of Appeals.—*Ampleman* vs. *North British and Mercantile Insuranc Company.*

Decisions in Accident Cases.

Contributory Negligence not a Valid Defense.

This was an action to recover on a policy of accident assurance against injury or death b accident, subject to the condition that the amount assured should not be payable unless th assured used "all due diligence for personal safety and protection." The defense was con tributory negligence.

Held—The burden of proof was on the defendant company to show that the assured hac not "used all due diligence for personal safety and protection." Contributory negligence o the part of the assured is not a defense, and by the use of the word "accidental" injuries, to which the negligence of the assured contributed, are not excluded from the protection o the policy. The defendant should have alleged imprudence; a want of compliance with th particular proviso or condition on which it relies to relieve it from liability.

Massachusetts Supreme Court.—*Farman* vs. *Travelers Insurance Company.*

Release of Railroad From Liability.

The by-laws of the association provided that upon the payment of the benefits specifie in the life certificate, the person receiving the same should release the railroad company fro all liability. An employee of the B. and O. R. R. was killed, and the widow, in order to secur the benefits from the relief association, released the railroad company from liability. In sub sequent proceedings it was

Held—The release executed by the widow in favor of the railroad company was not again public policy.

U. S. Circuit Court.—*State, to the use of Black* vs. *B. and O. R. R. Company.*

Intentional Injuries Void the Policy.

This was an action brought by the widow of the assured on the policy of accident ass ance. The company demurred to the complaint, and from the ruling of the lower co sustaining the demurrer the plaintiff appealed. The evidence showed that the assured, wh following his usual avocation, that of a butcher, was shot down by another and died in a f hours. The policy contained the stipulation that the company would not be liable if the de or injury was caused by intentional injuries inflicted by the assured or any other person.

Held—The demurrer was properly sustained, and no recovery can be had. Judgm affirmed.

California Supreme Court.—*Fisher* vs. *Travelers Insurance Company.*

Delinquent Member Must Submit to Re-examination.

A suit was brought to recover on a policy in favor of the plaintiff, upon the life of ased husband. Payment was resisted on the ground that the member had become

arrears and very infirm. Plaintiff replied, alleging that the arrears of dues had been tendered to the treasurer, who refused to accept them. The evidence shows that when the arrears were tendered the assured refused to submit to a re-examination and was accordingly refused reinstatement.

HELD—That the treasurer was justified in declining to accept the arrears in dues unless member consented to a re-examination, as provided by the by-laws. And, further, that the act of tendering the dues and demanding reinstatement while the member was infirm and sick, was equivalent to making application for new assurance.

Chicago Superior Court.—*Fairman* vs. *Western Life and Accident Association.*

RAILROAD EMPLOYEES AND RELIEF ASSOCIATIONS.

Suit was brought to recover from the defendant for injuries received while in its employ. For answer it was set up that the plaintiff had been compensated for his injuries by a railroad relief association, which required from its members a release of all liability on the part of the railroad company in consideration of the payment of claims by the association.

HELD—The by-laws of a railroad relief association requiring its members to release the company from any claim to damages before applying to the association for relief, is not against public policy; it simply requires the claimant to elect whether he will look for compensation to the relief association or the company in whose service he was injured. A person is not estopped from claiming compensation from a railroad company for an injury by reason of his having previously received a benefit from a relief association for the same injury, which he then claimed was caused by malaria, jaundice, etc. When the claimant's injuries were aggravated by his own indiscretions, he is entitled to recover to the extent of the damages sustained without his fault, but not for subsequent damages caused by his own acts.

United States Circuit Court.—*Owens* vs. *Baltimore and Ohio Railroad.*

WHAT CONSTITUTES "TOTAL INABILITY TO LABOR."

The constitution and by-laws provided for relief to members during "total inability to labor." It was shown that the member was incapacitated to earn his livelihood at the employment in which he was engaged at the time of the accident, yet was able to earn as much or more money at some other employment.

HELD—The injury of the member did not constitute "total inability to labor," as provided in his certificate, and consequently he cannot recover.

Pennsylvania Supreme Court.—*Baltimore and Ohio Employees Relief Association* vs. *Post.*

LIMITATION OF RIGHT TO BRING ACTION.

The policy provided that "no suit or proceeding at law or in equity shall be brought to recover any sum hereby assured unless the same is commenced within one year from the time the right of action accrues."

HELD—This limitation is valid and runs during the minority of the beneficiaries, there being no exception in their favor.

Texas Supreme Court.—*Sugg* vs. *Travelers Insurance Company.*

WHAT CONSTITUTES INTENTIONAL INJURY.

It was a condition of the policy that it should not cover injuries resulting from the intentional action of the assured or any other person. The evidence showed that the injury complained of was inflicted upon the plaintiff by another who willfully assaulted him with a knife, wounding him and preventing him from attending to his business.

HELD—Under the conditions of the policy the plaintiff was not entitled to recover.

St. Lawrence Circuit Court.—*Scherk* vs. *Travelers Insurance Company.*

TOTAL AND PERMANENT DISABILITY.

The constitution of the association provided that a member "totally and permanently disabled from following his usual or other occupation" was entitled to certain benefits. Another

clause defines total disability as one which should "permanently prevent the member from following any occupation whereby he or she can obtain a livelihood." It was shown that the claimant, while disabled from pursuing his regular occupation, was enabled to perform other work and earn a livelihood thereby.

HELD—The words "or other occupation" could not be held to mean "or other occupation of the same kind," and one who, disabled from following his own occupation, was still enabled to make a livelihood at another, was not entitled to the benefit provided for total disability.

United States Circuit Court.—*Albert* vs. *Order of Chosen Friends.*

LIMITATION OF ACCIDENT ASSURANCE.

Hutchcraft held two tickets for $3000 each in the accident company, assuring generally against "death by external, violent or accidental means," but not against "intentional injuries" inflicted by self or "any other person." While the assurance was in force the assured was waylaid and assassinated for the purpose of robbery. Two defenses to the action to recover under the tickets were, first, the assured having been killed by intentional means, his death was not accidental within the meaning of the terms of the policy which assured him against death "through external, violent and accidental means;" second, that the proviso in the policy expressly exempted the company from liability in case the assured came to his death through injuries intentionally inflicted by another person.

HELD—Accidents are of two kinds: First, those which befall a person without any human agency, as the killing of a person by lightning. Here the elemental properties of lightning and its flash are not caused or controlled by human agency; but the fact that the person was struck by unintentionally placing himself within its range is as to him an accident. Second, those that are the result of human agency. The latter are divided as follows: First, that which happens to a person by his own agency, as if he is walking or running, and accidentally falls and hurts himself. Here he falls by reason of his agency in walking or running, but he did not intend to fall. He did not foresee that he would fall in time to avoid it. The fall was therefore accidental. Second, that which befalls a person by the agency of another person, without the concurrence of the latter's will, as where one standing on a scaffold unintentionally lets a brick fall from his hand and it strikes a person below. Here the dropping of the brick, as it was not intended by the former, and was unforeseen by the latter, is in the broadest sense an accident. Third, that which a person intentionally does, whereby another is unintentionally injured, as where one intentionally fires a gun in the air and accidentally shoots another person. Here the act of firing the gun was intentional, but the shooting of the person was unintentional. Therefore, on the part of the person firing the gun, the shooting of the other would be accidental, though not in as broad a sense as in the former case, because some part of his act was intentional; but as to the person shot, it was by purely accidental means. Fourth, so also, as we think, if one person intentionally injures another, which was not the result of a rencounter, or the misconduct of the latter, but was unforeseen by him, such injury as to the latter, although intentionally inflicted by the former, would be accidental. When the injury is not the result of the misconduct or the participation of the injured party, but is unforeseen, it is as to him accidental, although inflicted intentionally by the other party. In other words, we do not regard it as essential, in order to make out a case of injury by accidental means, so far as the injured party is concerned, that the party injuring him should not have meant to do so, for if the injured party had no agency in bringing the injury on himself, and to him it was unforeseen—a casualty—it seems clear that the fact that the deed was willfully directed against him would not militate against the proposition that as to him the injury was brought on by "accidental means." That part of the proviso that is germane to the second ground of defense is as follows: "And no claim shall be made under this ticket when the death or injury may have been caused by dueling, fighting, wrestling, lifting or over-exertion, or by suicide (felonious or otherwise, sane or insane), or by intentional injuries inflicted by the assured or any other person." The fact that the assured engaged in a duel or fight, though forced upon him; the fact that he engaged in a wrestling match, however innocent; the fact that he engaged in lifting, though never so cautious; the fact that he over-exerted himself, though never so innocent of an intention of doing so—whereby he received injuries—are expressly excluded from the operation of the policy. Also the fact that the assured commits suicide, although

insane, therefore in a legal sense accidental, excludes him from the benefit of the policy. The remaining clause stipulates for a further exemption of the appellee's liability in the event that intentional injuries are inflicted upon the assured by himself or any other person. The clause when placed in juxtaposition with its antecedents reads as follows: "No claim shall be made under this ticket when the death or injury may have been caused by intentional injuries inflicted by the assured or any other person." The sentence, though awkwardly expressed, is complete, and clearly expresses the idea that if the assured intentionally kills or injures himself by the infliction of bodily wounds, he thereby breaks the condition of the policy; or that if he is intentionally killed or injured by any other person, by the infliction of bodily wounds, the condition of the policy is thereby broken. Therefore, to add the words "with his consent or at his instance" would have the effect of torturing the meaning of the language used beyond its legitimate import. By the terms of the contract the company undertakes to indemnify against death or injury effected "through external, violent and accidental means." By virtue of this undertaking the company would be liable if the death or injury should be effected by any external and violent means whatever that was as to the assured accidental, except in so far as the company by the proviso limited its liability; for it is a well-known rule of construction that where the undertaking of a party is expressed in general terms, as in this case, and specified things, as in this case, are excepted from the operation of the general terms, such terms are to be construed as covering all things coming within their scope, except those that are expressly excluded. As therefore the assassination of Hutchcraft was as to him an unforeseen event—a casualty—his taking off was through external, violent and accidental means. But we also think the clause of the proviso that excludes the appellee's liability, in case death or injury is intentionally inflicted by any other person, applies to this case. We think, however, that said clause was intended to apply to such injuries by other persons as are intentionally directed against the assured, and not to such injuries as the assured may receive at the hands of the third persons who are intending to do mischief generally, or who are attempting to injure any particular individual other than the assured, or class of individuals, or any kind of property for in such cases it cannot be said that the injury was intentionally aimed directly and individually at the assured. Judgment of Circuit Court affirmed.

Kentucky Court of Appeals.—*Hutchcraft's Executors* vs. *Travelers Insurance Company.*

POLICY VOID THROUGH NON-PAYMENT OF PREMIUMS.

This action was brought to recover the balance of $300 on a policy issued by the defendant company made payable, in case of death, to the mother of the assured. The whole amount of assurance was $300, and from that, in case of death, was to be deducted any payments the company might have made for accidents causing total disability, at the rate of $7.50 per week during its continuance. The assured was killed by an accident during the life of the policy; the premiums to be paid aggregated $30, payable in installments of $7.50 each. At the time of issuing the policy the assured was a brakeman in the employ of a railroad company, and he gave in payment of his premiums four orders upon the railroad company for $7.50 each, to be paid in November and December, 1885, and January and February, 1886. None of these orders were ever paid. The assured met with an accident for which he claimed $30. An agent of the company gave him first, an order for $7.50 on account of such disability, and subsequently another order for $22.50, making $30 paid. The theory of the plaintiff in this case was that the company, by thus paying the claim of the assured, conceded the receipt of the year's premium. It was in evidence that the $30 for disability was paid by mistake.

HELD—The case is one of fact and not of mere presumption. Did the assured pay all the premiums, is the only question. This court is not frequently called upon to settle technical causes of action. The learned counsel state in their brief: "The whole theory of this case is that the premiums were paid in full by the acts of the insurance company." These acts of the company, if at all, were that the company made a free and voluntary gift of $22.50 to the assured when he was not entitled to any part of it, and gave orders and took a receipt as evidence of it. But the theory would have been more correctly stated, that the premiums were paid by the acts of the agent of the company in giving the assured orders for money when

he was not entitled to it, and taking his receipt by sheer mistake or by fraud of the assured; or the premiums were never paid, and the policy for that reason was void during the life of the assured. The plaintiff, therefore, is not entitled to recover.

Wisconsin Supreme Court.—*Mellin* vs. *Accident Insurance Company of North America.*

ACCIDENT COMPANY NOT LIABLE FOR SUICIDE OR MURDER.

This was a suit to recover under an accident policy. Judgment was given against the company for $5600 and costs, and appeal taken to the United States Supreme Court. In the plaintiff's cause of action it was set forth that the assured "was accidentally shot through the heart by a pistol or gun loaded with powder and ball by some person unknown to plaintiff, by reason of which accidental injury said George P. McConkey then and there instantly died." The answer denied that death was caused by external, violent and accidental means, maintaining, first, that death was caused by suicide; second, it was caused by intentional injuries inflicted by the assured or some other person. In charging the jury, the judge of the trial court instructed them that "the burden of proof is upon the plaintiff to establish by a preponderance of creditable testimony that the deceased came to his death by injuries or by an injury inflicted through external, violent and accidental means within the intent and meaning of the contract and conditions expressed in the policy." The judge explains in regard to this charge "that it does not clearly appear from the evidence that the assured came to his death from injuries as above set forth, and the presumption is that the means were unintentional on the part of the assured, which the court holds satisfies the contract. It is presumed, but is not conclusive, and may be overcome by evidence, if such there is in the case, that the injuries were voluntary and intentional." Appeal from the verdict was taken, and exceptions to the charge of the trial judge made a ground therefor.

HELD—There is no escape from the conclusion that under the issue presented by the general denial in the answer, it was incumbent upon the plaintiff to show from all the evidence that the death of the assured was the result not only of external and violent, but of accidental means. Such being the contract, the court must give effect to its provisions according to the fair meaning of the words used, leaning, however, where the words do not clearly indicate the intention of the parties, to that interpretation which is most favorable to the assured. The evidence was direct and positive of the fact that death ensued from pistol shot through the heart of the assured. Were the means by which he came to his death also accidental? If he committed suicide, then the law was for the company, because the policy by its terms did not extend to or cover self-destruction, whether the assured was at the time sane or insane. While it was not to be presumed as a matter of law that the deceased took his own life or that he was murdered, the jury were at liberty to draw such inferences in respect to the cause of death as, in the settled rules in evidence, the facts and circumstances justified. The instructions to the jury were so worded as to convey the idea that if the assured was murdered the plaintiff is entitled to recover. In other words, even if the death was wholly caused by intentional injuries inflicted upon the assured by another person, the means used were accidental as to him, and therefore the company was liable. This was an error. Judgment reversed.

United States Supreme Court.—*Travelers Insurance Company* vs. *Sadie P. McConkey.*

DEATH FROM SOMNAMBULISM OR DRUNKENNESS.

In an action upon a policy of accident insurance it was

HELD—A stipulation in an accident policy that the assured shall claim no waiver by reason of any act of the agent, unless the agent is so authorized by the president or secretary of the company in writing, is confined to those provisions of the policy which make it a valid and binding contract of insurance, and does not extend to stipulations which are to be performed after the loss has occurred. Where there is a notice on the policy that notice of change of occupation or death or accident are to be given to an agent who was empowered to write the policy, and it appearing that the agent had power to adjust losses, and that the company followed his recommendation about paying them, he must be taken to be a general agent of the company and to have power to waive preliminary proof of loss. The company relied on the judgment of its general agent, and paid or refused to pay its losses as he advised. He refused

to pay on the ground that the deceased was drunk at the time of the accident. After investigating the accident he told the plaintiff that he had no case, and took away from the attending physician the blank notice and proof of death which he had given him to fill up. This constituted a waiver of the condition requiring proofs of loss to be furnished. The defense being that the deceased fell from a window while drunk, testimony of a witness that shortly before the accident the deceased did not appear to be drunk, that he saw him early the next morning and there were no signs of his having been drunk, and similar evidence, was sufficient to sustain the finding that the deceased was not drunk at the time of the accident. An instruction to the jury that if the deceased got up in his sleep, and while asleep fell from the window, they should find for the defendant, was properly refused, as it would tend to mislead the jury and cause them to think that if the deceased got up in his sleep, waked up and then fell asleep, and fell out of a window, somnambulism was the proximate cause of his death. Judgment of plaintiff for full amount of policy affirmed.

Virginia Court of Appeals.—*Travelers Insurance Company* vs. *Harvey.*

LACK OF DILIGENCE IN PAYING PREMIUM.

The circumstances of this case were peculiar. Mr. Cronkhite, the assured, fell into an excavation and received a bruise, from which time his health began to fail. He was better and worse at intervals. After the lapse of six weeks he was taken with pneumonia and died. The plaintiff contended that while pneumonia may have been the proximate cause, yet the bruise received by the fall was the primary cause of death; in fact, the bruise created and produced the pneumonia which resulted in death. It was shown in evidence that the deceased received his policy on October 3, but had paid no money to the general agent of the company, who had, however, agreed to give credit to the first of the month following the issuance of the policy. It was alleged that the assured called to pay the sum due at the time stipulated, but as the agent was not in he requested a solicitor to pay it for him, which the solicitor did not do, and, the assured dying, suit was brought to recover.

HELD—The question as to the death resulting from the bruise was a proper one to leave to the jury. If pneumonia is a germ disease, the blow received by the assured could not have developed or created the germs. Such injury, however, by weakening the system, may tend to the development of disease. Doctors disagree, and the court will not pretend to determine the fact. As to the payment of dues to the company, it is shown that the agent who extended the time of payment was authorized so to do, but sub-agents had no authority so to do. The soliciting agent who obtained the application of the deceased and delivered to him his policy had no authority to change the terms of the contract or to make new arrangements regarding the payment. The fact stands patent and unconcealed that in this case the assurance company, when it has never received a dollar of premium, is asked to pay $5000 to the beneficiary of a man who never paid such premiums. Of course, when such a fact stands out conceded, the natural inquiry of any fair and reasonable man is, why should it pay? It is the duty of a judge to try and lift a case above any mere technicality and place it upon a broad and absolutely just plane. A party should not be called upon to pay when it has in fact received nothing, unless there is some plain, clear and positive reason upon which the man can rest. It was shown in evidence that on the day when Mr. Cronkhite had agreed to pay his premium, he went with the soliciting agent to the office of the general agents ostensibly for that purpose. The agent not being in, Mr. Cronkhite went home, asking the solicitor to pay the premium, and promising to settle with him at a later period. The solicitor did not find the general agent, and consequently did not pay. The argument is that while payment in fact was not made, the effort was made to pay and everything done that reasonable diligence could demand in order to insure payment. Had the assured actually paid the money to the soliciting agent, who was authorized to collect, the case would have been different. He was an authorized agent of the company, and the company could enforce collection from him by the strong process of the criminal law. The company had never consented to accept this solicitor as its debtor, and never permitted him to say: "I will be good for this premium and will pay you the money, and the assured will settle with me." That is not payment. The money must come out of the pocket of the assured and pass into the hands of some person who has authority to receive it for the company, because after it passes into the hands of sor

person authorized to receive it the money can be collected by the company; for if the agent does not turn it over he is chargeable with embezzlement. So it stands in this case that there was a person present who was entitled to receive the money, and the assured did not give it to him, and made no further effort to pay his dues than simply saying to the collector: "You make the payment and I will settle with you." It is very clear that this cannot be held as the exercise of reasonable diligence to accomplish the payment of the money. Verdict directed for the defendant company.

United States Circuit Court, District of Columbia.—*Phœbe C. Cronkhite* vs. *Accident Insurance Company of North America.*

VOLUNTARY EXPOSURE TO UNNECESSARY DANGER.

The contract contained the stipulation exempting the company from liability from injuries occasioned by "voluntary exposure to unnecessary danger, hazard or perilous adventure." The defense was that the injuries received by plaintiff were within the exceptions. It was shown that the assured in walking home one night along a railroad track crossed a trestle several feet in length, consisting of cross-ties elevated six or eight feet above the bottom of the pool. The night was dark and rainy. He had in his arms or hands two packages, and while endeavoring to pass he made a misstep, fell through and hurt himself seriously. It was shown that this was his usual route home and that many others traveled the same way, but that there were other plain and safe routes by means of which he could have reached his home without exposure to danger. Suit was tried in a justice's court and judgment given against the plaintiff, and he appealed to the jury. The jury found against him, and he carried the case to the Superior Court by certiorari. The court sustained the certiorari and ordered a new trial.

HELD—The verdict was amply justified by the evidence, and I scarcely see how the jury could have rendered any other verdict. The charge of the justice to the jury was in error in so far as it relates to matters that were irrelevant; but such matter was not obligatory on the jury. When the plaintiff in error has caused it to be given as pronounced obligatory, a reversal here of a judgment granting a new trial is not to be expected, though the verdict is apparently correct. The party must take the consequences of a new trial, which, whatever may be the substantial merits of the case, is justified by an illegal charge prompted by his own counsel. Judgment affirmed.

Georgia Supreme Court.—*Jones* vs. *Travelers Insurance Company.*

WHAT CONSTITUTES TOTAL DISABILITY.

Y had an accident policy and he was injured so that he could not conduct his business, which was that of a billiard-saloon keeper. He could, however, do some acts necessary to be done in such business, but he showed on the trial of the action brought to recover on the policy that he was wholly disabled from doing many of the material acts necessary to be done in his business. Plaintiff had judgment, and defendant appealed on two grounds: 1. That under the terms of the policy which provided that the indemnity should be paid if the injury shall 'immediately and wholly disable and prevent the assured from the prosecution of any and every kind of business pertaining to the occupation under which he is insured." 2. That immediate notice of the injury shall be given in writing to the secretary of the company at Hartford, Conn. The policy was procured at Bangor, Me., by one Parks, who was the agent of the company at that place, to whom Y gave immediate verbal notice of the accident and injury to him, but did not give the exact date thereof. The case was carried to the Supreme Judicial Court.

HELD—A contract of assurance is to receive a reasonable construction so as to carry out the purpose for which it was made. In cases of doubt it is to be liberally construed in favor of the assured, that in all cases he may receive the indemnity contracted for. At the same time effect must be given to all the language used to guard the company against imposition. The object to be accomplished by this contract was the payment of an indemnity to the plaintiff for loss of time from being wholly disabled from prosecuting his business by an injury received as specified in the policy. He was not able to prosecute his business unless he was able to

do all the substantial acts necessary to be done in its prosecution. If the prosecution of the business required him to do several acts and perform several kinds of labor, and he was able to do and perform one only, he was as effectually disabled from performing his business as if he could do nothing required to be done, and while remaining in that condition he would suffer loss of time in the business of his occupation. The notice to Parks was a sufficient notice, as he was the agent of the company, and as the date of the accident and injury is not required in the notice provided for in the policy, it is not essential to give it to bind the company. The company must pay this loss or indemnity.

Maine Supreme Judicial Court.—*Young* vs. *Travelers Insurance Company.*

Disability Must be Total to Entitle to Indemnity.

Plaintiff was assured as a "leather cutter and merchant," and by an accident was so disabled as to prevent his following for a time the former occupation. He was to receive an indemnity of $15 per week in case of total disability. Suit was brought for recovery of this indemnity and judgment was rendered for plaintiff, defendant appealing.

Held—The plaintiff was assured as a "leather cutter and a merchant;" he was described as having a twofold occupation. The fact that leather cutting is more hazardous than the mercantile portion of the assured's business undoubtedly served to fix the classification and the rate of indemnity, but cannot control the provision in respect to the disability, which shall entitle him to have indemnity "beyond the money value of his time." On the whole, we are of the opinion that to entitle the plaintiff to recover, he must show a disability both as a leather cutter and as a merchant. Judgment reversed.

Massachusetts Supreme Judicial Court.—*Ford* vs. *United States Mutual Accident Relief Society.*

Accident Insurance and Consequential Liability.

The case of "Isitt and others *vs.* The Railway Passengers Assurance Company," raised two interesting points in the law of accident assurance. The first point was a somewhat peculiar one with regard to the powers of an umpire appointed under an arbitration. The question to be decided in the case was whether the company was liable under a policy of assurance against accidents in which the crucial words were "die from the effects of such injury." The private Act of Parliament of the company provided that any question or any contract of assurance might, at the request either of the company or the assured, or the representatives of the assured, be referred to arbitration. Now, in the present case, the arbitrators had disagreed. The umpire had found it difficult, if not impossible, to make up his mind, and he had stated his award in what is called the form of "a special case," the practical result of which was that he had found in favor of the company, subject to the opinion of the court. The first question then to be decided was, whether this statement of a special case was within the umpire's power. The court decided that it was, and accordingly the case proceeded. The policy was in the form that if the assured should sustain any injury caused by accident, and should die from the effects of such injury, the company would be liable. In the present case, Mr. Isitt having dislocated his shoulder by a fall, he was afterward found to be suffering from pneumonia, and died of the disease. Now the umpire, on this statement of facts, came to the conclusion, but subject to the opinion of the court, that the company was not liable. The court, however, thought that the natural intervening consequences must be taken into account. A man, they said, who lived some time after the accident must be exposed to some external conditions. They, therefore, considered that death had resulted from the accident, and was its natural consequence, and the company was liable. So much for the purely legal aspect of the case.

But the decision arrived at by the Divisional Court of Queen's Bench will prove of serious importance to accident insurance companies. The deceased is shown to have injured his shoulder, and he thought it advisable to keep his bed, although it had been suggested by a medical man that he should go about as usual. A slight cold was caught, and characteristic wintry weather having set in, Mr. Isitt, the cold having become bronchitic, died, being, it is stated, one of many victims of a London fog. The claim made by the executors was resisted on the ground that the accident had not caused the death, and the medical evidence on this

point was as strong as it could be—indeed, as a matter of common sense, the possibility of an injury to a shoulder causing bronchitis would appear out of the question. The matter was referred to arbitrators, who disagreed, and the umpire decided in favor of the company, but gave leave to the executors to appeal to the judges if disposed. As the parties had agreed that the award of the arbitrators should be binding and decisive, the reason for this course does not appear very strong, but it was allowed by the court. Of this permission the executors availed themselves, and the judges decided against the company.

If this doctrine of indirect results is once to be admitted, the consequences will be serious for the companies. They may be called upon to pay, say, for a death from indigestion, if it could be proved that the indigestion was the result of hurriedly rising from a dinner table, to seek the bandages of a chemist owing to a cut finger. Again, a man may slightly sprain his ankle, and instead of walking to his destination may take a cab which has carried a smallpox sufferer. If death result from the disease, that death surely is even more nearly the consequence of an accident than was Mr. Isitt's; but it is obvious that if such cases are to be held covered by an accident policy, there will be no end to the deaths which may be traced to accident in the first place. From the report of the case, it appears that before the arbitrators it was contended by the plaintiffs that death must have been the direct consequence of the *injury*, as the deceased having stayed at home could not have caught cold. Before the judges a different line was taken, and it was urged that it was owing to the injury that cold was caught.

It would seem that any departure from the doctrine that accident insurance companies should be liable only for the direct and immediate consequences of an accidental injury is wholly contrary to the spirit of the contract, and opens a door to unfounded claims of all kinds.—*The Review* (London).

REV. LYMAN ABBOTT ON LIFE ASSURANCE.

Mr. Abbott pictures the condition of men who have wives and children or others dependent upon them, and who do not know what would become of their dependents if they themselves were taken away. He says he believes in life assurance for them for two reasons:

1. "It compels them to save money. A man may put money in a savings bank; but when he has assured his life he must put money in the life assurance company. It compels thrift. It puts the assured under bonds to lay up a few dollars every year to provide for the future. It is a great thing when a married man and his wife learn the value of putting by every six months from ten to fifty dollars, not for enjoyment, either present or future, but for safety. The savings bank does something to teach this lesson. The life assurance company teaches it still better.

2. "It provides at once for the contingency which most of us are all our life working to provide for—the possibility of our own death. One could easily bear to be poor. One could even bear to take his wife and children down with him into poverty, so long as he could be with them to help them carry the load, and carry the heaviest part himself. But to go off to his own eternal rest, and to leave them to go down into poverty, and to fight the wolf from the door—what prospect more terrible than this to look forward to. Every man is bound by the highest consideration of prudence and honor to guard those who have entrusted their destiny in his hands against such a contingency. Every honorable and forecasting man does endeavor so to do, by laying by a little every year against a rainy day. The assured saves fifty dollars a year and puts it into a life assurance company. As soon as he has paid the first premium he has laid up one, two, three, five thousand dollars, as the case may be. His family is secured from the day the assurance is perfected. Protection is a thing accomplished, and requiring for its perpetuity only a reasonable amount of thrift and economy for future years.

"For these two reasons I believe in life assurance: It educates thrift in the family; it provides instant protection for the family."—*Equitable Record.*

Statistics of Foreign Companies.

The following pages of statistics, relative to foreign insurance companies, showing their location, insurance transactions, financial standing and business managers, we compile from that very valuable English publication, the Post-Magazine Almanack. Persons desiring information regarding any English company more in detail than is here given, more especially as to the personnel of the companies, are referred to that publication:

Directory of British Insurance Companies.

[Compiled for The Year Book from the Post-Magazine Almanack.]

The life assurance offices marked F. S. in the list are constituted as friendly societies, and therefore not under the operation of the life assurance companies' act, 1870 to 1872.

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1862	Aberdeen & Northern F. S., Aberdeen..	Industrial Life & End.	Jas. Robertson, Sec.
1866	Accident, London, E. C.....	Acc's, Gen'l and Rail.	C. Harding, Man.
1824	Alliance, London.....	Life and Fire.....	Robert Lewis, Sec.
1824	Alliance, London, E. C.....	Marine.....	Douglas Owen, Sec.
1876	Amalgamated Engineers F. S., London	Industrial Annuity...	J. W. Bacon, Sec.
1885	Ancient Benefit P. S., Cardiff.....	Ind. Life and Sickness	David Rowlands, Sec.
1808	Atlas, London, E. C.....	Fire and Life.....	S. J. Pipkin, Sec.
1865	Bankers Guarantee, London, E. C....	Fidelity Guarantee...	John A. Allan, Sec.
1872	Bath and West of England, Bath.....	Plate Glass.....	J. Steadman, Man.
1872	Berkshire F. S., Reading.....	Ind. End. & Med. Aid	Frederic Butler, Sec.
1846	Birmingham United League F. S., Birmingham.....	Industrial Life.....	Henry Fearn, Sec.
1881	Birmingham Workmans F. S., Birmingham.....	Ind. Life and Sickness	George Mackie, Sec.
1840	Blackburn Philanth. Burial F. S., Blackburn.....	Industrial Life.....	Abraham Culshaw, Sec.
1863	Blackburn Philanth. Mutual F. S., Blackburn.....	Industrial Life.....	Richard McNeal, Sec.
1886	Blackburn Plate Glass, Blackburn.....	Plate Glass.....	E. J. Bullough, Sec.
1883	Blue Ribbon, Birmingham.....	Life and Accident....	W. H. Greening, Man.
1859	Boiler Insurance and Steam Power, Manchester.....	Steam Boilers, Employers Liability....	Percival Hartley, Sec.
1876	Bolton Cotton Trade, Bolton.....	Fire.....	P. Kevan, Sec.
1874	Bradford Plate Glass Mutual, Bradford.	Plate and other Glass.	Thomas Middlebrook, Sec.
....	Bridge Inn Friendly Society, Oldham..	.....	
1881	Brighton and Sussex Union, Brighton..	Fire.....	George Freeman, Man.
1863	British and Foreign, Liverpool.....	Marine.....	A. McNeill, Sec.
1880	British and Irish Plate Glass, Bristol..	Plate Glass.....	H. L. Riseley, Sec.
1847	British Empire Mutual, London, E. C..	Life.....	E. Bowley, Man.
1854	British Equitable, London, E. C.....	Life.....	W. S. Gover, Man.
1886	British Glass, Glasgow.....	Plate Glass.....	William Affleck, Man.
1888	British Law, London, E. C.....	Fire.....	H. Foster Cutler, Man.
1863	British Legal, Glasgow.....	Life and Loans.....	H. Steel, Sec.
1866	British Workmans, Birmingham.....	Life and Endowments	H. Port, Man.
1862	British Workmans F. S., Walsall.....	Ind. Life and Sickness	Daniel Hopley, Sec.
1854	Briton Medical and General, London..	Life.....	R. P. Hardy, Sec.
1881	Builders Accident, London, W. C.....	Employers Liability..	E. S. Henshaw, Sec.
1873	Bute, Rothesay.....	Fire.....	D. Macbeth, Sec.
1805	Caledonian, Edinburgh.....	Fire and Life.....	D. Deuchar, Man.
1871	Caledonian Plate Glass, Glasgow.....	Plate Glass.....	W. M. McCulloch, Man.
1887	Cambridge University and Town, Cambridge.....	Fire.....	Arthur Rutter, Sec.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
....	China Traders, London, E. C.	Marine	W. Schmidt, Man.
1834	Chorley Family Funeral F. S., Chorley.	Industrial Life	James Sargent, Sec.
1840	Church of England, London	Life and Fire	H. M. Baker, Sec.
1838	City of Glasgow, Glasgow	Life	F. F. Elderton, Man.
1862	City of Glasgow F. S., Glasgow	Ind. Life and Sickness	R. L. Gemmel, Sec.
1881	City of London Fire, London	Fire	L. C. Phillips, Gen. Man.
1829	Clergy Mutual, Westminster,	Life, Endowm'ts, etc.	Matthew Hodgson, Sec.
1824	Clerical Med. and Gen., London	Life	W. J. H. Whittall, Asst. Act.
1888	Colchester Mutual, Colchester	Plate Glass	G. C. Alder, Man.
1878	Colonial Mutual, London, E. C.	Marine	
1874	Colonial Mutual, London, E. C.	Life and Annuity	H. J. Symons, Under.
1867	Combination F. S., Brentford	Sick, Life & Endow.	Samuel Proud, Sec.
1887	Commercial Fire of Scotland, Edinburgh	Fire	R. Aiton Taylor, Man.
1880	Commercial Plate Glass, Sunderland.	Plate Glass	G. W. Bain, Man.
1861	Commercial Union, London, E. C.	Fire, Life and Marine	G. Lyon Bennett, Sec.
....	Cotton Waste Dealers, Heywood	Fire	W. Booth, Sec.
1867	Co-operative, Manchester	Fire, Life and Fidelity	James Odgers, Man.
1807	County, London	Fire	G. Stevens, Sec.
1847	County, Hertford	Hail	J. W. Chesshyre, Man.
1825	Crown, London, E. C.	Life	A. Mackay, Sec.
1887	Crown Accident, Bristol	Accident, Guarantee.	W. E. Thomson, Man.
1888	Cumberland & Westmoreland, Whitehaven	Fire	J. Cant, Man.
1887	Cumberland Glass, Whitehaven	Plate Glass	H. T. Weld, Man.
1807	Eagle, London, S. W.	Life	G. Humphreys, Sec.
1887	Ecclesiastical Buildings, London, W. C	Fire	John Duncan, Sec.
1823	Economic, London, E. C.	Life	J. R. Grimes, Sec.
1886	Economic, London, E. C.	Fire	J. Carswell, Man.
1886	Economic Plate Glass, Plymouth.	Plate Glass	William Luxon, Sec.
1888	Economic Reinsurance, London, E. C.	Fire Reinsurance	J. Carswell, Man.
1823	Edinburgh, Edinburgh	Life and Annuities	G. M. Low, Man.
1887	Edinburgh Employ. Liab, Edinburgh	Accidents of all kinds.	J. M'Cankie, Man.
1880	Empire Liability Assurance Corporation, London, E. C.	Emp. Liab., Acc't, Fid. and Fire	S. S. Brown, Man.
1881	Emp. Liab. & Workshop, Birm'gham.	Employers Liability	W. H. Greening, Man.
1879	Eng., B'ler & Emp. Lia., Manchester.	Eng., Bl'r & Emp. Lia	E. Moss, Sec.
1839	Eng. & Scottish Law, London, S. W.	Life, Ann., End. & Ln	A. Jackson, Man.
....	English Industrial F. S., Liverpool	Sickness & Med. Aid.	J. Carty, Sec.
1844	Equity and Law, London, W. C.	Life	G. W. Berridge, Act.
1873	Equitable Fire, Manchester	Fire	D. R. Paterson, Sec.
1884	Equitable Guar. & Acc., Manchester	Fire, Guar. and Acc.	D. R. Paterson, Sec.
1835	Equitable Reversionary, Lon., W. C.	Reve., Life Int., An.	F. S. & C. H. Clayton, Secs.
1762	Equitable Society, London, E. C.	Life and Survivorship	A. F. Burridge, Sec.
1802	Essex & Suffolk Equitable, Colchester.	Fire	Robert Anderson, Sec.
1887	Federal, London, E. C.	Fire	D. Christie, Man.
1875	Federative, Oldham	Fire and Fidelity	J. Wainwright, Man.
1880	Fire Insurance Ass'n, London, E. C.	Fire	D. Lawrie, Man.
1888	Free Church of Scotland Fire, Edinburgh	Trust Property Only.	William Brown, Sec.
1832	Friends Provident Insurance, Yorkshire	Life, Ann., End., etc.	J. J. Dymond, Man.
1841	Gee Cross Funeral F. S., Cheshire	Industrial Life	William Sidebotham, Sec.
1837	General, London, E. C.	Life and Fire	Henry Ward, Man.
1879	Gen. Acc., Guar. & Indem., Dublin	Accidents, Glass, Fid.	Thomas Cleary, Man.
1843	General Hailstorm, Norwich	Hailstorm	C. R. Gilman, Sec.
1886	General (of Perth), Perth	Acc., Emp. Liability.	F. Norie Miller, Sec.
1836	General Reversionary, London, S, W.	Purchase of Rever, etc	D. A. Bumsted.
1881	Glasgow and London, London, E. C.	Fire	D. M. Lang, Man.
1870	Glasgow Plate Glass, Glasgow	Plate Glass	T. Dick, Man.
1870	Globe Marine, London, E. C.	Marine	B. Francis Cobb, Sec.
1871	Globe Sick Benefit F. S., London, E. C.	Industrial, Sickness	H. Hyslop, Sec.
1848	Gresham, London, E. C.	Life	T. G. Ackland, Man.
1840	Guarantee Society, London, E. C.	Fidelity	Augustus Muzio, Sec.
1821	Guardian, London	Fire and Life	T. G. C. Browne, Sec.
1863	Guardian, Manchester	Plate Glass	Thomas Harris, Sec.
1880	Guar. Horse, Vehicle & Gen., London.	Horse, Vehicle & Ind.	Ernest H. Wilson, Sec.
1886	Guardian Indemnity, London, E. C.	Horse, Vehicle & Ind.	E. H. Wilson, Man.
....	Guernsey Mutual, Guernsey	Fire	
1861	Halifax Royal F. S., Halifax	Ind. Life & Med. Aid.	William Smith, Sec.
1888	Hand-in-Hand, Bath	Plate Glass	Frederick Shellard, Sec.
1696	Hand-in-Hand, London, E. C.	Fire, Life and Annuity	H. Blenkinsop, Man.
1887	Hard Waste Manufacturers, Bury	Fire	Richard Horrocks, Sec.
1888	Health Insurance Cor., London, E. C.	Provide Inc. at Illness.	F. H. E. Livesay, Man.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1883	Hereford Financial Ass'n, Hereford...	Loans & Plate Glass..	T. Hutchinson, Sec.
1864	Home and Colonial, London, E. C....	Marine.....	T. Allen Clark, Sec.
1868	Hong Kong, London, E. C.....	Fire.....	C. G. Hay, Man.
1868	Horse, London, E. C.....	Horses and Cattle...	A. Waters, Sec.
1881	Huddersfield and District.....	Employers Liability..	
1881	Hull and Eastern Counties, Hull.....	Plate Glass.....	S. T. Nicholson, Sec.
1828	Hyde Funeral F. S., Cheshire.....	Industrial Life.....	William Moore, Sec.
1803	Imperial, London.....	Fire.....	E. Cozens-Smith, Man.
1820	Imperial, London.....	Life.....	J. Chisholm, Man.
1878	Imperial Live Stock, London, S. W...	Horses, Cattle, etc...	Benjamin S. Essex, Sec.
1875	Imperial Union Acc., London, E. C..	Accidents.....	A. B. Shelley, Sec.
1824	Indemnity Mutual, London, E. C.....	Marine.....	Lawrence D. Smith, Under.
1878	Industrial Band of Hope, F. S., Lancashire	Ind. Life and Sickness	Joseph A. Ashton, Sec.
1866	Industrial of Great Britain, Middlesbro.	Ind. Life and End....	W. W. Clay, Sec.
1884	Insurance, Rochdale.....	Plate Glass.....	
1879	International, Liverpool.....	Marine.....	John Darlington, Man.
1882	Isle of Man, Douglas.....	Fire.....	F. E. Horton, Man.
1886	Ipswich Mutual Plate Glass, Ipswich..	Plate Glass.....	
....	Itinerant Methodist Preachers, London	Annuities.....	
....	Jersey Mutual, Jersey.....	Fire.....	
1802	Kent, Maidstone.....	Fire.....	Walter L. Seyfang, Man.
1887	King, Liverpool.....	Fire and Accident....	Henry Cross, Man.
1877	Lancashire and Yorkshire, Manchester	Accident and Guar...	C. McBride, Man.
1852	Lancashire, Manchester.....	Life and Fire.....	George Stewart, Man.
1841	Lancaster Benevolent F. S., Lancaster	Industrial Life.....	R. C. Harker, Sec.
1845	Law Fire, London, W. C.....	Fire.....	George William Bell, Sec.
1888	Law Guar. and Trust, London, W. C	Fidelity, Trusts, etc..	Thomas R. Ronald, Man.
1823	Law Life, London.....	Life.....	Griffith Davies.
1850	Law Property, London, W. C.....	Life and Titles.....	H. C. Wilson, Sec.
1853	Law Reversionary, London, W. C....	Rever. Life Int. Ann.	C. B. Clabon, Sec.
1854	Law Union, London.....	Life, Fire & Annuities	Frank McGedy, Sec.
1884	Leeds and General F. S., Manchester.	Industrial Life.....	George Betts, Sec.
1883	Leeds and North of England, Leeds..	Boiler, Emp. Liab...	G. H. Forster, Man.
1836	Legal and General, London, E. C....	Life and Annuity.....	E. Colquhoun, Man.
1868	Leicester Industrial, London, E. C...	Industrial Life.....	C. C. Bainton, Man.
1838	Life Ass'n of Scotland, Edinburgh....	Life and Annuities...	J. T. Smith, Man.
1879	Lion Fire, London, E. C.....	Fire.....	T. B. Bell, Man.
1881	Liverpool and County F. S., Liverpool	Sickness.....	J. E. Owens, Sec.
1836	Liverpool & London & Globe, L'pool.	Fire, Life & Annuities	John M. Dove, Man.
1866	Liverpool Plate Glass, Liverpool.....	Plate Glass.....	J. Reid Moir, Man.
1856	Liverpool Protective F. S. Liverpool..	Industrial Life.....	Daniel J. Thompson, Sec.
1878	Liverpool Reversionary, Liverpool....	Purchase of Rever.,etc	Cochran & Walker, Secs.
1840	Liverpool United Legal F. S., L'pool.	Sickness.....	James Currie, Sec.
1843	L'pool Vict. Legal F. S., Lon., E. C..	Life.....	John G. Clensy, Sec.
1887	Local, London, E. C	Fire.....	M. A. Serfaty, Man.
1887	London Amicable, London, S. W....	Life and Accident....	Walter Wieland, Sec.
1881	London and County, London, E. C..	Fire and Fidelity.....	William Jopson, Sec.
1873	London and County, London, E. C..	Plate Glass.....	Henry Hare, Sec.
1861	London and General, London, W. C.	Plate and other Glass.	F. B. Williams, Sec.
1862	London and Lancashire, Lon., E. C..	Life.....	W. P. Clirehugh, Man.
1862	London and Lancashire, Liverpool...	Fire.....	C. G. Fothergill, Man.
1869	London and Man. Ind., London, S. E.	Life, Med. Aid & En.	Woodward & Grayling, Mans.
1885	London and Manchester Plate Glass, London, E. C.....	Plate Glass.....	E. S. Jones, Man.
1886	London & North British, London, E. C	Plate Glass.....	W. Swan Parker, Man.
1881	London and Provincial, London, E. C.	Fire.....	H. Williams, Man.
1860	London and Provincial, London, E. C.	Marine	J. Daniell, Sec.
1873	London and Provincial Horse and Carriage, London, E. C.....	Horses and Vehicles of all descriptions..	A. Waters, Man.
1886	London & Univ. F. S., Hammersmith.	Ind. Life & Med. Aid.	B. Annereau, Sec.
1765	London Annuity Society, London.....	For Wid. of Members	Rev. R. Shepherd, Sec.
1720	London Assurance Corp., London....	Fire, Life & Marine..	J. Clunes, Man.
1881	London, Edinburgh and Glasgow, London, E. C.....	Life, Industrial, Acc..	W. A. Bowser, Man.
1869	London Guarantee and Accident, London, E. C	G., A. & Emy. Liab..	E. G. L. Anderson, Sec.
1806	London Life Ass'n, London, E. C....	Life.....	E. Docker, Sec.
1885	London Plate Glass, London, E. C...	Plate Glass.....	Wm. R. Ockerby, Sec.
1844	Loyal Philanthropic F. S., Liverpool..	Industrial Life.....	Richard Thompson, Sec.
1824	Manchester, London.....	Fire.....	C. R. Pilcher, Sec.
1888	Manchester and London, Manchester.	Accidents.....	Henry Plummer, Sec.
1854	Manchester Steam Users, Manchester.	Engines and Boilers..	Robert Tonge, Sec.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1882	Manchester Underwriters, Manchester	Marine	F. G. Freeman, Sec.
1836	Marine, London, E. C	Marine	R. J. Lodge, Man.
1852	Marine & General Mutual, Lon., E. C.	Life (also Marine)	C. G. Laing, Man.
1864	Maritime, Liverpool	Marine	R. S. Sandford, Sec.
1885	Mercantile Accident and Guarantee, Glasgow	Accidents, Fid. Guar. and Emp. Liab	C. W. Milne, Man.
1871	Merchants' Marine, London, E. C	Marine	Alfred Dawson, Sec.
1867	Methodist and General, London	Industrial Life	Daniel Marshall, Sec.
1835	Metropolitan Life, London, E. C	Life	Arthur Pearson.
....	Middlesbrough, Middlesbrough	Plate Glass	J. Gregory, Sec.
1851	Midland Counties, Lincoln	Fire, Life, Hail & An.	Benjamin Vickers, Sec.
1876	Millers Mutual, London, E. C	Mutual Fire Insurance	J. H. Chatterton, Sec.
1870	Monthly, Manchester	Industrial Life	W. S. Parker, Sec.
1872	Morley Mutual, Morley	Fire	William Smith, Sec.
1886	Mortgage Insurance, London	Mortg. & Debentures	T. Y. Strachan, Man.
1881	Mutual Accident, Manchester	Employers Liability	O. B. Jeens, Man.
1870	Mutual Fire, Manchester	Fire	J. N. Lane, Man.
1884	Mutual Plate Glass, Darlington	Plate Glass	James Cooper, Sec.
1847	Mutual Provident Alliance, Lon., S. E.	Sick., Life, An., End.	G. W. Hardwidge, Sec.
1834	Mutual, The, London, E. C	Life	H. G. Rowsell, Sec.
1822	National Assurance of Ireland, Dublin	Fire, Life and Ann	Harold Engelbach, Sec.
1864	National Boiler, Manchester	Boilers	J. Thistlethwaite, Sec.
1788	National Debt Office, London, E. C	Red. of Nat. Debt	Sir C. Rivers Wilson, Sec.
1863	National Guarantee, Edinburgh	Fidelity	G. Todd Chiene, Man.
1865	National Guardian, London, W. C	Life and Loans	Thomas J. Bourne, Sec.
1830	National Life, London	Life	H. J. Puckle, Sec.
1882	National Marine, London, E. C	Marine	W. Gray, Sec.
1886	National Medical Aid, London	Medical Attendance	A. Henri and J. Barry, Secs.
1888	National Pension Fund, London, E. C.	Pensions for Nurses	E. T. Clifford, Sec.
1835	National Provident, London, E. C	Life	Arthur Smither, Sec.
1854	National Provincial, London	Plate Glass	J. H. Brown, Sec.
1837	National Reversionary, London, E. C.	Reversions	G. A. Randall, Sec.
1809	North British & Mercantile, Edinburgh	Fire, Life and Ann	A. G. Smith, Man.
1883	North China, London, E. C	Marine	S. H. Morris, Man.
1882	Northern Accident, Glasgow	Acc., Emp. Lia. & P.G	A. C. Macintyre, Man.
1888	Northern Counties, Workington	Plate Glass	W. R. Sanderson, Sec.
1836	Northern, London, E. C	Fire and Life	James Valentine, Man.
1868	Northern Marine, Dundee	Marine	J. Logie, Sec.
1863	Northern Maritime, N'castle-on-Tyne.	Marine	J. Ferguson, Under.
1888	Northern Plate Glass, Aberdeen	Plate Glass	John M. Dunn, Sec.
1881	North of England Fire, Manchester	Fire	E. S. Heap, Sec.
1856	Norwich and London, Norwich	Acc., Emp. Lia. & P.G	C. R. Gilman, Sec.
1797	Norwich Union, Norwich	Fire	C. E. Bignold, Sec.
1808	Norwich Union, Norwich	Life	J. J. W. Deuchar, Sec.
1884	Nottinghamshire & Midland, Nottin	Fire	W. Rickman, Man.
1886	Nottingham Plate Glass and Boiler, Nottingham	Plate Glass and Boiler	W. Rickman, Man.
1877	Ocean and Gen. Guar., London, E. C.	Fidelity Guarantee	Richard J. Paull, Sec.
1859	Ocean Marine, London, E. C	Marine	A. Price, Sec.
1871	Ocean Railway and General Accident, London, E. C	Railway and Gen. Acc	Richard J. Paull, Sec.
1862	Oldham, Oldham	Fire	J. Clegg, Sec.
1884	Oldham & District Tradesmen's, Old'm	Fire	J. C. Clegg, Sec.
1886	Palatine Fire, Manchester	Fire, Acc. and Guar.	J. N. Lane, Man.
1824	Patriotic, Dublin	Life and Fire	B. H. O'Reilly, Man.
1864	Pearl, London, E. C	Life	P. J. Foley, Man.
1797	Pelican, London	Life	R. C. Tucker, Sec.
1859	Peoples Family Life F. S., Dudley	Industrial Life & Sick	Benjamin Mason, Sec.
1858	Peoples Universal F. S., Wolverh'pt'n.	Industrial Life & End	A. James George, Sec.
1782	Phœnix, London	Fire	W. C. & F. B. Macdonald, Secs.
1852	Plate Glass Insurance, London, E. C.	Plate Glass	E. Brooks, Sec.
1870	Positive, London, E. C	Life	A. G. Mackenzie, Sec.
1865	Post Office, London, E. C	Life Annuities, etc	A. Finlaison, Act.
....	Primitive Methodist, York	Fire (trust prop. only)	Rev. Chas. Smith, Sec.
1882	Prominent Sick Benefit F., Southsea	Industrial Life & Sick.	John Ludwig, Sec.
1806	Provident, London	Life	S. A. Beaumont, Man.
1886	Provident, Birmingham	Plate Glass	W. B. Winckle, Sec.
1876	Provident Clerks, London, E. C	Accident	H. B. Brain, Sec.
1865	Provident Clerks, London, E. C	Guarantee	H. B. Brain, Sec.
1840	Provident Clerks, London, E. C	Life and Ben. Fund	John E. Gwyer, Sec.
1852	Provincial, Wrexham	Life	John Francis, Sec.
1848	Prudential, London, E. C	Life	T. Dewey & W. Hughes, Mans.
1857	Queen, Liverpool	Fire, Life, Annuities.	J. K. Rumford, Man.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1849	Railway Passengers, London, E. C...	Rail, Gen., A. & E. L.	William J. Vian, Sec.
1864	Refuge, Manchester.....	Ordinary & Ind. Life.	W. Proctor, Man.
1840	Reliance, London.....	Life.....	E. Clifton Griffiths, Sec.
1881	Reliance Marine, Liverpool.....	Marine.....	T. W. Dixon, Sec.
1823	Reversionary Interest, London, E. C..	Rever., Pol. and Ann.	George Pepys, Sec.
1806	Rock, London.....	Life and Survivorship	G. S. Crisford, Act.
1882	Royal Counties F. S., London, E. C..	Industrial Life.....	J. Williams, Sec.
1845	Royal, Liverpool.....	Fire, Life and Ann...	J. H. McLaren, Man.
1720	Royal Exchange Assurance, London..	Fire, Life, Ann., Ship	E. R. Handcock, Sec.
1850	Royal Liver. F. S., Liverpool.....	Industrial Life.....	Frank H. Taunton, Sec.
1861	Royal London F. S., London, E. C...	Industrial Life.....	W. H. Hambridge, Sec.
1882	St. Albans, St. Albans	Plate Glass.....	L. J. Myers, Sec.
1885	St. Columb. District Mut., Cornwall.	Fire.....	George G. Bullmore, Sec.
1780	Salop, Shrewsbury.....	Fire.....	H. J. Salisbury, Sec.
1887	Scarborough and District, Scarborough	Plate Glass.....	Charles Webb, Sec.
1864	Sceptre Life, London, E. C	Life and Endowments	J. G. Phillips, Sec.
1877	Scottish Accident, Edinburgh.....	Accident.....	M. L. Martin, Man.
1888	Scottish Alliance, Glasgow.....	Fire and Accident....	Robert Muir, Man.
1826	Scottish Amicable, Glasgow.....	Life.....	Thomas Marr, Man.
1888	Scottish Assurance, Edinburgh.....	Acc.,Emp.Lia., & L.S	T. L. Miller, Man.
1881	Scottish Boiler and Engine, Glasgow.	Insurance and Inspec.	J. D. Young, Man.
1884	Scottish Celtic F. S., Glasgow.....	Industrial Life.....	John Campbell, Sec.
1885	Scottish Economic, Edinburgh.....	Life, Acc. and Ann...	A. Scott, Sec.
1881	Scottish Employers, Aberdeen.....	Emp. Lia., Acc. & Fid	J. Davidson, Man.
1831	Scottish Equitable, Edinburgh.....	Life.....	T. B. Sprague, Man.
1865	Scottish Imperial, Glasgow.....	Life.....	T. W. Watson, Man.
1852	Scottish Legal Life Assur. F. S., Glas.	Life.....	William W. Bain, Sec.
1881	Scottish Life, Edinburgh.....	Life, Acc. and Ann...	David Paulin, Man.
1876	Scottish Metropolitan, Edinburgh.....	Life.....	W. G. Bloxsom, Man.
1870	Scottish Plate Glass, Edinburgh.....	Plate Glass.....	W. J. Walker, Sec.
1837	Scottish Provident, Edinburgh.....	Life and Annuities...	J. Watson, Man.
1825	Scottish Provincial, Aberdeen	Fire, Life and Ann...	T. Yuille Wardrop, Man.
1883	Scottish Temperance, Glasgow.....	Life and Accident....	Adam K. Rodger, Sec.
1824	Scottish Union and National, Edinb'h	Fire, Life and Ann...	J. M. McCandlish, Man.
1815	Scottish Widows Fund, Edinburgh...	Life and Survivorship	Aw. H. Turnbull, Man.
1870	Sea, Liverpool.....	Marine	William Bates, Sec.
1837	Shropshire and N. Wales, Shrewsb'y.	Fire.....	Griffith Davies, Man.
1885	Sickness and Accident, Edinburgh....	Sickness, Acc., Emp.	J. Buyers Black, Man.
....	South British and Nat'l, London, E. C.	Fire and Marine	L. Beecher Corwin, Man.
1886	South Wales and Monmouth, Swansea	Boiler and Emp. Lia.	A. J. Richards, Sec.
1864	Southern (of Melbourne), Lon., E. C.	Marine.....	G. F. Watt, Sec.
1845	Sovereign, London, E. C.....	Life and Annuities. ..	
1887	Staffordshire Boiler, Birmingham.....	Boiler and Engine. ..	J. Rushton, Man.
1888	Standard Accident, London, E. C....	Accident.....	W. S. Parker, Man.
1825	Standard Life, Edinburgh.....	Life.....	J. H. W. Rolland, Sec.
1871	Standard Marine, Liverpool.....	Marine.....	J. Gick, Sec.
1880	Standard Plate Glass of Scot., Glasgow	Plate Glass.....	Carswell & Murray, Mans.
1843	Star, London, E. C.....	Life, Ann., Endow...	W. W. Baynes, Sec.
1887	St. Helens and District, St. Helens....	Plate Glass.....	G. C. Whitfield, Sec.
1861	Stirlingshire F. S., Stirling.....	Industrial Life.....	John Ramsay, Sec.
1883	Stockton-on-Tees P. G. Mutual, Stockton-on-Tees.....	Plate Glass.....	John Wilson, Man.
1710	Sun, London.....	Fire.....	E. H. Mannering, Sec.
1810	Sun, London.....	Life.....	J. G. Priestly, H. C. L. Saunders
1860	Thames and Mersey, London, E. C...	Marine.....	H. Buckland, Sec.
1885	Torquay Mutual, Torquay.....	Plate Glass.....	
1887	Trus'es, Ex'ors & Sec'ties, Lon., E. C	Ins. of Secur. & S. D.	J. A. Stirling, Man.
1867	Ulster Marine, Belfast.....	Marine.....	Sinclair & Boyd, Mans.
1877	Ulster Plate Glass, Belfast.....	Plate Glass.....	Arthur Lucas, Man.
1863	Union Marine, Liverpool.....	Marine.....	W. Gow, Sec.
1714	Union, London.....	Fire and Life.....	W. G. Wilkins, Man.
....	United Brothers, London, E. C.....	Industrial Life.	G. Phillips, Sec.
1883	United Fire Agency, London, E. C...	Industrial Fire.....	J. Williams, Sec.
1877	United Fire Reinsurance, Manchester.	Reinsurance Fire.....	J. N. Lane, Man.
1824	United Kent, Maidstone.....	Life and Annuities...	Walter L. Seyfang, Man.
1866	United King. Ass. Cor., Lon., E. C...	Industrial Life.....	H. Hyslop, Man.
1840	United Kingdom Temp., etc., London	Life.....	Thomas Cash, Sec.
1885	United Superannuation F. S., Portsmouth.....	Pensions.....	Charles Godden, Sec.
1866	Universal Insurance, Leeds.....	Indus., Life & Acc'dt.	T. R. Watson, Man.
1834	Universal Life Assurance, London....	Life.....	Frederick Hendriks, Sec.
1860	Universal Marine, London, E. C.....	Marine.....	W. Toz-r, Sec.
1825	University, London, S. W.....	Life.....	Chas. McCabe, Sec.

DIRECTORY OF COMPANIES IN GREAT BRITAIN.—*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1860	Victoria Mutual, London, E. C.	Life and Endowment.	Arthur J. Cook, Sec.
1886	Welsh Calvinistic, Liverpool	Fire (Trust Pro. only).	W. J. Hughes, Sec.
1841	Wesleyan and General, Birmingham	Life, Ann. and Sick.	R. A. Hunt, Man.
1872	Wesleyan Meth'ist Trust, Manchester.	Fire (Trust Pro. only).	Henry Plummer, Sec.
1887	West Cumberland, Ravenglass	Fire and Boilers.	
1807	West of England, Exeter	Fire and Life	E. H. Smithett, Man.
1886	West of Scotland, Glasgow	Fire	G. McGregor, Sec.
1861	Western Counties and Lon., Plymouth	Life, Ann. & Endow.	W. J. White, Sec.
1831	Western Annuity, Exeter	Annuities	Thomas S. Mortimer, Sec.
1836	Westminster and General, Lon., W. C.	Life	Edwd. Cutbush, Act.
1717	Westminster, London, W. C.	Fire	Charles Rouse Browne, Sec.
1855	Whittington, London, E. C.	Life	Alfred T. Bowser, Man.
1883	Yangtsze (of Shanghai), London, E. C.	Marine	R. Blackwell, Sec.
1888	York and District, York	Plate Glass	
1824	Yorkshire, York	Fire and Life	J. A. Cunninghame, Sec.
1873	Yorkshire Boiler, Bradford	Steam Bl'rs, Eng. etc.	John Waugh, Man.
1870	Yorkshire Provident, Leeds	Industrial Life	T D. McDougall, Sec.

British Companies Ceased to Exist.

Name of Office.	Business Transferred to	Winding Up.
Argus Life	Imperial Life	
City of London Marine	Ocean Marine	
East Lancashire Peoples	Industrial of Great Britain	
English and Scottish Boiler	Scottish Boiler	Voluntarily.
Fidelity, Accident, Sickness and General	Accident to Sickness and Accident. Plate Glass to Northern Plate Glass.	
Glasgow Annuity Society	Scottish Amicable	
Health Insurance Association	Health Insurance Corporation	
Leicestershire and Northamptonshire F. S.		Dissolved.
Midland Steam Boiler	Scottish Boiler	Voluntarily.
National Fire	Royal	
North Meols Rechabite Temperance F. S.		Dissolved.
One Premium F. S.		
Rescue Sick Benefit F. S.		Dissolved.
Royal Farmers	Alliance	
Western		Under Court.

Foreign Companies Transacting Business in Great Britain.

Date of Organization.	Name of Company.	Head Office at	Character of Business.	British Manager or Agent.
1886	Alliance Belge	Brussels	Fire	Bruce Morison.
1810	American	Philadelphia	Fire	J. H. Middleton.
1882	Azienda	Vienna	Fire	F. M. Hartung.
1859	Equitable Life (of United States)	New York	Life and Annuity	A. Munkittrick, Jr.
1875	Hamburg-Magdeburg	Hamburg	Fire	T. E. Wirgman.
1852	Hanover	New York	Fire	H. Sledge.
1794	Insurance Co. of North America	Philadelphia	Fire	W. H. Spiller.
1844	Le Phénix	Paris	Life	R. Guizelin.
1883	L' Eternelle	Paris	Fire	Bruce Morison.
1844	Magdeburg	Magdeburg	Fire	T. E. Wirgman.
1843	Mutual (of New York)	New York	Life	D. C. Haldeman.
1881	Mutual Reserve Fund	New York	Life	W. H. Hayward.
1845	New York	New York	Life and Annuity	J. Fisher Smith.
1866	Svea	Gothenburg	Fire	W. H. Spiller.
1872	Transatlantic	Hamburg	Fire	A. Absell.
1865	Urbaine	Paris	Life	F. Mayer.

Companies of Uncertain Address or of Doubtful Existence.

With respect to the companies mentioned in the following list the usual inquiries have been made, but no further information respecting them is forthcoming than that given below. The particulars contained in the last two columns have, in most instances, been obtained by search at the companies' registration office. The law requires that every company shall, once a year, make a return to the Registrar of Joint Stock Companies of the shareholders, with a summary of the capital and shares. It will be observed that several of the companies in the list are considerably in arrear in this respect, and they are, consequently, liable to penalties for non-compliance with the law. It is well known that negligence to comply with legal requirements generally goes hand in hand with want of capital, reckless and fraudulent trading, and extravagance in management. It will be well, therefore, for persons invited to transact business with any of the following offices, before paying a premium, to make inquiry, and to satisfy themselves that such offices are worthy of confidence.—*Post-Magazine Almanack.*

Date of Organization.	Name of Company.	Character of Business.	Capital Stated to be Paid up.	Remarks.
1884	Anchor	Fire	£57	No return since Jan. 3, 1885.
1887	City and Counties	Fire and all kinds	*nil*	Manager and a confederate in jail.
1885	City Mercantile	Fire	640	Last return March 30, 1886.
1885	City of London	Plate Glass	*nil*	J. M. Wilson, Director.
1888	Co-operative Woodworkers	Fire and Medical Attendance	....	Chief promoters in jail.
1884	County Co-operative F. S.	Industrial Life and Sickness	....	"Not known as addressed."
1888	Crown Sheet	Plate Glass	....	
1886	Enterprise Fire	Fire	14	Last return June 30, 1886.
1886	Foresters Quiver F. S.	Industrial Life and Endowments	....	
1884	General Travelers	Accident	....	No documents filed.
1884	Guardian	Accident	2	Last return April 22, 1887.
1883	Guernsey Permanent F. S.	Industrial Life and Sickness	....	"Gone, no address."
....	Hibernian Plate Glass	Plate Glass	...	
1876	Lancashire Plate Glass	Plate Glass	70	Last return Sept. 1, 1886.
1866	Liability Accident and General	Live Stock	....	No documents filed.
1868	Liverpool, Manchester and Birmingham	Industrial Life	....	Last return Dec., 1886.
1885	London and Birmingham	Fire	....	No return filed.
1883	London and Brighton	Plate Glass and Accident	598	Last return to Aug. 2, 1886.
1885	London and Provincial	Guarantee and Loans	....	No return filed.
1778	Newcastle-upon-Tyne	Boiler	1,780	
1888	Northwestern	Fire	*nil*	Return filed, April 27, 1888.
1878	North Yorkshire	Fire	2,860	
1888	Notre Dame des Flammes	Fire	....	No documents filed.
1884	Oldham and District Insurance	Fire	89	Last return Oct., 1884.
1887	Property	Fire and Accident	7	Manager in jail.
...	Rechabite Temperance F. S.		....	
1885	Reliance	Fire	205	Last return Dec. 31, 1885.
1885	Railway Season Ticket and Accidental		....	No documents filed.
1887	Scottish Mortgage	Insurance Principal and Interest	....	No documents filed.
1885	Traders and General	Fire	507	Last return Jan. 21, 1886.
1869	Union F. S.	Industrial Life	....	Insolvent at end of 1887.
1885	United Kingdom	Fire and General Accident	406	
1880	Unity Progressive F. S.	Industrial Life and Sickness	....	
1887	Workmans Tools	Fire	....	No documents filed.
....	Yorkshire Industrial F. S.		....	

We give you good advice when we say to you: "Having once assured in a sound company, let no one induce you to drop your policy." Abide by this advice and you will have no reason to regret it; and we would further recommend you to view with marked suspicion any person who seeks to induce you to act contrary to this injunction. Do not disregard or lightly esteem the vast interest you acquire in a life assurance policy, the moment you have paid good money for it; an interest that neither you nor your family can ignore; an interest superior to any and every form of surrender value.—*Ingleside.*

New Assurance Associations of Great Britain and Ireland.

Registered between January 1 and December 31, 1888.

Title of Company.	Objects.	Date.	Nominal Capital.
Ajax	All kinds (except life)	April 30	£100,000 in £1 shares.
Argus	All kinds (except life)	July 21	250,000 in £10 shares.
British Law Fire	All kinds (except life & mar.)	March 13	1,000,000 in £10 shares.
British Mutual Plate Glass	Plate glass	November 2	10,000 in £5 shares.
Brixham Steam Capstan, Engine, Boiler and Iron Ballast	Marine	October 1	Guar. of £2 each memb.
British Steamship Owners	Marine	February 8.	Unlimited.
Cardiff Pilot Boat	Marine. To take over Cardiff Pilot Boat Mutual	April 5	Unlimited.
Co-operative Woodworkers	All kinds (except life). Timber mer. and saw millers, loans, sickness and medical attendance	March 28	£2,000 in £1 shares.
Crown Sheet and Plate Glass	Plate glass	January 18.	25,000 in £1 shares.
Crystal Glass	Glass and similar articles	Dec'mber 24	10,000 in £5 shares.
Cumberland Fire	Fire	April 21	100,000 in £10 shares.
Goole Mutual Marine	Marine	February 27.	Guarantee of 1 per cent on sums insured.
Great Grimsby Mut. Small Damage and Collision Club	Marine	May 31	Guar. of £2 each vessel.
Humber Steam Trawlers	Marine	February 4	Guar. of £100 for ea. ves.
Iron Sail. Ship Own's Underw'ng	Marine	February 9	Guar. of £5 per memb.
Manchester and London Accident	Accident, guarantee and all kinds (except life)	February 17.	£50,000 in £5 shares.
Merchants Fire	Fire and parcels	April 10	1,000,000 in £5 shares.
Neptune S. S. Tot. Loss & Prem.	Marine	March 27	Unlimited.
Northwestern Fire	Fire	March 20	£20,000 in £5 shares.
Notre Dame des Flammes	Fire	August 21	8,000 in £4 shares.
North of England Freight, Demurrage and Defense	Marine	February 14.	Unlimited.
Oriental Pension and Guar. Fund	Pensions and fidelity	March 10	Guar. of £1 per memb.
Smeaton	All kinds (except life)	May 12	£1,000,000 in £10 shares
Standard Accident	All kinds (except life & mar.).	Dec'mber 29	200,000 in £5 shares.
Trustee Debenture, Assets Purchase, Mortgage Guarantee	To act as trustee & executors.	May 5	1,000,000 in £5 shares.
U. K. Steam Tug and Trawlers	Marine	February 20	Unlimited.
United Shipowners Freight, Demurrage and Protective	Marine	January 16.	Guar. of £10 per steamship, £5 per sail. ship.
United Underwriting	Marine	February 6.	Unlimited.
Welsh Baptist	Fire	October 22.	£10,000 in £5 shares.
Registered in Scotland.			
Banffshire Mutual Freight	Marine	December 6.	Unlimited.
British Marine Salvage	Marine	Dec'mber 10	£15,000.
F. C. of Scot. Fire Insur. Trust	Fire	October 1	20,000.
Imperial Plate Glass	Plate glass	January 27.	2,000.
Northern Plate Glass	Plate glass	June 8	250,000.
Scottish Alliance	Fire and accident	October 25.	250,000 in £5 shares.
Scottish Assurance Corporation	All kinds (except life)	March 14	250,000 in £1 shares.
Scottish Mine Owners Defense		Nov'mber 13	Guar. of £5 per memb.

Actuarial Societies of Great Britain.

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Staple Inn Hall, Holborn, W. C.

President, William Sutton, M. A.; vice-presidents, Marcus Nathan Adler, M. A.; Alexander John Finlaison, C. B.; Benjamin Newbatt, Thomas Emley Young, B. A.; treasurer, George Humphreys, M. A. honorary secretaries, Thos Gillespie C. Browne, George S. Crisford; auditors, Arthur Henry Bridgman, Robert Cross and William Gordon Glennie; assistant secretary, J. Clifford Hopkinson, B. A.; honorary members, Professor Sylvester, M. A., F. R. S., and W. S. B. Woolhouse, F. R. A. S., F. S. S.

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ROYAL STATISTICAL SOCIETY.

9 ADELPHI TERRACE, STRAND, LONDON, W. C.

Honorary president, His Royal Highness the Prince of Wales, K. G. Council and officers, 1888–89: Honorary vice-presidents (having filled the office of president), the Right Hon. the Earl of Derby, K. G., D. C. L., James Heywood, Esq., M. A., F. R. S., D. L., J. P., etc.; the Right Hon. George Shaw-Lefevre, M. P.; the Right Hon. Lord Brassey, K. C. B.; Sir James Caird, K. C. B., F. R. S.; Robert Giffen, Esq., LL.D.; Sir Rawson W. Rawson, K. C. M. G., C. B.; the Right Hon. J. G. Goschen, M. P.; president, T. Graham Balfour, Esq., M. D., F. R. S., F. R. C. P.; vice-presidents, Frederick B. Garnett, Esq., C. B.; Rowland Hamilton, Esq., Robert Lawson, Esq., LL.D.; the Right Hon. the Earl of Rosebery; trustees, Jas. Heywood, Esq., F. R. S.; Sir John Lubbock, Bart., M. P., F. R. S.; Sir Jas. Caird, K. C. B., F. R. S.; treasurer, Richard Biddulph Martin, Esq., M. A.; secretaries, John Biddulph Martin, M. A.; Alfred Edmund Bateman, Major P. G. Craigie; foreign secretary, John Biddulph Martin, M. A.; assistant secretary and librarian, Joseph Whittall.

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Life Assurance Companies of Austria.

Established.	Name and Location of Company.	Assurance in Force.	Premiums Received.	Claims Paid.	Funds Other Than Share Capital.
		Florins.	*Florins.*	*Florins.*	*Florins.*
1864	I. Allg. Beamten V., Wien	52,237,548	1,605,340	.....	9,024,546
1859	Anker, Wien	163,330,602	3,693,452	5,228,993	32,011,267
1831	Assicur. Generali, Triest	105,482,652	4,044,944	2,324,596	30,870,177
1860	Austria, Wien	18,302,622	595,192	419,469	2,463,292
1882	Azienda, Wien	36,628,579	862,147	508,607	7,495,696
1868	Concordia, Reichenberg	.....	112,498	25,500	.....
1867	Donau, Wien	18,090,971	584,821	327,798	4,149,511
1879	Fonciere, Pest	.....	539,572	345,626	2,800,000
1839	Janus, Wien	40,076,000	1,138,206	613,189	7,726,500
1869	Krakauer, Krakau	17,241,205	577,230	261,091	3,202,862
1860	Oester. Phoenix, Wein	.....	548,080	257,066	4,236,309
1869	Praha, Prag	7,715,172	160,157	356,504	2,365,388
1838	Riunione Adriatica, Triest	45,555,051	1,633,188	908,324	8,573,110
1869	Slavia, Prag	22,770,000	416,517	188,854	6,575,771
1868	Transsylvania, Hermannstadt	2,651,795	88,064	43,660	220,947
1863	I. Ungar. Allg., Budapest	56,312,802	2,349,966	1,548,505	12,617,652
1879	Ungar-Franzoes, Budapest	22,204,570	760,152	.....	4,815,135
1881	Wiener, Wien	17,601,461	579,910	96,371	1,213,272

Life Assurance Companies of France.

Established.	Name and Location of Company.	Assurance in Force.	Premiums Received.	Claims Paid.	Funds Other Than Share Capital.
		Francs.	*Francs.*	*Francs.*	*Francs.*
1877	Abeille, Paris	70,744,298	2,665,012	851,219	11,100,000
1873	Aigle, Paris	59,185,134	2,235,851	764,482	10,016,357
1819	Assurances Generales, Paris	776,268,795	30,077,888	11,351,536	350,415,726
1858	Caisse Generale des familles, Paris	162,526,519	6,020,706	1,203,162	23,857,479
1850	Caisse Paternelle, Paris	85,639,000	3,962,513	1,126,574	22,700,990
1875	Confiance, Paris	60,040,672	2,056,449	856,560	10,348,475
1880	Fonciere, Paris	60,991,307	2,538,038	351,560	7,049,802
1880	France, Paris	73,146,073	2,938,818	800,552	11,954,140
1881	Metropole, Paris	4,735,355	165,622	117,445	3,300,000
1864	Monde, Paris	79,882,452	2,673,560	2,179,182	19,939,406
1830	Nationale, Paris	578,985,535	19,180,402	9,539,008	221,530,126
1880	Nord, Paris	19,105,208	712,470	156,650	2,550,000
1877	Ouest, Paris	20,000,000	800,000	.....	.....
1877	Patrimoine, Paris	32,481,000	1,567,000	386,149	4,671,292
1844	Phenix, Paris	465,928,872	19,421,700	5,683,524	136,500,000
1881	Providence, Paris	56,031,730	2,088,986	497,433	6,721,924
1872	Soleil, Paris	80,878,304	2,831,840	1,138,799	16,317,711
1829	Union, Paris	239,428,490	8,913,684	7,268,871	79,639,827
1865	Urbaine, Paris	201,221,927	8,941,492	2,334,966	48,351,495

Life Assurance Companies of Roumania.

Established.	Name and Location of Company.	Assurance in Force.	Premiums Received.	Claims Paid.	Funds Other Than Share Capital.
		Lei.	*Lei.*	*Lei.*	*Lei.*
1881	Dacia-Romania, Bukarest	.....	370,936	81,288	3,392,999
1882	Nationala, Bukarest	17,322,541	551,204	19,919	1,808,153

Life Assurance Companies of Germany.

Established.	Name and Location of Company.	Assurance in Force.	Premiums Received.	Claims Paid.	Funds Other Than Share Capital.
		Marks.	*Marks*	*Marks.*	*Marks.*
1861	Allgemeine Renten-Anstalt, Stuttgart	33,091,175	.....	477,217	4,462,172
1881	Alsatia, Strassburg	.....	.....	.....	.....
1869	Atropos, Leipzig	1,085,320	37,500	25,995	390,720
....	Badische Militair, Karlsruhe	1,450,360	62,935	8,800	.....
1836	Bayerische Hypoth. and W. Bk., Munchen	42,023,365	1,526,204	568,891	9,234,747
1836	Berlinische, Berlin	126,663,120	4,233,115	2,089,056	38,550,211
1841	Braunschweigische, Braunschweig	4,033,129	126,001	97,628	1,746,821
1867	Bremer, Bremen	37,558,430	1,357,205	292,925	4,721,337
1853	Concordia, Koeln	167,891,155	5,637,366	4,180,903	50,129,266
1828	Deutsche, Lubeck	139,359,493	4,682,034	3,120,097	34,885,329
68–9	Deutsche, Potsdam	64,329,884	2,064,984	1,094,391	9,078,640
1878	Deutsche Militair dienst, Hannover	90,972,360	5,008,019	102,249	4,152,994
1844	Frankfurter, Frankfurt-on-M	47,964,569	1,351,024	1,084,108	11,737,035
1866	Friedrich-Wilhelm, Berlin	65,885,149	2,130,647	1,167,756	19,076,155
1855	Gegenseitigkeit, Leipzig	6,414,695	252,932	91,488	1,228,217
1857	Germania, Stettin	343,910,752	12,766,022	5,506,054	84,079,834
1856	Grosse V. Ster. (Burial Society), Goerlitz *	35,422,530	928,225	350,085	3,148,775
1885	Hannovera (Endowment Ins.), Hannover	7,520,222	375,971	.....	.....
1831	Hannoversche, Hannover †	46,940,307	1,443,134	682,751	6,057,690
1854	Iduna, Halle-on-S	76,269,301	2,791,936	1,522,928	18,382,990
1848	Janus, Hamburg	68,658,485	2,333,773	1,599,027	19,518,855
1879	Kaiser Wilhelm-Spende, Berlin	.....	440,575	205,300	6,722,496
1872	L. V. f. d., Armee and Marine, Berlin	17,403,900	460,019	123,200	8,137,210
1827	Lebensv. Bk. f. D., Gotha	529,182,700	19,074,201	10,260,830	142,862,208
1830	Lebensv. Ges., Leipzig	277,045,850	10,214,228	6,038,544	63,206,639
1854	Lebensv. and Ersp. Bk., Stuttgart	274,502,070	9,789,429	6,066,509	66,402,931
1873	Magdeburger Allg., Magdeburg	42,828,012	1,580,326	262,656	7,589,505
1856	Magdeburger L. V. G., Magdeburg	93,007,898	2,922,434	1,625,607	17,653,419
1853	Mecklenburgische Bk., Schwerin	28,821,200	970,840	280,200	6,472,530
1867	Nordstern, Berlin	75,964,912	2,694,087	1,335,275	14,023,804
1881	Nordstern Arbeiter (Ind. and Acc.), Berlin	7,057,495	443,788	174,603	1,053,327
....	Nuernberger Bank, Nuernberg	36,370,440	331,657	70,222	347,977
1865	Preussiche, Berlin	67,098,407	2,512,076	845,131	9,845,986
1875	Preussicher Beamten Verein, Hannover	53,129,460	2,373,405	622,842	9,659,696
1872	Prometheus, Berlin	4,022,772	241,739	63,724	868,050
1856	Providentia, Frankfurt-on-M	47,583,283	1,413,451	818,025	11,258,995
1855	Renten and L. V. A., Darmstadt	8,116,917	239,069	163,895	6,423,386
1875	Saechs. Militaer, Dresden	2,487,113	72,989	25,430	201,354
1841	Saechs. Renten, Dresden	.....	.....	.....	13,217,501
1872	Schlesiche, Breslau	23,869,122	793,776	283,056	3,168,694
1878	Schutz and Trutz (Sick & Burial), Dresden	1,765,965	64,428	19,578	96,972
1852	Teutonia, Leipzig	96,765,169	4,996,355	1,355,882	14,861,942
1853	Thuringia, Erfurt	79,631,101	3,042,604	1,628,049	19,668,271
1872	Vaterlaendische, Elberfeld	41,463,828	1,391,844	352,405	5,883,835
1873	Vesta, Posen	10,599,495	352,526	137,217	1,013,488
1853	Victoria, Berlin	119,051,109	4,760,517	1,035,717	24,121,361

* As on March 31, 1888. † As on May 31, 1887.

Liee Assurance Companies of Scandinavia.

Established.	Name and Location of Company.	Assurance in Force.	Premiums Received.	Claims Paid.	Funds Other Than Share Capital.
		Kronen.	*Kronen.*	*Kronen.*	*Kronen.*
1872	Hafnia, Kopenhagen	.....	931,022	231,758	5,580,475
1884	Hygea, Bergen	2,424,686	209,331	20,500	484,825
1861	Idun, Christiania	16,223,000	817,473	126,185	5,476,094
1874	Kaleva, Helsingfors	16,581,727	502,356	100,240	3,081,043
1871	Nordstjernan, Stockholm	57,712,327	1,906,037	533,938	9,323,848
1855	Skandia, Stockholm	39,566,723	1,287,213	673,345	1,526,220
1884	Skane, Malmoe	7,571,720	356,497	47,969	559,401
1866	Svea, Gothenburg	44,235,337	1,362,496	413,936	9,135,372
1872	Thule, Stockholm	26,850,662	892,292	249,830	4,238,546
1882	Victoria, Stockholm	13,061,360	363,759	67 086	802,590

Life Assurance Companies of Switzerland.

Established.	Name and Location of Company.	Assurance in Force.	Premiums Received.	Claims Paid.	Funds Other Than Share Capital.
		Francs.	*Francs.*	*Francs.*	*Francs.*
1864	Basler, Basel	94,826,224	3,130,694	2,004,250	20,142,178
1872	Genfer. Genf	.....	.....	.....	.....
1858	Schweizer. Renten, Zurich	68,804,255	2,258,271	1,806,404	23,564,513
1858	La Suisse, Lausanne	19,346,974	529,665	497,044	5,553,550

Life Assurance Companies of Russia.

Established.	Name and Location of Company.	Assurance in Force.	Premiums Received.	Claims Paid.	Funds Other Than Share Capital.
		Rubels.	*Rubels.*	*Rubels.*	*Rubels.*
1872	Jakor, Moskau	.....	166,516	58,927	1,163,342
1868	St. Petersburger F. und L., St. Petersburg*	24,336,125	614,981	273,392	4,618,985
1881	Rossija, St. Petersburg	47,575,679	1,607,604	170,249	3,749,905
1835	Russische Cap. und Renten, St. Petersburg	46,056,606	1,553,328	929,307	6,872,946

* Life business established 1868.

Fire Insurance Companies of Belgium.

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Francs.	*Francs.*	*Francs.*	*Francs.*
1886	L'Alliance Belge Reinsurance Co., Brussels	1,337,421	974,880	37,810	205,000
1882	Assurances Belges, Brussels	.....	.....	.....	285,535
1830	Assurances Generales, Brussels	3,691,527	2,105,539	4,439,485	856,720
1884	Comp. Belge de Reassurance, Brussels	1,130,305	677,188	348,285	78,429
1855	La Belgique, Brussels	1,512,274	936,193	1,512,059	400,000
....	Les Brasseurs Reunis, Brussels	20,070	716	66,654	46,200
1821	L' Escaut, Antwerp	1,304,024	792,551	920,118	1,058,201
....	La Nationale Belge, Brussels	446,623	217,601	677,002	600,000
....	Les Proprietaires Reunis, Brussels	4,071,894	2,129,477	6,864,092	846,561
1884	Royaume, Brussels	.....	.....	.....	79,062

Fire Insurance Companies of Holland.

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Florins.	*Florins.*	*Florins.*	*Florins.*
1790	Amsterdam Brand A. C., Amsterdam	.....	.....	378,706	300,000
1845	Assurantie Mij., Zutphen	350,000	200,000	300,000	100,000
1846	Haarlemsche, Haarlem	141,994	88,031	147,348	100,000
1859	Holland, Dordrecht	86,233	39,298	83,526	100,000
1859	De Nederlanden, Zutphen and Amsterdam	234,382	153,430	400,235	200,000
1833	De Nederlandsche, Tiel	400,214	187,389	759,795	100,000
1878	Tilburgsche, Tilburg	6,500	1,300	11,000	32,250

Fire Insurance Companies of Austria.

Stab-hed.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Florins.	*Florins.*	*Florins.*	*Florins.*
861	Assec V. v. Zuckerfabr, Prag	759,994	77,964	980,686	Mutual.
831	Assicur. Generali, Triest	4,203,762	2,894,450	30,870,177	1,575,000
882	Azienda, Wien	3,899,520	1,968,348	1,232,980	480,000
827	I Bohmische, Prag	138,140	372,698	1,793,684	Mutual.
868	Concordia, Reichenberg	273,000	166,000	.....	Mutual.
867	Donau, Wien	1,182,620	688,395	4,149,511	1,000,000
879	Fonciere, Pest	2,010,967	1,429,517	920,000	3,000,000
861	Krakauer, Krakau	1,986,108	947,839	830,284	Mutual.
829	Mahr.-Schlesische, Brunn	509,537	378,716	2,957,230	Mutual.
860	Oest. Phœnix, Wien	2,418,292	1,744,018	4,236,309	600,000
838	Riunione Adriatica, Triest	2,924,777	2,131,540	2,808,924	1,600,000
869	Slavia, Prag	612,316	357,673	6,575,771	Mutual.
869	Transsylvania, Hermannstadt	58,793	39,988	14,978	Mutual.
857	I Ungar. Allg., Budapest	2,837,583	1,878,587	4,538,732	3,000,000
879	Ungar.-Franzos	2,489,795	1,798,586	.....	4,000,000
829	Wechselseitige, Graz	451,866	209,910	2,028,240	Mutual.
811	Wechselseitige, Linz	178,382	132,908	628,376	Mutual.
825	Wechselseitige, Wien	546,811	291,472	2,517,763	Mutual
881	Wiener, Wien	1,430,259	1,056,170	749,119	4,000,000
	Fire Reinsurance Companies.				
871	Allianz, Wien	810,489	599,962	368,540	400,000
872	I Boehmische, Prag	794,545	524,049	328,500	300,000
861	Pannonia, Budapest	1,287,379	915,706	1,175,896	600,000
865	Securitas, Wien	871,729	607,365	380,919	500,000
869	Wiener, Wien	1,614,693	1,032,784	1,314,065	600,000

Fire Insurance Companies of France.

Stab-shed.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Francs.	*Francs.*	*Francs.*	*Francs.*
1857	Abeille, Paris	4,543,792	2,103,970	3,365,756	3,000,000
1887	Afrique Francaise, Algeria	.....	.....	.....	250,000
1843	Aigle, Paris	3,941,457	2,381,210	4,230,330	500,000
1819	Assurances Generales, Paris	9,659,062	5,395,332	18,678,872	2,000,000
1863	Centrale, Paris	759,674	109,080	188,745	5,000,000
1881	Clementine, Paris	1,229,666	740,125	390,000	4,500,000
1880	Commerciale, Paris	447,027	156,839	94,786	1,500,000
1844	Confiance, Paris	7,822,559	4,740,000	4,360,000	4,000,000
1883	Eternelle, Paris	435,495	417,848	298,578	1,287,500
1877	Fonciere, Paris	4,040,044	1,815,654	1,521,797	10,000,000
1837	France, Paris	5,966,023	3,223,134	5,667,151	2,500,000
1879	Metropole, Paris	4,125,147	2,520,916	697,500	10,000,000
1864	Monde, Paris	2,930,512	1,605,886	1,990,105	2,400,000
1825	Mutuelle d' Indre-et-Loire, Tours	217,027	89,826	376,167	Mutual.
1826	Mutuelle de Valence, Valence	1,341,963	871,406	3,743,340	Mutual.
1881	Nation, Paris	743,067	291,530	325,179	3,240,500
1820	Nationale, Paris	8,164,526	4,263,154	7,900,000	2,500,000
1840	Nord, Paris	2,236,897	1,194,531	1,432,281	500,000
1875	Ouest, Paris	268,474	172,688	95,767	1,050,000
1843	Paternelle, Paris	4,782,608	1,807,844	3,833,051	2,400,000
1819	Phenix, Paris	8,863,912	5,736,462	6,400,000	4,000,000
1880	Preservatrice, Paris	.....	.....	.....	2,100,000
1838	Providence, Paris	3,199,086	1,794,357	4,220,000	1,250,000
1876	Renaissance, Paris	989,897	697,025	25,000	8,200,000
1880	Rouennaise, Paris	583,642	223,409	752,923	1,000,000
1829	Soleil, Paris	7,779,127	4,693,957	10,680,000	6,000,000
1828	Union, Paris	8,917,285	4,921,005	6,050,000	2,500,000
1867	Union Generale du Nord, Lille	347,025	166,497	80,000	500,000
1838	Urbaine, Paris	5,510,107	2,866,122	10,372,251	1,250,000

Fire and Fire Reinsurance Companies of Italy.

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Lires.	*Lires.*	*Lires.*	*Lires.*
....	Benefica, Torino	52,902	15,411	12,723	Mutual.
1833	Compagnia Anonima, Torino	1,194,657	1,024,664	991,847	1,125,000
1826	Comp. de Milano, Milano	1,413,662	672,113	4,297,468	1,040,000
1879	Fondiaria, Florence	1,963,224	1,214,391	1,341,811	8,000,000
1884	Italia Riassicurazioni, Genoa	564,847	327,872	195,757	800,000
....	Piemontese, Torino	12,426	2,003	.....	Mutual.
....	Societa Generale, Padua	311,137	93,924	185,372	Mutual.
1829	Societa Reale, Torino	3,066,746	1,896,676	5,415,634	Mutual.

Fire Insurance Companies of Russia.

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Rubels.	*Rubels.*	*Rubels*	*Rubels.*
1881	Baltische, Riga	255,260	106,766	148,225	435,000
1870	Commerz, St. Petersburg	370,929	176,435	148,900	500,000
1872	Jakor, Moskow	1,243,745	775,614	1,163,342	2,500,000
1858	Moscowische, Moskow	857,289	372,982	1,647,486	2,000,000
1875	Nadeshda, St. Petersburg *	747,562	437,427	973,025	500,000
1872	Nordische, Moskow	821,005	412,887	867,486	1,200,000
1858	St. Petersburger, St. Petersburg	687,288	333,947	777,402	2,400,000
1881	Rossija, St. Petersburg	1,185,363	723,352	613,108	4,000,000
1827	I Russische, St. Petersburg	2,690,561	1,532,322	3,588,803	4,000,000
1835	II Russische, St. Petersburg	711,362	354,699	800,932	1,500,000
1867	III Russische, St. Petersburg	1,289,437	664,799	775,513	500,000
1845	Salamander, St. Petersburg	864,155	536,007	1,696,467	2,000,000
1870	Warschauer, Warschau	708,146	400,620	1,082,061	1,000,000
1882	Wolga, N. Nowgorod †	165,011	160,227	415,621	500,000

* Established 1847. † Established 1871.

Fire Insurance Companies of Scandinavia.

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Kronen.	*Kronen.*	*Kronen.*	*Kronen.*
1866	Bergens, Bergen	133,149	76,539	655,363	500,000
1847	Christiania almindelige, Christiania	249,586	217,891	864,032	1,320,000
1882	Fennis, Helsingfors	109,721	64,202	208,842	700,000
1798	Kgl. Octr. almindelige, Copenhagen	226,403	68,650	1,169,208	2,000,000
1778	Kjobenhavnske, Copenhagen	109,246	33,614	446,341	2,000,000
1867	Norden, Copenhagen	156,006	115,740	616,985	930,000
1857	Norge, Drammen	117,107	70,726	698,000	400,000
1838	Norske, Bergen	101,399	32,853	238,000	800,000
1864	Nye Danske, Copenhagen	322,309	236,334	992,142	400,000
1855	Skandia, Stockholm	1,456,440	1,464,497	1,526,220	4,500,000
1884	Skane, Malmoe	423,345	211,672	288,348	1,200,000
1876	Stavanger, Stavanger	82,051	28,098	151,800	320,000
1866	Svea, Gothenburg	3,421,526	1,980,759	3,368,192	2,000,000
1873	Sverige, Stockholm	465,640	334,953	264,808	750,000
1863	Throndhjems, Throndtijem	75,689	28,838	529,086	500,000
1880	Vesta, Bergen	77,702	24,541	208,000	600,000

Fire Insurance Companies of Switzerland.

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Francs.	*Francs.*	*Francs.*	*Francs.*
1863	Basler, Basel	3,318,000	2,027,484	2,975,764	2,000,000
1862	Helvetia, St. Gallen	2,926,129	1,314,014	2,967,588	2,000,000
1826	Schweiz-Mobiliar, Bern	1,440,120	1,009,963	2,600,000	Mutual.
	Fire Reinsurance Companies.				
1876	Prudentia, Zurich	431,034	182,688	336,295	300,000
1864	Schweizerische, Zurich	1,652,876	956,021	4,888,413	1,200,000

Fire Insurance Companies of Roumania.

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Francs.	*Francs.*	*Francs.*	*Francs.*
1881	Dacia-Romania, Bukarest	2,218,451	1,578,271	3,392,999	4,000,000
1882	Nationala, Bukarest	1,806,308	1,215,958	1,219,248	3,000,000

Fire Insurance Companies of Germany.

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Marks.	*Marks.*	*Marks.*	*Marks.*
1825	Aachener und Munchener, Aachen	5,076,561	2,598,454	10,354,849	1,800,000
1876	Aachen-Leipziger, Aachen	565,614	355,884	.....	600,000
1881	Alsatia, Strassburg	745,893	422,133	286,164	200,000
1836	Bayerische Bank, Munchen	2,320,196	1,035,916	2,662,639	5,142,857
1812	Berlinische, Berlin	1,217,231	660,586	1,833,846	1,200,000
1846	Brandenburger, Brandenburg-on-H	156,102	84,717	87,223	Mutual.
1839	Colonia, Koln-on-Rh	3,308,269	1,624,188	11,328,985	1,800,000
1860	Deutsche, Berlin	1,065,122	193,514	1,075,389	600,000
1845	Deutscher Phœnix, Frankfurt-on-Main	2,769,874	1,286,576	3,119,526	1,885,730
1877	Feuer-Assec.-Comp., Hamburg	266,376	160,092	216,905	320,000
1826	Feuer-Assec.-Verein, Altona	225,605	78,821	539,597	Mutual.
1870	Gegenseitigkeit, Oldenburg	58,433	43,634	.....	Mutual.
1861	Gladbacher, M. Gladbach	1,329,028	990,165	2,465,772	1,200,000
1821	Gothaer, Gotha	11,419,632	1,509,455	5,610,272	Mutual.
1840	Greifswalder, Greifswald	338,519	373,223	624,367	Mutual.
1854	Hamburg-Bremer, Hamburg	2,011,963	1,284,658	2,175,611	1,200,000
1876	Hamburg-Magdeburger, Hamburg	438,975	138,626	351,093	2,500,000
1874	Hanseatische, Hamburg	348,178	185,343	422,295	600,000
1873	Landwirtschaftliche, Dresden	182,872	91,963	512,797	Mutual.
1819	Leipziger, Leipzig	1,316,513	629,276	6,212,251	1,800,000
1871	Lubecker Gesellschaft, Lubeck	413,183	172,009	373,000	600,000
1826	Lubecker Verein, Lubeck	440,628	230,671	195,538	Mutual.
1844	Magdeburger, Magdeburg	10,187,928	6,321,489	9,764,055	3,000,000
1801	Mecklenburgische, Neu-Brandenburg	928,745	913,795	.....	Mutual.
1868	Norddeutsche, Hamburg	1,787,346	1,050,861	1,468,916	1,500,000
1857	Oldenburger, Oldenburg	645,682	349,659	953,771	600,000
1866	Preussische, Berlin	1,707,313	578,146	595,952	600,000
1845	Preussische National, Stettin	2,186,142	1,130,871	3,033,997	2,250,000
1856	Providentia, Frankfurt-on-Main	1,617,914	793,996	2,390,155	1,714,286
1880	Rheinland, Neuss	231,683	129,908	285,670	1,416,000
1881	Rhein und Mosel, Strassburg	1,381,037	530,487	1,226,578	2,400,000

FIRE INSURANCE COMPANIES OF GERMANY—*Continued.*

Established.	Name and Location of Company.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.	Capital Paid up.
		Marks.	*Marks.*	*Marks.*	*Marks.*
1848	Sclesische, Breslau	1,726,754	901,271	3,275,804	1,800,000
1826	Schwedter, Schwedt-on-O	1,666,121	982,171	2,147,874	Mutual.
1857	Suderdithmarscher, Marne	50,787	25,934	212,378	Mutual.
1853	Thuringia, Erfurt	3,067,080	1,234,990	3,595,855	1,800,000
1872	Transatlantische, Hamburg	1,976,002	1,288,259	2,365,834	1,200,000
1873	Union, Berlin	854,572	373,174	617,909	900,000
1823	Vaterlandische, Elberfeld	2,919,242	1,699,432	6,479,826	1,200,000
1828	Vaterlandische, Rostock	102,399	11,485	350,634	Mutual.
1866	Westdeutsche, Essen	1,027,055	622,898	1,810,253	1,200,000
1828	Wurttemberg., Stuttgart	1,154,092	618,524	11,029,424	Mutual.
	Fire Reinsurance Companies.				
1853	Aachener, Aachen	799,750	584,119	1,259,647	720,000
1886	Allgemein, Hamburg	568,952	249,259	335,126	250,000
1879	Colonia, Koln-on-Rh	637,634	329,050	859,304	600,000
1872	Deutsche, Frankfurt-on-M	1,165,252	780,078	755,184	300,000
1857	Frankfurter, Frankfurt-on-M	481,166	368,593	1,841,763	1,028,520
1870	Frankfurter Allgemeine, Frankfurt-on-O	696,650	615,078	706,462	480,000
1877	Gladbacher, M. Gladbach	911,236	506,054	712,402	600,000
1868	Hamburg-Bremen, Hamburg	1,301,257	862,252	1,258,843	150,000
1852	Koelnische, Koln-on-Rh	2,719,894	1,420,771	4,150,352	1,800,000
1872	Leipziger, Leipzig	377,796	256,010	258,200	240,000
1862	Magdeburger, Magdeburg	2,679,396	1,773,666	3,011,910	1,500,000
1886	Minerva, Koln-on-Rh	746,828	337,132	528,757	600,000
1880	Munchener, Munchen	4,612,337	2,896,273	3,606,319	1,200,000
1880	Norddeutsche, Hamburg	584,833	386,974	260,533	200,000
1880	Providentia, Frankfurt-on-M	168,103	91,191	358,970	400,000
1876	Rhein.-Westfael, M. Gladbach	638,224	304,271	941,073	240,000
1879	Stettiner, Stettin	337,615	206,382	415,255	450,000
1876	Transatlantische, Hamburg	812,291	481,993	894,010	200,000

HEAVEN'S MESSENGER.

"I have known some very good people," says the Rev. Dr. Hunter, "who object to the whole system of life insurance, because they say it implies want of faith in God's providence. Just so, I know people who object to the use of a lightning rod. They might as well object to the employment of a physician or to take medicine under any circumstance. God requires man in every department of life to do what he can for himself, and having done that honestly and honorably he may reasonably expect the blessing of God upon his endeavors. The fact is, I have known some very good persons who say that brushing the hair off the forehead is fighting against God—that whereas God made the hair grow down, the man objects and brushes it up. Such people may be sincere, but they are not overstocked with intelligence. Now, there are a great many people in the world who look upon a life insurance agent as a perfect nuisance; but next to the man who stands in the pulpit and pleads with you in the interests of your soul, the man who pleads with you in the interests of your family is really your friend, and that man is the life assurance agent."

INSURANCE IN CANADA.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION.

THE several acts passed by the Canadian Parliament, relating to insurance in the Dominion, were amended and consolidated by a general statute, passed during the session of 1886, which contains all the existing provisions of the regulation and supervision of insurance companies carrying on business in Canada. Under this act no company can do business in the Dominion without obtaining a license from the Minister of Finance, or being registered in the office of the Superintendent of Insurance. In order to obtain such a license, every company must deposit with the Receiver General as follows:

Canadian Fire and Inland Marine Companies	$50,000	Canadian Inland Marine Companies	$50,000
Foreign Fire and Inland Marine Companies	100,000	Foreign Inland Marine Companies	100,000
Canadian Fire Companies	50,000	Life Insurance Companies, both Canadian and Foreign	50,000
Foreign Fire Companies	100,000		

It is provided, however, that in case of any such company incorporated elsewhere than within Canada, when its liabilities to policyholders in Canada, including the full reserve or reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver General, or by creating a special trust in the hands of two or more persons resident in Canada.

Any company incorporated in Canada, and transacting business of life assurance upon the co-operative or assessment plan, may, at the discretion of the Minister of Finance, be exempted from making a deposit with the Receiver General. Such company must register its corporate name in the office of the Superintendent of Insurance and conform to other requirements of the act.

Companies doing ocean marine business exclusively, are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada are required to obtain a license or permission from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the office of the Minister of Finance, annually, at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life assurance companies doing business in Canada are to be valued according to the Table of Mortality of the Institute of Actuaries, H. M., at 4½ per cent interest.

Toward defraying the expenses of the office of the Superintendent of Insurance, a sum, which from fire and marine companies must not exceed eight thousand dollars, shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the annual license.

Fire and Marine Insurance Companies in Canada.

The following tables present a comparative exhibit of receipts and disbursements from 1879 to 1888, inclusive, together with the capital, assets, liabilities and surplus at the end of each year, of all fire and marine insurance companies doing business in the Dominion of Canada:

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Total Assets.	Total Liabilities Except Capital.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses.	Total Disbursements.
Canadian Companies.													
British America, Toronto	1888	$500,000	$500,000	1,157,656	$663,439	(†)	$822,981	$39,823	$862,804	$613,251	$34,829	$268,927	$917,007
John Morison, Gov.	1887	500,000	500,000	1,130,912	638,344	(†)	864,376	39,419	903,795	631,262	35,071	265,196	931,529
W. H. Banks, Asst. Sec.	1886	500,000	500,000	1,181,261	630,608	$50,653	872 551	41,488	914,039	607,192	37,222	262,532	906,946
	1885	500,000	500,000	1,133,614	628,213	5,401	849,314	40,763	890,077	541,793	34,811	260,414	837,018
	1884	500,000	500,000	1,043,949	574,121	(†)	762,217	43,533	805,750	559,736	49,730	243,029	852,495
	1883	500,000	500,000	1,109,786	544,788	64,998	739,908	47,272	787,180	550,044	49,730	262,100	861,874
	1882	500,000	500,000	1,190,954	577,297	113,657	801,509	57,965	859,474	629,231	49,730	245,909	924,870
	1881	500,000	500,000	1,332,286	673 284	159,002	966,804	54,606	1,021,410	731,188	49,811	260,032	1,041,031
	1880	500,000	500,000	1,411,237	696,092	215,145	1,023,064	58,054	1,081,118	692,357	49,944	295,297	1,037,598
	1879	500,000	500,000	1,341,938	652,541	189,397	822,139	44,465	866,604	487,657	49,920	244,444	782,021
Citizens, Montreal	1888	1,009,800	163,251	309,024	245,973	(†)	223,777	15,016	238,793	159,276	3,031	62,603	224,910
Henry Lyman, Pres.	*1887	1,009,800	79,557	236,947	282,611	(†)	256,924	10,600	267,524	226,118	4,373	88,595	319,085
William Smith, Sec.	1886	1,009,800	83,746	275,942	246,107	(†)	249,280	13,134	262,414	190,680	2,266	79,076	272,022
Gerald E. Hart, Manager.	1885	1,009,800	83,684	267,085	219,401	(†)	266,070	10,346	276,416	157,978	6,098	82,618	246,694
	1884	1,009,800	77,990	245,564	198,716	(†)	228,265	11,968	240,233	148,531	.....	76,004	224,535
	1883	1,009,800	‡ 77,990	246,192	192,149	(†)	181,393	10,382	191,775	135,613	.....	71,637	207,250
	1882	1,188,000	256,190	243,536	176,990	(†)	194,015	14,013	208,028	119,581	.....	71,520	191,101
	1881	1,188,000	256,190	247,512	173,785	(†)	100,873	7,492	108,365	89,058	.....	37,007	126,065
	1880	1,188,000	256,190	205,592	115,153	(†)	87,041	7,560	94,601	55,674	.....	30,636	86,310
	1879	1,188,000	267,300	218,778	151,132	(†)	89,718	5,782	95,500	71,197	.....	30,302	101,499
London Mutual, London, Ont.	1888	Mutual.	Mutual.	388,771	313,437	75,334	129,882	4,274	134,156	95,257	.....	40,978	136,235
James Grant, Pres.	1887	Mutual.	Mutual.	391,647	294,379	97,268	118,618	4,835	123,453	102,639	.....	40,900	143,539
D. C. Macdonald, Sec.	1886	Mutual.	Mutual.	394,784	278,828	115,956	111,148	5,617	116,765	83,830	.....	40,211	124,041
	1885	Mutual.	Mutual.	401,125	299,308	101,817	124,324	5,529	129,853	78,556	.....	40,020	118,576
	1884	Mutual.	Mutual.	368,466	284,803	83,663	118,246	3,986	122,232	75,748	.....	37,599	113,347
	1883	Mutual.	Mutual.	332,487	249,543	82,944	110,830	3,680	114,510	70,211	.....	29,095	99,306
	1882	Mutual.	Mutual.	310,458	247,657	62,801	104,893	4,621	109,514	60,758	.....	26,798	87,556
	1881	Mutual.	Mutual.	286,880	245,026	41,854	122,189	3,880	126,069	94,632	.....	28,938	123,570
	1880	Mutual.	Mutual.	292,160	239,572	52,588	106,602	2,744	109,346	75,098	.....	27,943	103,041
	1879	Mutual.	Mutual.	297,131	258,741	38,390	92,987	4,728	97,715	85,031	.....	26,199	111,230
Quebec, Quebec	1888	225,000	99,240	202,863	84,977	18,646	94,253	10,207	104,460	62,393	10,338	25,774	98,505
J. Greaves Clapham, Pres.	1887	225,000	99,240	192,691	78,939	14,512	86,118	9,322	95,440	61,254	10,002	25,098	96 354
William W. Welch, Sec.	1886	225,000	99,040	195,915	73,508	23,367	86,600	8,286	94,886	50,406	9,345	21,599	81,350
	1885	225,000	99,040	173,777	61,034	13,702	78,241	7,151	85,392	39,360	9,752	18,538	67,650
	1884	225,000	99,010	158,883	56,808	3,065	67,487	6,232	73,719	35,578	4,945	16,915	57,438

	1883	‡225,000	‡98,930	147,405	46,986	1,489	65,245	5,702	70,947	49,056	.....	13,648	62,704
	1882	500,000	373,390	143,606	45,278	(†)	49,867	7,712	57,579	42,338	325	11,895	54,558
	1881	500,000	371,945	141,179	41,067	(†)	49,287	39,445	88,732	392,442	16,592	13,713	422,747
	1880	500,000	325,000	443,906	46,547	72,359	62,559	29,036	91,595	28,807	32,610	13,034	74,451
	1879	500,000	325,000	382,556	43,356	14,200	60,600	23,002	83,602	19,511	32,737	11,583	63,831
ROYAL CANADIAN, Montreal	1888	500,000	400,000	745,714	240,179	105,534	501,334	26,026	527,360	334,163	23,985	113,612	471,760
Andrew Robertson, Pres. Harry Cutt,	1887	500,000	400,000	702,323	205,517	96,306	441,941	29,841	471,782	344,601	23,977	114,573	483,151
Sec. Geo. H. McHenry, Man.	1886	500,000	400,000	719,179	199,522	119,657	399,913	35,542	435,455	315,435	23,979	94,362	433,776
	1885	‡500,000	400,000	708,328	221,370	86,958	430,654	23,037	453,691	286,742	17,236	108,210	412,188
	1884	2,000,000	343,255	643,300	252,270	47,775	390,162	23,313	413,475	226,864	None.	92,515	319,379
	1883	2,000,000	330,815	565,760	167,630	67,315	314,337	25,181	339,518	237,566	12,750	81,202	331,518
	1882	2,000,000	300,000	495,836	171,432	24,404	302,467	28,608	331,075	235,595	12,750	70,059	318,404
	1881	2,000,000	300,000	509,283	187,828	21,455	251,555	17,758.	269,313	247,331	12,500	69,917	329,748
	1880	2,000,000	300,000	513,839	185,684	28,155	273,740	14,077	287,817	164,764	12,300	78,492	255,556
	1879	2,000,000	300,000	530,133	193,258	36,875	467,352	23,555	490,907	446,900	11,800	§ 396,400	855,100
WESTERN, Toronto.....	1888	1,000,000	500,000	1,473,608	881,606	92,002	1,617,678	41,671	1,659,349	1,082,654	50,000	496,646	1,629,300
Hon. A. M. Smith, Pres.	1887	1,000,000	500,000	1,442,915	906,498	36,417	1,578,993	38,903	1,617,896	1,031,507	50,000	497,336	1,578,844
J. J. Kenny, Managing Director.	1886	1,000,000	500,000	1,359,755	815,755	44,000	1,371,359	35,157	1,406,516	881,399	41,997	428,521	1,351,917
James Bonner, Secretary.	1885	800,000	400,000	1,201,422	793,781	7,642	1,340,778	36,372	1,377,150	880,828	32,000	408,079	1,320,907
	1884	800,000	400,000	1,179,587	859,019	(†)	1,424,619	44,933	1,469,552	1,119,252	48,000	404,975	1,572,227
	1883	800,000	400,000	1,304,634	924,708	(†)	1,373,267	40,313	1,413,580	1,068,071	48,000	392,175	1,508,246
	1882	800,000	400,000	1,346,640	831,115	115,525	1,372,774	51,983	1,424,757	1,037,092	48,000	376,710	1,461,802
	1881	800,000	400,000	1,380,325	733,885	246,439	1,271,864	55,419	1,327,283	975,302	60,000	349,004	1,384,306
	1880	800,000	400,000	1,403,950	691,926	312,024	1,136,336	61,529	1,197,865	803,093	60,000	307,465	1,170,558
	1879	800,000	400,000	1,346,249	584,571	361,678	860,758	60,909	921,667	499,975	60,000	241,813	801,788

* Including accident business. † Capital impaired. ‡ Capital reduced by Act of Parliament. § Of this amount $176,649 is for reinsurance of all risks in the United States.

BUSINESS AND STANDING OF BRITISH COMPANIES.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
(*Figures of Canadian Branch.*)										
ATLAS	1888	$114.733	$28,375	$86,358	$45,895	$3,747	$49,642	$23,873	$13,677	$37,550
Murphy & Boult, Chief Agents, Montreal.	1887	113,573	16,620	96,953	32,969	3,745	36,714	19,824	12,476	32,300
BRITISH AND FOREIGN MARINE.....	1888	116,849	1,221	115,628	5,180	2,240	7,420	7,149	1,626	8,775
E. L. Bond, Chief Agent, Montreal.										

BUSINESS AND STANDING OF BRITISH COMPANIES—*Continued.*

Name of Company and Chief Agents in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
Caledonian	1888	$140,015	$73,539	$66,476	$106,885	$5,000	$111,885	$969,500	$26,496	$95,696
Taylor Bros., General Agents, Montreal.	1887	138,661	74,291	64,370	105,539	5,000	110,539	71,996	29,419	101,414
	1886	138,790	68,029	70,761	92,531	5,000	97,531	72,624	20,380	93,004
	1885	125,015	67,449	57,566	88,281	4,430	92,711	48,046	19,513	67,559
	1884	130,688	62,328	68,360	90,947	4,401	95,348	67,032	22,004	89,036
	1883	131,290	56,232	75,058	71,047	.....	71,047	18,631	16,140	34,771
City of London	1888	155,365	105,368	49,997	153,789	5,338	159,127	127,144	43,569	169,713
H. M. Blackburn, Chief Agent, Toronto.	1887	165,306	143,776	21,530	160,215	4,635	164,850	117,840	49,979	167,918
	1886	122,445	131,387	.....	170,317	4,088	174,405	127,550	43,300	170,850
	1885	121,883	131,906	.....	170,338	4,200	174,537	86,607	41,545	128,152
	1884	127,270	129,286	.....	177,536	4,260	181,796	94,585	41,502	136,087
	1883	125,500	116,186	9,314	149,665	4,277	153,942	82,159	37,792	119,951
	1882	118,399	81,963	36,436	127,100	4,200	131,300	66,220	36,958	103,178
Commercial Union	1888	262,531	194,144	68,387	286,903	7,248	294,151	141,258	73,607	214,865
Evans & McGregor, General Agents, Montreal.	1887	254,610	192,525	62,085	285,071	6,794	291,865	206,844	68,049	274,843
	1886	251,010	202,798	48,212	328,143	6,794	334,937	236,448	73,492	309,909
	1885	201,691	206,667	.....	333,987	7,073	341,060	204,526	68,391	272,917
	1884	202,984	199,478	3,506	313,719	4,802	318,521	237,611	67,306	304,917
	1883	136,644	194,366	.....	294,508	4,876	299,384	254,744	58,394	313,138
	1882	138,882	224,849	.....	307,967	5,148	313,115	238,110	60,672	298,782
	1881	157,035	206,630	.....	277,885	5,216	283,101	203,594	64,418	268,012
	1880	129,003	118,796	10,207	231,607	4,769	236,376	103,516	46,376	149,892
	1879	121,390	114,755	6,635	190,264	4,769	195,033	129,527	38,438	167,965
Employers Liability	1888	115,054	30,431	84,623	48,748	None.	48,748	30,892	13,268	44,160
Fred. Stancliffe, Chief Agent, Montreal.	1887	113,698	20,732	92,966	45,199	None.	45,199	11,838	13,454	25,292
Fire Insurance Association	1888	114,202	91,664	22,538	117,720	4,000	121,721	89,472	29,147	118,619
John Kennedy, Chief Agent, Montreal.	1887	112,902	98,889	14,013	127,419	15,392	142,811	117,097	40,448	157,545
	1886	116,287	109,379	6,908	147,145	4,000	151,145	93,807	39,862	133,669
	1885	117,991	84,741	33,250	126,497	4,217	130,714	88,437	33,525	121,962
	1884	123,638	112,393	11,245	134,109	4,000	138,109	88,231	37,854	126,085
	1883	119,039	92,867	26,172	109,316	4,013	113,329	96,797	34,080	130,877
	1882	118,269	72,022	46,247	110,989	4,000	114,989	75,568	29,071	104,639
	1881	121,373	46,826	74,547	69,499	4,000	73,499	7,453	21,333	28,786
Glasgow and London, Montreal	1888	260,294	181,260	79,034	319,829	39,344	359,173	219,775	91,566	311,341
	1887	205,630	182,861	22,769	304,578	5,949	310,527	216,999	88,090	305,089
	1886	173,654	134,993	38,661	205,251	3,717	208,968	144,330	69,593	213,923
	1885	169,648	116,448	53,200	161,630	4,213	165,843	104,043	45,016	149,059
	1884	165,420	101,403	64,017	252,533	3,846	256,379	109,609	82,759	192,368

GUARDIAN	1888	119 465	102,222	17,243	179,807	4,331	184,138	94,588	44,684	139 273
Robert Simms & Co., and Geo. Dei holm, General Agents, Montreal.	1887	112,651	95,399	17,252	162,569	4,331	166,900	121,111	40,819	161,930
	1886	112,162	81,029	31,133	150,430	4,331	154,761	99,846	36,414	136,260
	1885	109,894	95,169	14,725	150,313	4,499	154,812	79,163	36,468	115,631
	1884	116,641	76,917	39,724	143,518	4,331	147,849	68,562	33,858	102,420
	1883	117,840	57,315	60,526	97,785	4,331	102,116	38,740	22,020	60,760
	1882	102,322	43,756	58,566	71,095	5,017	76,112	45,027	15,550	60,577
	1881	100,344	37,616	62,728	64,915	5,017	69,932	58,965	15,055	74,020
	1880	100,344	40,691	59,653	62,745	4,186	66,931	23,638	14,059	37,697
	1879	100,344	40,926	59,418	50,253	7,027	57,280	40,661	9 534	50,195
IMPERIAL	1888	365,830	143,138	222,692	213,440	8,574	222,014	85,557	57,865	143,422
W. H. Rintoul, Agent, Montreal.	1887	283,161	128,393	154,768	195,650	7,670	203,320	95,584	57,360	152,944
	1886	153,195	119,204	33,991	182,141	4,190	186,331	129,743	51,094	180,837
	1885	127,081	126,678	403	185,778	4,111	189,889	80,292	45,258	125,550
	1884	131,969	122,597	9,372	205,142	4,497	209,638	128,330	47,745	176,075
	1883	112,711	151,904	.....	199,062	4,497	203,559	92,334	43,079	135,413
	1882	115,878	110,964	4,914	179,520	5,003	184,523	100,755	36,459	137,214
	1881	119,327	110,849	8,478	170,486	5,017	175,503	130,320	35,737	166,057
	1880	127,678	95,197	32,481	156,461	5,443	161,904	49,903	32,508	82,411
	1879	121,355	96,832	24,523	149,449	5,558	155,007	82,762	28,870	111,632
LANCASHIRE	1888	176,445	149,238	27,207	212,992	5,679	218,671	104,728	55,842	160,570
S. C. Duncan-Clark, Chief Agent, Toronto.	1887	167,427	148,363	19,064	192,695	6,243	198,938	93,548	51,659	145,207
	1886	170,058	141,433	28,625	194,767	6,212	200,979	149,066	48,232	197,298
	1885	178,727	161,477	17,250	208,454	8,925	217,379	115,642	46,977	162,619
	1884	180,686	156,797	23,889	226,468	5,844	232,312	151,256	54,502	205,758
	1883	127,588	155,797	.....	210,159	5,313	215,472	124,943	50,088	175,031
	1882	130,095	140,974	.....	208,539	7,701	216,240	121,876	45,473	167,349
	1881	123,362	146,570	.....	197 980	5,117	203,097	141,313	44,660	185 973
	1880	182,617	111,275	71,342	184,145	10,300	194,445	87,434	46,310	133,744
	1879	190,922	116,167	74,755	161,064	12,169	173,233	90,180	36,700	126,880
LIVERPOOL AND LONDON AND GLOBE	1888	870,527	264,811	605,716	253,446	37,295	290,741	127,360	66,176	193,536
G. F. C. Smith, Chief Agent, Montreal.	1887	837,080	255,206	581,874	232,994	25,885	258,879	159,400	63,189	222,589
	1886	673,375	243,962	429,413	224,050	34,159	258,209	195,532	56,480	252,012
	1885	741,303	237,369	503,934	207,436	41,312	248,749	110,677	53,945	164,622
	1884	772,602	230,613	541,989	213,133	43,237	256,370	122,211	44,807	167,018
	1883	759,202	194,335	564,867	195,602	36,914	232,516	109,726	42,577	152,303
	1882	764,163	167,535	596,628	161,962	44,237	206,199	107,074	36,679	143,753
	1881	884,761	168,829	715,932	157,565	55,772	213,337	142,155	39,857	182,012
	1880	948,178	165,120	783,058	155,880	56,288	212,168	54,703	37,421	92,124
	1879	936,825	158,369	778,456	157,617	42,504	200,121	78,429	39,411	117,840
LONDON AND LANCASHIRE FIRE	1888	119,935	81,109	38,825	123,183	4,488	127,671	42,890	31,056	73,946
W. A. Sims, Chief Agent, Toronto.	1887	117,168	65,929	51,239	102,841	4,381	107,222	65,226	28,494	93,720
	1886	110,292	66,816	43,476	93,042	4 016	97,057	43,218	22,636	65,854
	1885	111,150	56,409	54,741	89,974	4,049	94,023	64,992	22,086	87,078
	1884	110,339	69,475	40,864	93,115	4,089	97,204	57,974	23,508	81,482
	1883	105,007	67,991	37,016	95,299	4,181	99,480	76,682	23,163	99,845

BUSINESS AND STANDING OF BRITISH COMPANIES—*Continued.*

Name of Company and Chief Agents in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
London and Lancashire Fire—*Cont.*	1882	119,508	$68,061	$51,447	$105,196	$4,344	$109,540	$30,537	$26,911	$57,448
	1881	115,339	16,330	99,009	30,964	15	30,979	9,379	8,369	17,748
	1880	102,606	5,786	96,820	9,448	None.	9,448	465	1,394	1,859
London Assurance	1888	183,660	79,378	104,282	75,883	6,680	82,563	28,605	24,160	52,765
C. C. Foster and A. B. Gwilt, Agent, Montreal.	1887	176,600	65,703	110,897	72,312	6,680	78,992	52,333	24,375	76,707
	1886	177,218	59,720	117,498	65,956	6,680	72,636	47,855	17,435	65,290
	1885	178,690	50,411	128,279	60,932	6,680	67,612	46,119	16,250	62,369
	1884	178,690	44,253	134,437	63,415	6,680	70,095	40,626	15,694	56,320
	1883	178,690	49,350	129,340	76,959	6,680	83,639	51,289	16,725	68,014
	1882	178,690	41,406	137,284	66,576	7,500	74,076	35,706	14,713	50,419
	1881	150,000	46,353	103,647	62,402	7,500	69,902	24,283	14,683	38,966
	1880	150,000	42,011	107,989	52,454	6,257	58,711	14,406	10,477	24,883
	1879	150,000	40,726	109,274	51,095	9,974	61,069	44,827	8,888	53,715
National of Ireland	1888	118,117	44,069	74,048	73,413	4,006	77,420	43,823	21,652	65,474
Owen Murphy, M. P. P., Quebec; L. H. Boult, Montreal.	1887	119,034	45,843	73,191	73,840	5,283	79,123	53,554	24,260	77,813
	1886	111,616	38,718	72,899	71,432	4,006	75,438	76,134	19,539	95,673
	1885	110,680	34,168	76,511	54,082	4,006	58,088	38,094	16,529	54,623
	1884	108,893	28,296	80,597	45,969	4,007	49,976	24,700	18,345	43,045
	1883	106,367	19,239	87,128	32,528	4,007	36,535	6,472	15,066	21,538
North British and Mercantile	1888	1,539,533	519,780	1,019,953	312,663	38,706	351,369	162,768	82,360	245,128
Thomas Davidson, General Agent, Montreal.	1887	1,004,497	519,182	485,315	304,199	37,825	342,024	190,752	80,623	271,375
	1886	871,015	497,620	373,395	303,808	33,824	337,632	186,642	79,667	266,309
	1885	863,859	465,801	398,057	308,392	39,854	348,246	155,895	78,150	234,045
	1884	913,882	474,238	439,644	323,171	41,055	364,226	190,535	74,687	265,222
	1883	982,518	439,791	542,727	293,579	45,425	339,004	168,409	78,527	246,936
	1882	739,318	459,248	280,070	273,516	68,284	341,800	179,488	60,708	240,196
	1881	718,639	442,610	276,029	271,375	67,951	339,326	253,794	63,239	317,033
	1880	771,069	416,364	354,705	253,871	59,802	313,673	119,851	66,867	186,718
	1879	782,571	429,357	353,214	262,508	57,944	320,452	168,880	60,415	229,295
Northern	1888	122,204	116,868	5,336	169,702	6,015	175,717	99,298	43,155	142,453
Robert W. Tyre, General Agent, Montreal.	1887	121,568	106,841	14,727	154,105	6,015	160,120	100,586	43,057	143,643
	1886	118,704	95,587	23,117	146,406	5,000	151,406	130,787	30,976	161,762
	1885	116,247	117,610	.....	181,260	5,000	186,260	105,279	37,133	142,412
	1884	126,954	125,028	1,926	193,754	4,996	198,750	166,240	39,827	206,067
	1883	129,820	110,938	18,881	169,577	5,248	174,825	87,365	35,493	122,858
	1882	121,943	89,954	31,989	132,259	5,050	137,309	89,217	27,056	116,273
	1881	114,523	62,296	52,227	95,525	5,000	100,525	65,338	20,076	85,414
	1880	114,458	51,323	63,135	75,174	4,285	79,459	42,169	14,063	56,232
	1879	110,989	44,592	66,397	68,628	6,719	75,347	46,434	14,876	61,310

NORWICH UNION	1888	162,424	66,024	96,400	87,699	4,934	92,633	46,101	24,355	70,456
Alexander Dixon, Toronto.	1887	150,096	68,641	81,455	86,664	4,620	91,284	62,316	26,101	88,417
	1886	148,965	69,974	78,991	88,683	4,729	93,412	46,074	22,610	68,684
	1885	149,617	57,228	92,389	90,185	5,254	95,439	48,695	23,282	71 977
	1884	155,264	54,378	100,886	92,451	5,860	98,311	48,063	22,995	71,058
	1883	185,374	55,340	130,034	90,770	5,609	96,379	54,098	21,468	75,566
	1882	162,084	46,584	115,500	73,066	4,834	77,900	40,436	18,218	58,654
	1881	148,845	31,067	117,778	52,901	4,569	57,470	14,205	14,538	28,743
	1880	121,011	11,503	109,508	20,507	4,000	24,507	1,415	6,861	8,276
PHŒNIX OF LONDON	1888	205,946	132,051	73,895	206,427	7,481	213,908	108,923	50,604	159,528
Gillespie, Moffat & Co., Montreal.	1887	205,565	152,152	53,413	219,891	8,104	227,995	112,280	55,777	168,057
	1886	200,910	145,895	55,015	194,942	6,158	201,100	150,407	46,884	197,291
	1885	154,905	158,840	.....	208,022	6,020	214,042	91,904	51,693	143,597
	1884	160,077	157,279	2,798	225,510	6,020	231,530	176,594	52,439	229,033
	1883	107,626	137,343	.....	203,548	5,381	208,929	145,025	47,414	192,439
	1882	107,627	133,790	.....	204,138	5,015	209,153	123,946	46,870	170,816
	1881	100,297	114,900	.....	178,497	5,015	183,512	121,359	42,932	164,291
	1880	100,297	88,510	11,787	162,339	4,599	166,938	53,408	38,125	91,533
	1879	100,297	89,022	11,275	150,898	6 018	156,916	147,524	32,353	179,877
QUEEN	1888	279,841	236,271	43,570	228,850	11,927	240,777	109,487	58,184	167,671
H. J. Mudge, Montreal.	1887	287,407	226,181	61,226	213,406	11,028	224,433	119,306	51,887	171,193
	1886	267,269	218,628	48,641	210,447	8,287	218,734	128,645	46,877	175,522
	1885	216,021	230,124	.....	222,647	9,139	231,786	129,232	47,764	176,996
	1884	217,752	233,026	.....	226,932	7,431	234,363	140,051	50,702	190,753
	1883	174,135	220,809	.....	216,314	6,881	223,195	132,188	48,249	180,437
	1882	175,190	205,801	.....	207,111	5,406	212,517	150,717	44,886	195,603
	1881	191,797	188,522	3 275	194,162	5,360	199,522	150,759	43,019	193,778
	1880	193,756	188,080	5,676	195,069	4,486	199,555	79,914	41,290	121,204
	1879	186,136	185,961	175	182,042	7,521	189,563	115,064	40,576	155,640
ROYAL	1888	888,729	723,020	165,709	523,580	22,457	546,038	284,209	129,094	413,303
Wm. Tatley, Montreal.	1887	897,446	731,759	165,687	521,141	28,413	549,654	307,772	127,646	435,417
	1886	879,524	695,462	184,062	508,612	29,439	538,051	267,443	130,618	398,061
	1885	878,779	799,684	79,095	498,738	30,671	529,409	295,008	124,204	419,212
	1884	879,213	795,158	84,055	531,307	29,727	561,034	360,084	127,363	487,447
	1883	885,358	804,223	81,135	609,973	23,670	633,643	418,241	134,595	552,836
	1882	763,456	724,403	39,053	569,481	25,801	595,282	315,855	132,677	448,532
	1881	711,158	626,175	84,983	503,233	20,412	523,645	324,667	108,725	433,392
	1880	611,121	521,134	89,987	417,150	16,685	433,835	168,745	88 861	257,606
	1879	472,744	483,801	.....	343,317	17,522	360,839	237,268	68,275	305,543
SCOTTISH UNION AND NATIONAL	1888	366,261	69,807	296,454	115,916	48,672	164,588	62,380	24,340	86,720
Walter Kavanagh, Montreal.	1887	240,515	63,229	177,287	100,695	6,167	106,862	38,828	22,554	61,381
	1886	100,743	46,998	53,746	79,141	6,167	85,308	21,282	16,507	37,789
	1885	122,673	35,439	87,234	60,507	6,167	66,674	20,222	11,865	32,087
	1884	123,497	29,366	94,131	51,033	6,167	57,200	18,294	11,356	29,650
	1883	123,092	30,773	92,319	50,400	6,167	56,567	13,599	13,858	27,457
	1882	124,312	21,251	103,061	37,627	6,167	43,794	8,318	8,587	16,905

Business and Standing of American Companies.

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts	Total Income.	Paid for Losses.	Expenses.	Total Disbursement.
(*Figures of Canadian Branch.*)	1888	$126,515	$59,718	$66,797	$130,764	$4,615	$135,479	$73,788	$24,374	$98,162
ÆTNA	1887	135,405	60 240	75,165	124,779	4,615	129,394	68,430	25,038	93,467
F. W. Evans, Montreal.	1886	136,696	46,356	90,340	104,596	4,615	109,211	68,599	19,734	88,333
	1885	137,955	48,874	89,081	108,634	4,555	113,189	54,276	19,884	74,160
	1884	136,129	43,838	92,291	117,949	4,735	122,684	55,485	21,732	77,217
	1883	137,656	49,949	87,707	116,226	4,735	120,961	64,108	21,392	85,500
	1882	126,527	43,074	83,453	115,412	4,820	120,232	83,217	17,579	100,796
	1881	132,232	47,700	84,532	107,975	4,764	112,739	60,018	14,924	74,942
	1880	120,711	40,676	80,035	103,175	4,721	107,896	44,229	14,023	58,252
	1879	118,287	43,257	75,030	110,533	2,455	112,988	87,139	15,528	102,667
AGRICULTURAL of Watertown	1888	159 163	111,215	47,948	75,134	3,150	78,284	47,337	31,958	79,295
Joseph Flynn, Toronto, Ont.	1887	164,754	119,818	44,936	79,570	None.	79,570	54,947	30,814	85,761
	1886	161,888	123,288	38,600	78,389	None.	78,389	49,976	29,608	79,584
	1885	138,138	115,299	22,839	70,393	None.	70,393	38,663	25,900	64,563
	1884	130,567	108,489	22,078	74,840	None.	74,840	33,740	24,876	58,616
	1883	134,679	94,807	39,872	70,457	None.	70,457	28,965	22,172	51,137
	1882	133,227	74,121	59,106	51,885	69	51,954	20,271	16,856	37,127
	1881	137,316	69,814	67,502	57,360	239	57,599	29,316	20,320	49,636
	1880	137,782	61,227	76,555	47,290	137	47,427	33,527	19,281	52,808
	1879	120,068	53,872	66,196	89,779	2,373	92,152	34,325	14,342	48,667
CONNECTICUT FIRE	1888	107,386	25,880	81,506	42,515	4,000	46,515	23,267	9,917	33,153
George H. McHenry, Chief Agent, Montreal.	1887	105,950	21,039	84,911	34,344	4,000	38,344	23,546	9,488	33,034
	1886	104,666	17,635	87,031	23,321	1,567	24,888	7,704	4,001	11,705
HARTFORD	1888	111,588	88,580	23,008	128,510	3,450	131,960	58,558	26,121	84,680
F. W. Evans, Montreal.	1887	110,298	80,266	30,032	127,371	4,055	131,426	65,544	27,639	93,183
	1886	120,038	82,155	37,883	124,597	3,690	128,287	69,043	22,106	91,149
	1885	111,834	88,813	23,021	131,177	1,995	133,172	68,868	22,127	90,995
	1884	110,191	74,583	35,608	135,369	3,390	138,759	85,534	22,413	107,947
	1883	108,874	86,302	22,572	131,133	3,390	134,523	71,415	21,937	93,352
	1882	109,849	58,080	51,769	103,355	3,585	106,940	56,554	18,210	74,764
	1881	103,851	55,151	48,700	87,616	3,690	91,306	71,227	11,968	83,195
	1880	102,049	55,111	46,938	83,191	3,180	86,371	31,088	11,255	42,343
	1879	94,465	49,002	45,463	80,184	3,780	83,964	55,215	10,846	66,061
PHENIX of Brooklyn	1888	135,435	48,266	87,169	69,845	None.	69,845	30,154	19,037	49,190
L. C. Camp, Toronto.	1887	133,934	49,991	83,943	75,577	None.	75,577	112,694	23,551	136,245
	1886	137,643	43,704	93,939	96,941	None.	96,941	43,989	21,989	65,978

1885	135,231	35,616	99,616	86,479	None.	86,479	47,886	18,295	66,181
1884	127,873	27,334	100,539	74,063	None.	74,063	49,395	17,910	67,305
1883	126,511	19,440	107,071	56,950	2,065	59,015	30,775	11,866	42,641
1882	122,073	14,585	107,488	28,877	None.	28,877	16,177	8,422	24,599
1881	121,885	25,372	96,513	55,136	None.	55,136	34,572	11,995	46,567
1880	110,142	20,513	89,629	58,542	None.	58,542	70,976	11,503	82,479
1879	109,149	30,626	78,523	96,737	None.	96,737	113,513	13,430	126,943

Business and Standing of Canadian Life Companies.

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditure.
		$	$	$	$	$	$	$	$	$	$	$	$
Canada, Hamilton..... A. G. Ramsay, Pres., R. Hills, Sec.	1888	1,000,000	125,000	8,954,064	7,906,719	922,345	1,250,729	440,651	1,691,380	695,840	237,326	25,000	958,166
	1887	1,000,000	125,000	8,190,465	7,425,200	640,265	1,157,429	477,570	1,634,999	642,015	212,385	25,000	879,400
	1886	1,000,000	125,000	7,396,778	6,904,807	366,971	1,077,176	429,747	1,506,923	896,200	222,829	87,500	1,206,529
	1885	1,000,000	125,000	7,067,973	5,460,267	1,482,706	971,403	373,144	1,344,547	387,369	181,610	18,750	587,729
	1884	1,000,000	125,000	6,315,451	5,155,955	1,034,496	877,161	327,530	1,204,691	379,991	174,504	18,750	573,245
	1883	1,000,000	125,000	5,664,639	4,696,297	843,342	809,554	336,152	1,145,706	455,908	151,874	18,750	626,532
	1882	1,000,000	125,000	5,118,573	4,523,946	469,627	733,010	271,418	1,004,428	378,710	140,648	18,750	538,108
	1881	1,000,000	125,000	4,588,956	4,137,204	326,752	668,111	284,577	952,688	498,964	141,295	62,500	702,760
	1880	1,000,000	125,000	4,297,853	3,344,140	828,713	588,097	243,910	832,007	259,602	119,019	18,750	397,370
	1879	1,000,000	125,000	3,825,245	3,100,110	600,135	536,293	204,059	740,352	218,143	115,495	18,750	352,388
Canadian Mutual Aid Association‡.. William Rennie, Pres., W. Pemberton Page, Sec.	1888	None.	None.	66,046	27,129	38,917	*b* 122,335	3,146	125,481	88,907	28,149	None.	117,056
	1887	None.	None.	54,862	23,324	31,538	*b* 94,965	764	95,729	64,774	23,463	None.	88,237
	1886	None.	None.	45,362	25,889	19,473	*b* 105,125	801	105,926	73,551	18,363	None.	91,914
	1885	None.	None.	26,571	19,488	7,083	*b* 51,155	382	51,537	29,456	21,854	None.	51,310
Citizens (Life Department), Montreal.... Henry Lyman, Pres., Gerald E. Hart, Man., William Smith, Sec.	1888	(*)	(*)	277,928	275,937	(*)	63,228	10,086	73,314	18,938	26,666	850	46,454
	1887	(*)	(*)	253,284	251,320	(*)	64,349	11,815	76,165	34,044	24,712	756	59,512
	1886	(*)	(*)	244,724	231,478	(*)	54,835	11,102	65,937	23,277	23,868	.....	47,145
	1885	(*)	(*)	213,891	209,772	(*)	53,159	9,671	62,829	32,750	21,126	.....	53,876
	1884	(*)	(*)	189,491	185,292	(*)	48,228	8,094	56,322	21,709	17,682	3,666	43,057
	1883	(*)	(*)	177,305	166,080	(*)	43,702	7,809	51,511	18,811	16,334	.....	35,145

* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. ‡ Registered to do business in Canada upon the assessment plan in 1885. *b* Assessments, dues, etc.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditure.
		$	$	$	$	$	$	$	$	$	$	$	$
Citizens, Montreal—*Cont.*	1882	(*)	(*)	164,452	147,157	(*)	40,227	4,998	45,225	23,242	14,345	.....	37,587
	1881	(*)	(*)	156,584	136,071	(*)	21,168	7,113	28,281	14,444	7,867	.....	22,311
	1880	(*)	(*)	146,509	129,830	(*)	29,211	7,097	36,308	17,841	8,453	.....	26,294
	1879	(*)	(*)	130,480	125,416	(*)	28,294	6,760	35,054	13,554	13,138	1,070	27,762
Confederation, Toronto. Hon. Sir W. P. Howland, C.B., K.C.M.G., Pres., J. K. Macdonald, Managing Director.	1888	1,000,000	100,000	2,542,042	2,266,457	175,585	510,583	131,095	641,678	204,321	124,656	12,147	341,123
	1887	1,000,000	100,000	2,257,222	2,036,793	120,429	519,461	112,648	632,109	276,626	120,721	29,751	427,098
	1886	1,000,000	80,000	2,022,017	1,596,551	345,465	473,177	98,719	571,896	121,454	110,139	10,532	242,125
	1885	1,000,000	80,000	1,666,600	1,304,401	272,199	376,315	85,699	462,014	113,060	87,515	8,134	208,709
	1884	1,000,000	80,000	1,406,957	1,138,221	188,736	350,038	73,006	423,044	83,046	86,261	8,122	177,429
	1883	1,000,000	80,000	1,152,728	960,405	112,323	309,377	64,006	373,383	117,567	82,991	8,000	208,558
	1882	1,000,000	80,000	965,333	817,403	67,930	277,515	54,058	331,573	133,557	69,990	38,572	242,119
	1881	500,000	50,000	879,054	643,139	185,916	214,738	48,657	263,395	62,572	59,760	5,000	127,332
	1880	500,000	50,000	679,387	500,624	128,762	184,246	36,906	221,152	59,143	56,390	5,000	120,533
	1879	500,000	50,000	564,451	408,090	106,361	154,898	28,777	183,675	37,098	46,762	5,000	88,859
Dominion Safety Fund Life Ass'n. J. de Wolfe Spurr, Pres., Charles Campbell, Sec.	1888	120,000	29,172	120,633	*a* 61,008	30,452	40,568	5,778	46,346	22,957	11,512	None.	34,469
	1887	120,000	34,420	132,605	*a* 80,007	18,179	40,458	3,343	43,801	21,387	9,413	1,290	32,090
	1886	120,000	37,900	124,506	*a* 71,668	14,938	41,035	3,258	44,293	19,000	12,784	1,290	33,074
	1885	120,000	37,900	112,749	*a* 67,666	7,183	33,229	4,203	37,432	31,000	12,671	1,335	45,006
	1884	120,000	47,400	122,045	*a* 73,080	1,565	32,211	2,476	34,687	8,000	9,785	1,620	19,405
	1883	120,000	47,400	107,583	*a* 58,411	1,772	*b* 33,675	1,490	35,165	12,000	9,816	1,200	23,016
	1882	120,000	47,400	60,993	*a* 13,797	.....	*b* 12,884	1,804	14,688	3,000	2,348	1,395	6,743
	1881	120,000	52,400	58,824	*a* 7,063	.....	*b* 5,850	.....	5,850	.....	3,160	.....	3,160
Federal, Hamilton. James H. Beatty, Pres. David Dexter, Managing Director.	1888	700,000	79,912	166,484	82,056	4,516	185,322	5,245	190,567	111,752	52,465	None.	164,217
	1887	700,000	79,612	134,498	67,587	.....	137,073	4,521	141,594	75,177	43,088	None.	118,265
	1886	700,000	79,492	109,491	58,283	.....	69,681	3,867	73,548	28,647	29,971	None.	58,618
	1885	700,000	79,208	97,051	48,347	.....	44,468	3,825	48,293	25,435	26,612	None.	52,047
	1884	700,000	68,850	87,452	45,713	.....	20,914	2,881	23,795	8,034	20,800	None.	28,834
	1883	700,000	68,850	87,355	37,518	.....	38,596	2,489	41,085	807	24,326	None.	25,133
	1882	700,000	68,655	68,694	6,884	.....	7,070	302	7,372	None.	16,278	None.	16,278
London Life, London, Ont. James Jeffery, Pres., John G. Richter, Sec.	1888	223,000	33,650	204,775	169,072	2,054	48,218	10,922	59,140	14,881	28,485	2,356	45,722
	1887	223,000	33,650	190,317	153,209	3,458	34,609	9,244	43,853	11,244	18,547	2,356	32,146
	1886	223,000	33,650	175,543	137,009	4,884	32,509	9,657	42,166	9,114	14,425	953	24,492
	1885	223,000	33,650	156,161	118,928	3,853	27,989	7,191	35,180	5,668	11,874	None.	17,542
Manufacturers Life, Toronto. Sir John A. Macdonald, Pres., J. L. Kerr, Secretary.	1888	621,000	127,320	203,810	127,008	.....	117,752	4,963	122,715	9,650	87,231	None.	96,881
	1887	621,000	126,820	155,877	38,993	.....	27,185	779	27,964	7,000	20,438	None.	27,438

MUTUAL RELIEF SOC., Yarmouth, N. S.‡...	1888	None.	None.	18,119	7,294	10,825	*b* 36,570	330	36,900	25,000	8,744	None.	33,744
A. C. Robbins, Pres., William V.	1887	None.	None.	15,527	4,000	11,527	*b* 38,321	240	38,561	26,595	7,119	None.	33,714
Brown, Sec.	1886	None	None.	13,180	None.	13 180	*b* 30,722	160	30,882	20,000	7,312	None.	27,312
NORTH AMERICAN, Toronto.....	1888	300,000	60,000	666,919	555,849	51,069	232,568	31,123	263,691	58,759	79,549	4,800	143,108
Hon. Alex. Mackenzie, M.P., Pres.	1887	300,000	60,000	542,319	427,423	54,896	204,564	23 719	228,283	36,147	75,200	4,800	116,148
Wm. McCabe, F.I.A., Managing Di-	1886	300,000	60,000	422,402	316,486	45,916	166,161	18,795	184,956	37,507	57,494	4,800	99,801
rector.	1885	300,000	60,000	343,746	247,745	36,001	139,022	14,379	153,401	38,016	43,540	4,800	86,356
	1884	300,000	60,000	278,986	197,073	21,914	117,763	10,634	128,397	10,258	42,005	8,260	60,523
	1883	300,000	60,000	193,897	118,256	15,641	90,941	7,979	98,920	21,519	39,187	3,375	64,081
	1882	100,000	57,400	151,135	85,305	8,430	77,067	3,947	81,014	2,819	31,642	None.	34,461
	1881	100,000	57,400	88,763	28,933	2,431	34,353	23	34,376	2,437	26,077	None.	28,514
ONTARIO MUTUAL, Waterloo.....	1888	None.	None.	1,297,587	1,213,972	83,615	337,215	55 860	393,075	122,894	71,935	None.	194,829
I. E. Bowman, Pres., Wm. Hendry,	1887	None.	None.	1,084,852	1,027,187	57,665	301,662	51,262	352,924	114,603	73,933	None.	188,535
Man.	1886	None.	None.	905,464	843,929	61,535	272,308	43,494	315,802	105,683	68,610	None.	174,293
	1885	None.	None.	750,344	711,452	38,893	237,665	33,032	270,697	115,669	58,016	None.	173,685
	1884	None.	None.	648,937	601,713	47,224	223,950	26,990	250,940	68,745	66,935	None.	135,680
	1883	None.	None.	529,205	485,443	43,762	180,593	18,590	199,183	62,595	50,287	None.	112,883
	1882	None.	None.	423,598	391,482	32,116	161,982	14,356	176,338	50,200	50,206	None.	100,406
	1881	None.	None.	337,102	309,607	27,495	160,523	13,624	174,147	27,484	44,169	None.	71,653
	1880	None.	None.	225,605	195,830	29,775	81,817	6 874	88,691	26,681	27,587	None.	54,268
	1879	None.	None.	179,506	147,611	31,894	62,537	9,647	72,184	21,475	16,187	None.	37,662
PROVINCIAL PROVIDENT INSTITUTION,	1888	None.	None.	31,728	4,793	26,935	*b* 64,501	958	65,459	42,000	16,826	None.	58,826
St. Thomas, Ont.‡	1887	None.	None.	23,727	7 404	16,323	*b* 34,715	1,413	36,128	16,000	13,690	None.	29,690
George K. Morton, Pres., E. S.	1886	None.	None.	14,513	6,313	8,200	*b* 27,219	1,159	28,378	10,842	13,199	None.	24,041
Miller, Sec.													
SUN, Montreal.....	1888	500,000	62,500	1,529,855	1,364,279	103,076	423,810	78,836	502,646	137,639	124,922	7,500	270,061
Thomas Workman, Pres., R. Mac-	1887	500,000	62,500	1,312,504	1,174,887	75,117	406,355	71,056	477,411	186,444	117,779	6,250	310,473
aulay, Man.	1886	500,000	62,500	1,135,527	978,574	94,453	302,657	52,622	355,279	92,212	105,405	4,375	201,992
	1885	500,000	62,500	973,504	835,465	75 539	254,225	44,243	298,468	95,646	77,833	3,750	177,229
	1884	500,000	62,500	836,897	726,261	48,136	220,657	39,285	259,942	74,341	72,596	3,750	150,687
	1883	500,000	62,500	735,940	652,599	20,841	226,851	29,850	256,701	69,776	69,306	6,250	145,332
	1882	500,000	62,500	636,078	534,477	39,101	215,108	26,716	241,824	110,277	47,012	5,625	162,915
	1881	500,000	62,500	538,524	411,200	64,824	148,564	26,414	174,978	62,444	50,543	5,000	117,987
	1880	500,000	62,500	473,633	353,527	57,606	114,595	21,427	136,022	37,752	41,987	5,000	84,739
	1879	500,000	62,500	397,777	308,044	27,234	101,844	22,130	123,974	24,393	41,002	5,000	70,395
TEMPERANCE AND GENERAL, Toronto.....	1888	100,000	60,000	86,668	52,978	.....	47,020	2,596	49,616	18,000	28,796	None.	46,796
Hon. George W. Ross, Pres., Henry	1887	100,000	60,000	78,919	28,959	.....	29,381	2,524	31,905	1,000	20,628	None.	21,628
O'Hara, Managing Director, James	1886	100,000	58,870	58,604	5,741	.....	9,493	1,288	10,781	None.	14,413	None.	14,413
B. Fudger, Sec.													

* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. ‡ Registered to do business in Canada upon the assessment plan in 1886. *a* Including the safety fund. *b* Assessments, dues, etc.

Assets, Policies and Claims of Life Companies.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past ten years by life companies in Canada, together with amount of insurance in force at the end of the year:

Name and Location of Company, with Names of Officers.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
Canadian Companies:								
Canada, Hamilton	1888	$8,954,064	$1,250,729	2,057	$4,640,439	22,207	$43,853,473	$479,140
A. G. Ramsay, Pres., R. Hills, Sec.	1887	8,190,465	1,157,429	1,896	4,381,297	21,060	41,434,853	421,480
	1886	7,396,778	1,077,176	2,137	4,649,750	20,073	39,390,884	441,811
	1885	7,067,973	971,403	1,925	4,015,950	18,713	34,769,290	267,680
	1884	6,315,451	877,161	1,915	4,205,700	17,430	32,125,736	257,177
	1883	5,664,639	809,554	1,810	3,680,250	16,425	30,013,145	336,433
	1882	5,118,573	733,010	1,936	3,753,535	15,202	27,292,776	243,269
	1881	4,588,956	668,111	2,062	3,914,780	13,998	24,904,171	261,376
	1880	4,297,853	588,097	1,718	3,241,550	12,586	21,428,958	178,801
	1879	3,825,245	536,293	1,402	2,633,100	11,387	18,945,715	142,814
Canadian Mutual Aid Association, Toronto*	1888	66,046	123,027	1,424	2,114,900	4,394	8,924,691	88,907
Wm. Rennie, Pres., W. P. Page, Sec.	1887	54,862	94,966	1,097	1,866,200	3,904	8,479,625	64,775
	1886	45,362	105,124	889	1,942,755	3,457	7,865,415	73,551
	1885	33,640	51,155	1,047	2,366,375	3,449	7,794,740	29,456
Citizens, Montreal	1888	277,928	63,228	523	805,500	1,604	2,299,376	17,044
Henry Lyman, Pres., Gerald E. Hart, Man.	1887	253,284	64,349	328	504,000	1,426	2,065,440	32,205
William Smith, Sec.	1886	244,724	54,835	339	570,100	1,378	2,008,629	21,319
	1885	213,891	53,158	350	541,850	1,237	1,792,693	27,697
	1884	189,491	48,228	235	409,000	1,059	1,620,276	16,686
	1883	177 305	43,702	276	520,500	1,009	1,570,116	17,234
	1882	164,452	40,227	272	500,500	863	1,333,762	20 600
	1881	156,584	21,168	91	153,700	691	1,032,254	12,186
	1880	146,509	29,211	107	195,700	692	1,141,440	15,308
	1879	130,480	28,294	183	406,250	689	1,171,845	8,000
Confederation, Toronto	1888	2,542,042	510,583	1,658	2,493,400	10,896	16,616,360	138,212
Hon. Sir W. P. Howland, C. B., K. C. M. G., Pres.	1887	2,257,222	519,461	1,565	2,469,100	10,202	15,644,464	110,388
J. K. Macdonald, Managing Director.	1886	2,022,017	441,125	1,563	2,431,375	9,493	14,530,072	91,186
	1885	1,666,600	376,315	1,183	1,970,335	8,436	12,871,312	84,816
	1884	1,406,957	350,038	1,392	2,245,315	8,051	12,216,276	61,767
	1883	1,149,427	309,377	1,512	2,280,662	7,292	11,018,625	85,708
	1882	965,333	277,515	1,375	2,350,060	6,357	9,709,337	59,127
	1881	879,054	214,738	1,188	1,917,214	5,378	8,003,279	52,451
	1880	679,387	184,246	1,077	1,670,790	4,633	6,785,890	47,146
	1879	564,451	154,898	1,012	1,545,650	4,105	5,928,323	27,582

DOMINION SAFETY FUND LIFE ASSOCIATION, St. John, N. B.. J. de Wolfe Spurr, Pres., Charles Campbell, Sec.		1888	120,633	40,568	201	262,000	2,122	2,466,000	22,000
		1887	132,605	40,458	120	172,000	2,268	2,626,000	21,000
		1886	124,506	41,035	324	562,000	2,503	2,677,000	19,000
		1885	112,749	33,229	473	473,000	2,308	2,308,000	31,000
		1884	122,045	32,211	305	305,000	2,044	2,044,000	8,000
		1883	107,583	*a* 33,675	905	905,000	2,003	2,003,000	12,000
		1882	60,993	*a* 12,884	668	668,000	1,267	1,267,000	3,000
		1881	58,824	*a* 5,850	843	843,000	757	757,000	None.
FEDERAL, Hamilton..... James H. Beatty, Pres., David Dexter, Managing Director.		1888	166,484	185,322	1,197	3,063,500	3,563	9,239,987	50,750
		1887	134,498	137,073	1,342	4,017,000	2,935	7,847,537	30,000
		1886	109,491	69,681	1,067	3,109,000	1,897	4,954,677	10,500
		1885	97,051	44,468	848	2,254,500	1,062	2,574,454	18,704
		1884	87,452	20,914	331	547,250	610	872,645	6,664
		1883	87,355	14,712	333	410,384	582	722,669	None.
		1882	68,694	7,070	254	404,350	254	394,350	None.
LONDON LIFE, London, Ont..... James Jeffery, Pres., John G. Richter, Sec.	General.	1888	204,775	36,531	422	514,000	1,578	1,586,622	9,932
	Industrial.	1888		11,687	7,325	842,375	4,776	548,780	1,348
	General.	1887	190,317	34,609	357	403,466	1,460	1,456,850	9,400
	Industrial.	1887			3,112	320,385	2,029	206,006	None.
		1886	175,543	32,509	398	439,710	1,376	1,350,817	7,882
		1885	156,161	27,989	349	403,700	1,192	1,154,527	4,280
MANUFACTURERS LIFE, Toronto..... Sir John A. Macdonald, Pres. J. L. Kerr, Sec.		1888	203,810	117,752	2,306	4,002,506	2,909	5,716,900	9,000
		1887	155,877	27,185	907	2,543,000	905	2,342,000	7,000
MUTUAL RELIEF SOCIETY, Yarmouth, N. S. *..... A. C. Robbins, Pres., William V. Brown, Sec.		1888	18,119	36,570	264	377,000	1,918	3,464,000	25,000
		1887	15,527	38,321	307	488,500	1,829	3,413,000	26,595
		1886	13,180	30,722	544	1,052,000	1,782	3,482,000	20,000
NORTH AMERICAN, Toronto ..... Hon. Alex. Mackenzie, M. P., Pres. Wm. McCabe, F.I.A., Managing Director.	General.	1888	666,919	232,568	1,455	2,318,000	4,572	7,509,533	54,112
	Industrial.	1888			None.	None.	169	22,161	544
	General.	1887	542,319	204,564	1,468	2,209,689	3,826	6,536,742	33,064
	Industrial.	1887			None.	None.	186	24,648	284
	General.	1886	422,402	166,161	1,226	2,444,884	2,974	5,673,523	25,862
	Industrial.	1886			None.	None.	235	33,282	625
	General.	1885	343,746	139,022	883	1,937,500	2,285	4,197,585	32,489
	Industrial.	1885			None.	None.	347	57,217	1,451
	General.	1884	278,986	117,763	874	1,831,100	1,815	3,375,985	7,294
	Industrial.	1884			None.	None.	407	68,544	1,697
	General.	1883	193,897	90,941	601	1,333,400	1,284	2,448,700	18,502
	Industrial.	1883			86	13,688	997	146,882	2,861
	General.	1882	151,135	77,067	575	1,220,700	947	1,757,650	1,500
	Industrial.	1882			697	114,183	1,267	184,287	1,319
	General.	1881	88,763	34,353	534	1,060,921	515	946,000	2,000
	Industrial.	1881			2,703	349,463	1,301	181,212	437

* Doing business in Canada upon the assessment plan. *a* Assessments, dues, etc.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at end of Year.	Amount in Force.	Claims Paid.
Ontario Mutual, Waterloo	1888	$1,297,587	$337,215	1,796	$1,302,550	9,398	$11,972 835	$61,700
I. E. Bowman, Pres., Wm. Hendry, Man.	1887	1,084,852	301,662	1,948	2,412,100	8,605	10,935,090	63,306
	1886	905,464	272,308	1,757	2,364,250	7,488	9,683,543	57,250
	1885	750,344	237,665	1,212	1,673,950	6,381	8,143,362	77,836
	1884	648,937	223,950	1,538	2,079,700	6,086	7,716,901	38,854
	1883	529,205	180,593	1,463	1,907,500	5,241	6,469,720	35,403
	1882	423,598	161,982	1,341	1,720,550	4,335	5,429,479	28,431
	1881	337,101	160,523	1,106	1,593,833	3,445	4,192,011	15,439
	1880	225,605	81,817	905	1,157,750	2,638	3,031,885	12,133
	1879	179,506	62,537	427	490,000	1,938	2,151,413	10,500
Provincial Provident Institution, St. Thomas, Ont. *	1888	31,728	65,171	988	1,718,000	2,668	5,061,000	42,000
George K. Mortan, Pres., E. S. Miller, Sec.	1887	23,727	34,715	1,184	2,226,000	2,370	4,462,488	16,000
	1886	14,513	26,790	977	1,935,000	1,545	2,853,744	10,412
Sun, Montreal	1888	1,529,855	423,810	1,912	2,673,845	8,049	11,903,275	108,684
Thomas Workman, Pres., R. Macaulay, Man.	1887	1,312,504	406,355	1,847	2,803,349	7,128	10,841,752	96,064
	1886	1,135,527	302,657	1,853	2 617,317	6,224	9,379,832	80,511
	1885	973,504	254,225	1,286	1,823,504	5,144	7,896,978	77,794
	1884	836,897	220,657	914	1,294,307	4,229	6,786,404	58,417
	1883	735,940	226,851	1,021	1,676,408	4,007	6,713,566	55,568
	1882	636,078	215,108	725	1,557,167	3,318	5,771,889	58,111
	1881	538,524	148,564	868	1,671,768	3,047	4,990,157	56,352
	1880	473,633	114,595	573	926,370	2,486	3,892,139	28,549
	1879	397,777	101,844	524	818,600	2,262	3,622,783	17,575
Temperance and General, Toronto	1888	86,668	47,020	824	1,236,100	1,462	2,323,200	18,000
Hon. George W. Ross, Pres., Henry O'Hara, Managing Director.	1887	78,919	29,381	967	1,605,600	1,099	1,840,100	1,000
	1886	58,604	9,493	215	401,000	213	394,000	None.

* Doing business in Canada upon the assessment plan.

Canadian Branches of Foreign Companies.

Name and Location of Company, with Names of Officers.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
British Companies (Figures of Canadian Branch):									
British Empire	1888	$741,824	$430,000	$189,505	867	$1,550,487	2,497	$5,924,757	$29,432
F. Stancliffe, Montreal.	1887	622,121	330,000	160,839	595	1,102,610	1,987	4,377,040	6,500
	1886	415,416	220,000	126,950	564	1,436,500	1,654	3,823,840	14,200

	1885	615,692	145,000	99,110	622	1,453,050	1,345	2,896,390	33,000
	1884	604,923	88,004	69,073	575	1,080,300	998	2,054,613	2,000
	1883	421,552	31,000	41,307	519	1,154,700	638	1,478,350	5,000
COMMERCIAL UNION..... Evans & McGregor, Montreal.	1888	158,560	220,000	20,490	51	65,450	341	750,194	7,899
	1887	155,584	206,580	20,058	15	24,000	304	701,846	12,983
	1886	120,650	178,785	21,033	11	26,420	300	708,462	6,642
	1885	119,958	171,000	20,725	19	35,193	300	701,659	6,062
	1884	120,312	163,384	19,618	6	10,707	294	692,964	23,973
	1883	110,462	156,030	20,077	7	19,520	301	716,420	5,417
	1882	110,775	132,152	20,682	9	23,117	301	685,914	10,090
	1881	104,299	139,722	20,775	12	25,307	300	687,455	6,065
	1880	103,901	127,908	20,621	11	37,736	300	631 285	6,754
	1879	103,167	124,678	22,996	16	51,373	310	674,569	20,959
EDINBURGH *..... David Higgins, Toronto.	1888	174,082	194,667	12,372	None.	None.	160	457,485	7,862
	1887	176,879	192,233	13,244	None.	None.	165	468,964	20,152
	1886	161,895	205,212	13,773	None.	None.	168	403,769	36,633
	1885	163,618	180,595	14,996	None.	None.	182	459,045	4,867
	1884	164,813	176,617	15,876	None.	None.	188	473,889	27,010
	1883	165,314	162,848	16,937	None.	None.	198	504,792	4,137
	1882	162,477	151,056	17,383	None.	None.	207	516,795	31,826
	1881	155,794	150,330	18,299	None.	None.	214	542,218	1,978
	1880	155,448	146,855	22,163	None.	None.	226	567,953	7,543
	1879	155,214	146,025	19,483	None.	None.	235	590,195	5,893
LIFE ASSOCIATION OF SCOTLAND *..... Archibald Inglis, Montreal.	1888	338,706	953,363	57,206	None.	None.	1,250	2,273,969	79,173
	1887	338,680	957,240	61,370	None.	None.	1,304	2,373,812	75,965
	1886	212,327	803,753	64,326	None.	None.	1,357	2,489,129	83,527
	1885	219,707	734,485	69,064	None.	None.	1,379	2,554,430	78,666
	1884	214,018	731,830	70,152	None.	None.	1,441	2,682,870	75,439
	1883	332,315	706,737	78,780	None.	None.	1,477	2,793,458	71,929
	1882	206,617	687,209	83,203	None.	None.	1,535	2,935,529	68,713
	1881	211,226	661,951	87,359	None.	None.	1 605	3,070,701	60,854
	1880	214,610	650,000	95,175	None.	None.	1,674	3,195,191	67,125
	1879	203,871	625,000	98,359	None.	None.	1,770	3,390,456	59,019
LIVERPOOL AND LONDON AND GLOBE *a*..... G. F. C. Smith, Montreal.	1888	870,527	264,811	8,545	2	3,500	173	266,460	4,580
	1887	837,080	255,206	11,344	3	4,000	176	270,421	5,548
	1886	673 375	243,962	8,275	2	2,000	179	273,719	4,599
	1885	741,303	237,369	10,560	7	15,500	187	281,353	3,790
	1884	772,602	230,613	8,491	17	11,946	188	272,570	1,500
	1883	759,202	194,335	10,874	3	7,000	179	268,775	1,120
	1882	764,163	167,535	9,181	4	13,000	181	270,047	1,707
	1881	884,761	168,829	9,008	3	2,700	185	271,639	4,875
	1880	948,178	165,121	10,539	8	18,467	193	281,041	5,679
	1879	936,825	158,369	10,136	7	15,433	206	286,004	1,117

* Ceased doing new business in Canada.

a The assets and liabilities in Canada of these companies include also their fire business.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
British Companies (Continued):									
London and Lancashire Life	1888	$977,351	$700,000	$179,080	490	$1,006,200	3,274	$5,677,612	$42,313
Wm. Robertson, Montreal.	1887	840,843	512,154	172,389	483	868,000	3,142	5,289,217	37,235
	1886	650,765	480,734	164,093	621	1,180,750	3,013	5,060,236	28,999
	1885	530,913	413,328	143,244	564	1,152,500	2,742	4,533,583	31,955
	1884	431,071	380,371	126,453	532	854,750	2,505	3,963,972	41,217
	1883	341,219	269,509	116,431	624	1,056,144	2,271	3,730,602	52,320
	1882	319,380	240,000	103,147	394	845,050	1,877	3,164,303	19,611
	1881	257,792	167,000	78,700	386	732,700	1,618	2,655,904	21,768
	1880	217,185	129,545	64,551	425	706,900	1,363	2,186,740	11,175
	1879	182,415	103,929	53,456	225	400,600	1,088	1,783,188	18,850
London Assurance *a*	1888	183,660	79,378	849	None.	None.	7	28,347	None.
C. C. Foster & A. B. Gwilt, Montreal.	1887	176,600	65,703	1,092	1	4,867	8	33,213	None.
	1886	177,218	59,720	849	None.	None.	7	28,347	None.
	1885	178,690	50,411	849	None.	None.	7	27,121	None.
	1884	178,690	44,253	849	None.	None.	7	27,121	None.
	1883	178,690	49,350	987	None.	None.	8	30,125	None.
	1882	178,690	41,406	987	None.	None.	8	30,125	None.
	1881	150,000	46,353	987	1	973	8	30,125	None.
	1880	150,000	42,011	1,082	2	5,840	9	29,378	1,848
	1879	150,000	40,726	917	1	2,920	9	26,499	None.
North British and Mercantile *a*	1888	1,539,733	519,780	20,982	7	20,000	291	809,723	17,681
Thomas Davidson, Montreal.	1887	1,004,496	519,182	19,807	2	7,000	293	809,530	18,004
	1886	871,015	497,620	20,207	10	37,000	307	804,362	64,393
	1885	863,859	465,802	22,514	12	30,500	313	841,340	21,481
	1884	913,882	474,238	24,121	10	48,700	322	895,620	14,706
	1883	982,518	439,791	23,927	13	30,000	332	929,184	None.
	1882	739,318	459,248	24,367	11	36,500	326	930,917	42,851
	1881	718,639	442,610	25,560	18	27,100	331	957,029	18,747
	1880	771,069	416,364	26,710	26	112,498	335	994,979	35,221
	1879	782,571	429,358	26,989	6	38,000	336	1,019,224	33,057
Queen *a*	1888	279,841	236,271	7,009	2	2,000	177	294,149	3,864
H. J. Mudge, Montreal.	1887	287,407	226,181	7,373	1	4,000	182	302,032	1,011
	1886	267,269	218,628	7,811	4	8,500	188	326,037	7,165
	1885	216,022	230,124	9,014	2	6,000	194	337,680	28,281
	1884	217,752	233,026	10,545	3	3,000	204	365,772	1,000
	1883	174,135	220,809	9,924	7	16,200	205	402,279	11,310
	1882	175,190	205,801	10,390	10	20,000	205	429,835	2,245

	1881	191,797	188,522	9,881	5	24,500	203	408,189	None.
	1880	193,756	188,080	10,001	7	18,460	205	410,603	6,433
	1879	186,136	185,961	10,642	14	77,750	213	394,581	2,373
RELIANCE *	1888	122,503	85,000	10,780	None.	None.	239	319,745	7,532
J. Cassie Hatton, Montreal.	1887	121,228	86,642	11,429	None.	None.	252	336,037	1,500
	1886	111,892	80,000	12,019	None.	None.	261	346,515	17,226
	1885	121,127	81,512	12,845	None.	None.	277	377,932	8,150
	1884	117,463	(†)	13,938	None.	None.	293	393,305	7,276
	1883	112,840	(†)	14,862	None.	None.	309	418,374	21,125
	1882	122,925	(†)	17,265	None.	None.	337	473,463	8,007
	1881	114,906	(†)	19,034	None.	None.	351	512,892	17,500
	1880	122,300	(†)	27,832	89	142,000	449	751,092	6,051
	1879	103,244	58,279	31,801	211	411,100	565	1,034,119	5,217
ROYAL *a*	1888	888,729	723,020	19,297	None.	None.	280	827,107	13,892
Wm. Tatley, Montreal.	1887	897,446	731,759	20,192	5	18,500	289	844,679	3,246
	1886	879,524	695,462	20,291	2	5,000	295	863,259	27,961
	1885	878,779	799,684	22,224	6	13,000	315	906,910	14,561
	1884	879,213	795,158	23,466	9	23,700	319	895,198	18,456
	1883	885,358	804,223	24 741	3	9,700	305	893,724	37,534
	1882	763,456	724,403	22,646	9	16,900	325	953,143	21,119
	1881	711,158	626,175	27,479	12	18,327	328	969,524	5,568
	1880	611,121	521,134	28,020	12	44,500	331	1,004,213	32,980
	1879	472,744	483,801	27,725	20	65,575	341	1,012,568	22,099
SCOTTISH AMICABLE *	1888	130,902	117,287	7,448	None.	None.	142	347,287	11,704
W. W. Robertson, Montreal.	1887	138,721	116,800	8,161	None.	None.	155	371,080	920
	1886	211,877	112,000	8,362	None.	None.	157	376,473	5,411
	1885	164,148	109,630	8,881	None.	None.	164	387,588	37,843
	1884	150,415	(†)	9,876	None.	None.	175	449,088	13,989
	1883	156,188	(†)	10,639	None.	None.	184	467,213	58,464
	1882	158,511	(†)	15,259	None.	None.	193	478,274	21,923
	1881	156,207	(†)	16,207	None.	None.	200	540,873	3,407
	1880	156,040	(†)	16,619	None.	None.	230	607,031	22,300
	1879	156,487	(†)	18,462	None.	None.	246	643,567	11,720
SCOTTISH PROVIDENT *	1888	769,182	92,844	3,384	None.	None.	75	195,538	2,983
John Dunlop, Montreal.	1887	770,848	80,715	3,605	None.	None.	79	186,006	16,773
	1886	758,375	74,595	4,072	None.	None.	84	196,531	10,347
	1885	717,070	77,051	4,794	None.	None.	90	209,245	1,438
	1884	708,685	73,530	4,442	None.	None.	92	209,741	4,380
	1883	319,325	74,600	5,073	None.	None.	95	215,355	1,217
	1882	188,772	71,078	4,872	None.	None.	99	220,976	2,798
	1881	106,184	65,128	5,255	None.	None.	104	219,696	5,840
	1880	106,184	63,405	5,976	None.	None.	107	224,587	2,920
	1879	106,184	58,094	5,450	None.	None.	109	230,524	1,703
SCOTTISH PROVINCIAL *	1888	167,961	300,000	19,193	None.	None.	396	749,191	43,930
C. R. G. Johnson, Montreal.	1887	168,358	301,242	20,828	None.	None.	423	816,884	58,324
	1886	150,160	289,242	20,525	None.	None.	445	830,514	20,247

* Ceased doing new business in Canada. † No Return. *a* The assets and liabilities in Canada of these companies include also their fire business.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
British Companies—(Continued):									
SCOTTISH PROVINCIAL *—*Cont.*	1885	$150,158	$284,515	$22,827	None.	None.	462	$859,449	$21,049
	1884	150,863	(†)	24,022	None.	None.	489	903,097	11,266
	1883	151,626	(†)	25,765	None.	None.	503	923,909	22,028
	1882	158,156	(†)	26,578	None.	None.	523	922,991	21,843
	1881	159,154	(†)	28,155	None.	None.	534	948,598	39,013
	1880	160,637	(†)	30,001	None.	None.	573	991,833	8,387
	1879	158,204	(†)	33,383	None.	None.	597	1,058,750	30,514
STANDARD	1888	3,749,509	2,473,244	355,872	679	$1,283,950	5,138	10,936,257	156,121
W. M. Ramsay, Montreal.	1887	3,016,137	2,309,049	339,830	454	966,063	4,784	10,200,568	162,168
	1886	2,471,181	2,152,867	315,565	617	1,292,750	4,705	9,968,764	134,434
	1885	2,559,488	1,010,756	297,262	593	1,181,880	4,432	9,088,571	155,696
	1884	1,858,676	1,016,725	276,316	521	1,080,300	4,125	8,541,309	94,108
	1883	1,787,254	972,842	259,296	508	956,031	3,907	8,181,929	88,381
	1882	1,577,983	913,090	236,513	569	1,359,047	3,647	7,757,699	94,241
	1881	1,362,682	885,955	194,724	520	1,072,600	3,289	6,870,014	95,887
	1880	1,211,804	843,433	165,445	502	1,036,987	2,960	6,037,919	71,202
	1879	1,073,916	872,513	152,237	309	697,600	2,652	5,437,066	61,917
STAR	1888	1,078,957	137,000	18,005	18	54,200	290	756,385	8,759
Alfred D. Perry, Toronto.	1887	982,056	142,000	18,771	19	68,000	295	782,000	1,214
	1886	953,692	145,000	18,418	19	65,359	290	669,550	14,306
	1885	893,720	145,000	21,162	22	63,024	298	675,778	21,320
	1884	97,333	135,969	19,389	29	54,507	298	653,296	17,840
	1883	812,717	128,000	21,114	15	28,713	298	660,353	3,407
	1882	1,099,867	122,000	23,334	47	64,186	378	850,534	None.
	1881	1,080,344	115,000	21,379	44	130,913	343	805,328	487
	1880	950,344	110,000	20,382	43	150,623	309	748,103	21,252
	1879	693,834	116,410	17,546	38	107,067	277	681,429	5,923
United States Companies (Figures of Canadian Branch):									
ÆTNA	1888	2,406,782	4,140,637	706,639	1,193	1,828,344	13,824	18,248,768	344,840
Wm. H. Orr, Toronto.	1887	2,071,399	3,807,219	719,285	1,265	2,052,720	13,439	17,837,244	282,667
	1886	1,315,200	3,312,401	658,819	1,360	2,222,274	12,870	17,004,560	206,728
	1885	925,000	2,984,308	632,445	1,177	2,056,764	12,107	15,851,635	292,069
	1884	725,000	2,700,000	578,760	1,065	1,650,117	11,487	14,893,319	206,003
	1883	525,000	2,381,913	575,994	1,437	2,258,875	11,007	14,366,409	188,968
	1882	325,500	2,109,952	505,524	1,420	2,478,401	10,090	13,093,994	154,864
	1881	225,500	1,821,256	403,597	1,145	1,821,362	9,087	11,370,008	100,750
	1880	195,500	1,566,975	347,257	1,103	1,826,250	8,460	10,324,888	124,325
	1879	165,500	1,445,062	307,847	935	1,386,600	7,753	9,289,325	117,246

CONNECTICUT * F. W. Evans, Montreal.	1888	100,000	950,000	65,520	None	None.	1,429	2,660,796	80,340
	1887	100,000	1,000,000	77,024	None.	None.	1,506	2,823,366	70,616
	1886	100,000	1,000,000	80,870	None.	None.	1,588	3,004,070	50,467
	1885	100,000	975,000	90,020	None.	None.	1,667	3,190,537	89,015
	1884	100,000	978,000	95,223	None.	None.	1,758	3,372,041	129,717
	1883	100,000	969,200	103,230	None.	None.	1,867	3,610,258	63,545
	1882	100,000	1,066,663	118,273	None.	None	1,938	3,764,503	68,066
	1881	100,000	1,024,304	122,870	None.	None.	2,005	3,899,596	157,026
	1880	140,000	1,051,000	121,662	None.	None.	1,800	3,250,000	70,865
	1879	140,000	1,125,000	145,734	None.	None.	1,850	3,837,017	95,225
EQUITABLE Seargent P. Stearns, Montreal.	1888	978,016	1,506,000	517,631	1,344	2,612,312	6,312	14,715,380	168,106
	1887	792,670	1,412,000	496,548	967	2,188,698	5,490	13,341,981	143,975
	1886	738,480	1,339,000	417,438	1,025	2,536,875	5,070	12,436,288	172,196
	1885	434,362	1,230,700	380,226	998	2,092,784	4,464	10,918,279	106,895
	1884	365,000	1,126,440	341,227	850	2,169,895	3,835	9,526,183	74,448
	1883	165,000	954,650	302,404	678	1,945,000	3,310	8,468,520	100,780
	1882	182,000	882,900	253,868	475	1,633,800	2,892	7,446,801	55,603
	1881	165,000	818,210	220,365	451	1,079,000	2,665	6,449,617	87,585
	1880	105,000	730,733	194,485	569	1,674,100	2,423	5,952,547	62,675
	1879	105,000	654,205	180,327	475	1 285,500	2,212	5 266,992	46,700
GERMANIA Geo. W. Rónne, Montreal.	1888	54,699	4,646	880	19	62,500	17	54,500	None.
METROPOLITAN W. I. Penny, Toronto. General.	1888	113,225	57,555	38,457	1	5,000	118	211,786	3,500
Industrial.	1888				6,973	723,599	9,095	983,418	6,769
General.	1887	113,824	50 776	32,941	4	4,000	132	232,786	1,000
Industrial.	1887				7,445	817,204	7,791	855,820	6,381
General.	1886	100,000	39,762	21,266	1	1,000	141	253,286	1,000
Industrial.	1886				10,863	1,233,711	5,807	650,767	2,115
General.	1885	100,000	39,689	8,378	1	118	164	289,800	23,000
Industrial.	1885				1,470	166,605	1,368	150,732	760
	1884	100,000	57,895	9,615	None.	None.	191	343,682	24,000
	1883	100,000	63,620	13,768	None.	None.	241	472,217	8,000
	1882	100,000	91,243	22,993	4	6,000	355	803,432	None.
	1881	100,000	83,857	25,581	11	32,000	385	890,932	7,000
	1880	100,000	76,677	27,102	15	33,750	429	951,932	7,000
	1879	100 000	70,704	35,977	45	77,500	547	1,206,182	4,000
MUTUAL LIFE Fayette Brown, Montreal.	1888	593,130	618,559	302,627	1,380	3,104,135	3,029	7,185,526	75,378
	1887	349,142	444,449	185,673	1,053	2,557,890	1,900	4,704,248	81,817
	1886	250,000	328,879	99,467	860	1,827,355	1,132	2,679,144	48,627
	1885	50,000	218,584	25,828	299	552,390	422	1,092,669	30,679
MUTUAL RESERVE FUND LIFE ASSOCIATION § John S. Hall, Jr., Montreal.	1888	99,074	50,678	142,972	1,346	3,128,250	3,812	9,915,750	73,200
	1887	97,586	32,777	128,696	1,467	3,279,300	3,259	8,900,500	62,650
	1886	50,000	1,000	100,213	1,628	4,855,000	2,609	7,795,000	37,800
	1885	50,000	4,500	42,616	2,132	6,028,500	2,205	6,277,000	13,000

* These companies have ceased doing new business in Canada. † No Return. § Licensed to do business in Canada upon the assessment plan, July, 1885.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
United States Companies (Continued):									
NATIONAL *	1888	$110,445	$92,803	$4,329	None.	None.	232	$221,675	$19,884
Charles Powis, Hamilton, Ont.	1887	110,757	103,621	5,248	None.	None.	251	255,415	1,918
	1886	127,500	110,000	6,618	None.	None.	276	292,372	4,898
	1885	124,000	111,493	6,914	None.	None.	317	320,988	2,000
	1884	122,875	107,637	7,878	None.	None.	328	329,514	4,065
	1883	124,875	123,008	9,000	None.	None.	390	392,751	8,303
	1882	120,375	128,171	9,357	None.	None.	407	441,702	6,676
	1881	100,000	116,100	10,380	None.	None.	443	525,152	5,502
	1880	112,500	101,177	13,051	None.	None.	516	589,738	4,186
	1879	100,000	109,933	12,651	None.	None.	590	668,026	4,280
NEW YORK	1888	1,307,727	1,611,144	500,188	1,277	$2,713,173	4,581	11,953,764	192,332
F. W. Campbell, M. D., Montreal.	1887	700,297	1,439,598	442,788	978	2,613,345	3,710	10,370,155	103,997
David Burke, Superintendent, Montreal.	1886	400,000	1,184,878	378,039	854	2,692,560	3,066	8,520,483	77,173
	1885	100,000	946,307	239,822	848	2,081,085	2,521	6,621,910	103,033
	1884	100,000	924,670	149,428	594	1,851,250	1,875	5,049,666	48,538
	1883	100,000	725,399	87,141	176	529,000	1,430	3,540,810	49,340
	1882	100,000	750,000	94,139	None.	None.	1,418	3,533,955	59,014
	1881	100,000	750,000	115,145	None.	None.	1,482	3,846,745	85,759
	1880	100,000	750,000	112,150	None.	None.	1,518	3,913,095	89,662
	1879	100,000	750,000	130,944	None.	None.	1,627	4,209,975	40,526
NORTH WESTERN MUTUAL *	1888	122,775	149,080	20,215	None.	None.	489	654,553	11,299
M. W. Mills, Toronto.	1887	119,223	153,170	20,246	None.	None.	506	685,708	7,399
	1886	100,000	150,511	21,508	None.	None.	510	689,414	8,315
	1885	100,000	149,604	21,501	None.	None.	526	714,887	9,068
	1884	100,000	139,457	22,472	None.	None.	544	774,092	7,045
	1883	100,000	141,872	24,777	None.	None.	566	804,495	19,042
	1882	100,000	133,278	27,492	None.	None.	590	857,235	9,061
	1881	100,000	125,327	30,217	None.	None.	605	889,702	11,000
	1880	100,000	118,432	33,130	None.	None.	618	925,743	27,907
	1879	100,000	95,682	36,235	None.	None.	665	1,052,814	12,200
PHŒNIX MUTUAL, HARTFORD *	1888	135,810	505,526	37,111	None.	None.	1,289	1,423,522	61,439
Mrs. H. D. Simpson, Montreal.	1887	105,033	522,107	41,289	None.	None.	1,347	1,512,391	90,215
	1886	105,000	561,354	46,035	None.	None.	1,410	1,623,166	32,334
	1885	105,000	566,521	48,261	None.	None.	1,467	1,704,249	70,663
	1884	105,000	643,899	54,038	None.	None.	1,564	1,844,419	39,658

	1883	105,000	673,190	58,551	None.	None.	1,624	1,948,770	49,420
	1882	105,000	700,000	63,078	None.	None.	1,692	2,046,326	37,692
	1881	105,000	700,000	70,364	None.	None.	1,802	2,232,185	54,480
	1880	105,000	700,000	79,530	None.	None.	2,619	2,020,115	45,212
	1879	105,000	700,000	88,733	None.	None.	2,712	2,230,638	31,869
TRAVELERS..... Wm. Hanson, Montreal.	1888	629,375	993,839	126,698	203	396,520	2,827	3,976,920	70,946
	1887	546,585	923,062	129,924	238	330,164	2,835	3,963,895	45,525
	1886	419,016	846,909	134,764	302	549,600	2,841	4,015,055	57,502
	1885	363,411	770,473	139,361	328	571,750	2,815	4,037,540	65,817
	1884	159,616	704,446	128,762	377	701,000	2,706	3,962,451	53,321
	1883	161,751	627,179	117,880	299	555,110	2,533	3,655,078	37,851
	1882	157,408	474,168	107,972	304	639,509	2,416	3,488,976	17,594
	1881	160,330	446,719	94,905	258	519,000	2,331	3,230,619	41,614
	1880	141,001	440,275	88,815	199	321,350	2,173	2,927,344	15,860
	1879	143,962	399,172	89,691	215	336,150	2,203	3,072,782	11,085
UNION MUTUAL..... Wm. Mulock, M. P., Toronto.	1888	364,971	682,115	116,805	268	448,900	2,824	4,378,961	96,246
	1887	326,775	672,387	115,722	337	529,200	2,851	4,401,153	86,731
	1886	236,497	616,501	116,745	451	695,500	2,796	4,307,200	73,902
	1885	215,208	592,153	117,770	490	734,650	2,720	4,171,584	48,970
	1884	174,692	550,341	117,867	431	721,375	2,586	4,028,624	45,213
	1883	151,300	519,879	113,449	474	709,250	2,465	3,796,021	56,675
	1882	134,777	492,083	103,923	452	647,250	2,211	3,295,750	59,845
	1881	121,471	436,334	94,804	333	472,050	1,925	2,888,028	84,611
	1880	117,088	469,515	83,153	142	201,550	1,808	2,743,678	43,204
	1879	114,168	439,133	91,691	167	277,850	1,746	2,732,914	48,633
UNITED STATES ..... Thomas A. Temple, St. John, N. B.	1888	107,458	57,395	29,198	327	470,000	665	1,054,525	7,000
	1887	106,683	45,270	19,266	250	342,500	473	750,025	2,000
	1886	100,000	32,463	12,065	35	68,500	227	432,425	3,000
	1885	100,000	27,635	12,486	36	76,500	204	375,925	2,573
	1884	100,000	25,273	13,721	142	230,100	264	492,605	5,000
	1883	100,000	20,848	8,544	199	414,400	205	416,225	1,000
	1882	100,000	15,604	1,539	10	19,000	36	84,955	4,510
	1881	60,000	17,918	1,840	None.	None.	26	43,665	1,000
	1880	60,000	18,179	1,723	None.	None.	27	44,665	None.
	1879	70,000	10,035	1,707	None.	None.	28	49,665	None.

* These companies have ceased doing new business in Canada.

THOSE persons who, through ignorance of self-conceit, refuse to insure their lives for the benefit of those dependent upon them for support, would do well to ponder over the following paragraph from a letter of John G. Whittier, the Quaker poet, to the chairman of the Boston Life Underwriters Association: "No one who has made himself acquainted with your stupendous work can fail to see in it a vast beneficence—a step towards the abolition of poverty—a check to the hazardous speculations prompted by the necessity of gain for the benefit of prosperity—a grateful relief to homes saddened by worry and anxiety. It is a business which is not only pecuniarily profitable to those who engage in it, but to all who patronize it. It is more and better than charity, for it involves no loss of self-respect and independence on the part of those who are benefited by it."

Statistics of Miscellaneous Canadian Companies.

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	General Expenses.	Total Disbursements.
Accident, Montreal*.....	1888	$261,000	$181,840	$176,679	$70,402	.....	$68,737	$4,524	$73,261	$42,918	None.	$54,462	$98,380
Sir Alex. T, Galt. Pres.	1887	261,000	174,048	203,907	89,025	.....	181,316	6,297	187,613	146,765	None.	115,529	262,294
Edward Rawlings, Managing Director.	1886	261,000	157,560	302,017	185,049	.....	360,528	8,203	368,731	185,018	None.	192,127	377,145
	1885	261,000	157,560	315,725	145,833	$12,332	338,740	8,586	347,326	178,819	$9,454	175,305	363,578
	1884	261,000	157,560	301,785	123,170	21,055	340,998	5,281	346,279	144,662	9,454	182,585	336,701
	1883	261,000	157,560	270,769	95,162	18,046	256,581	4,751	261,332	89,482	9,395	148,792	247,669
	1882	261,000	157,000	238,259	67,877	13,381	114,335	6,472	120,807	27,804	7,158	71,299	106,260
	1881	260,000	152,300	183,824	23,133	8,391	41,445	1,859	43,304	12,030	4,631	27,226	43,887
	1880	103,480	34,960	56,753	13,614	8,178	31,250	1,172	32,422	9,995	2,170	22,738	34,903
	1879	103,480	27,120	49,802	11,682	11,000	23,155	1,955	25,110	5,530	2,166	15,245	22,941
Boiler Inspec. and Ins. Co., Toronto†..	1888	100,100	20,020	64,660	9,615	35,025	18,183	3,862	22,045	75	None.	14,415	14,490
Sir Alexander Campbell, Pres.	1887	100,100	20,020	56,932	9,259	27,653	17,307	3,901	21,208	181	None.	14,769	14,950
A. Fraser, Sec.	1886	100,100	20,020	50,346	8,763	21,563	17,268	4,025	21,293	None.	None.	13,749	13,749
	1885	100,100	20,020	42,978	8,329	14,629	15,813	2,535	18,348	163	None.	13,498	13,661
	1884	100,100	20,020	37,496	8,436	9,040	16,197	4,159	20,356	100	None.	13,561	13,661
	1883	100,100	20,020	31,809	8,363	3,426	16,746	2,884	19,630	299	None.	12,911	13,210
	1882	100,100	20,020	27,095	7,826	.....	15,012	2,511	17,523	3,039	None.	13,482	16,521
	1881	100,100	20,020	26,611	4,663	1,928	11,512	2,057	13,569	None.	None.	9,195	9,195
	1880	100,100	20,020	24,470	.....	.....	7,494	1,406	8,900	None.	None.	6,312	6,312
	1879	100,100	20,020	17,920	.....	.....	6,013	1,489	7,502	5	None.	6,221	6,226
Canada Accident, Toronto*.....	1888	108,300	21,660	24,084	3,938	.....	1,411	4	1,415	30	None.	1,459	1,489
Hon. Geo. W. Ross, Pres.													
Henry O'Hara, Managing Director.													
Citizens (Accident Depart.), Montreal.....	1888	(a)	(a)	(a)	(a)	(a)	41,092	None.	41,092	18,679	850	23,013	42,542
Henry Lyman, Pres.	1887	(a)	(a)	(a)	(a)	(a)	35,423	None.	35,423	17,870	756	20,410	39,036
Gerald E. Hart, Manager.	1886	(a)	(a)	(a)	(a)	(a)	27,622	None.	27,622	12,780	None.	14,575	27,355
William Smith, Sec.	1885	(a)	(a)	(a)	(a)	(a)	18,239	None.	18,239	6,793	None.	11,153	17,946
	1884	(a)	(a)	(a)	(a)	(a)	18,140	None.	18,140	6,690	None.	9,641	16,331
	1883	(a)	(a)	(a)	(a)	(a)	17,403	None.	17,403	11,909	c 48	8,217	20,174
	1882	(a)	(a)	(a)	(a)	(a)	19,285	None.	19,285	3,347	c 67	8,205	11,619
	1881	(a)	(a)	(a)	(a)	(a)	6,262	985	7,247	581	c 55	3,313	3,949
	1880	(a)	(a)	(a)	(a)	(a)	4,118	956	5,074	376	c 10	2,398	2,784
	1879	(a)	(a)	(a)	(a)	(a)	3,532	775	4,307	458	c 403	1,970	2,831
Dominion Plate Glass, Montreal.§.....	1888	25,000	10,000	8,821	6,558	.....	10,106	None.	10,106	2,589	None.	2,238	4,827
A. Ramsay, Pres.													
T. G. Leders, Sec.													

GUARANTEE CO. OF N. A., Montreal ‡.... Sir A. T. Galt, Pres. Edward Rawlings, Managing Director.	1888	668,600	304,600	621,474	146,058	170,816	212,544	29,964	242,508	69,772	18,073	101,399	189,244
	1887	668,600	300,000	565,247	139,930	125,317	205,349	43,929	248,278	75,013	18,000	106,207	199,220
	1886	668,600	300,000	528,317	134,457	93,860	214,086	38,073	252,159	76,291	18,000	101,535	195,826
	1885	668,600	300,000	481,916	118,918	62,997	195,678	25,678	221,356	65,302	18,000	98,604	181,906
	1884	668,600	300,000	449,301	108,229	41,072	191,698	26,023	217,721	92,853	18,000	88,844	199,697
	1883	668,600	300,000	419,068	83,550	35,518	160,482	18,328	178,810	54,971	18,000	81,721	154,692
	1882	668,600	300,000	395,628	64,391	31,237	118,340	16,021	134,361	26,517	14,379	71,026	111,722
	1881	667,500	292,580	350,550	38,525	19,445	72,484	14,651	87,135	18,021	10,927	52,961	81,909
	1880	500,000	147,040	193,090	38,950	7,100	52,368	8,784	61,152	40,929	29,141	27,197	97,267
	1879	208,900	51,380	130,645	42,813	36,451	46,228	5,853	52,081	12,772	3,567	21,780	38,119
MANUFACTURERS ACCIDENT, Toronto*... Sir John A. Macdonald, Pres. John L. Kerr, Sec.	1888	118,700	23,440	36,570	8,292	4,839	24,500	842	25,342	2,803	None.	15,286	18,089
	1887	118,700	23,440	26,604	3,627	.....	2,534	66	2,600	41	None.	1,948	1,999
SUN LIFE (Accident Depart.), Montreal.... Thomas Workman, Pres. R. Macaulay, Sec.	1888	(r)	(r)	(r)	(r)	(r)	22,628	None.	22,628	7,485	(r)	11,314	18,799
	1887	(r)	(r)	(r)	(r)	(r)	18,421	None.	18,421	8,289	(r)	9,210	17,499
	1886	(r)	(r)	(r)	(r)	(r)	18,221	None.	18,221	19,038	(r)	9,111	28,149
	1885	(r)	(r)	(r)	(r)	(r)	17,299	None.	17,299	6,611	(r)	8,650	15,261
	1884	(r)	(r)	(r)	(r)	(r)	16,067	None.	16,067	6,960	(r)	7,823	14,783
	1883	(r)	(r)	(r)	(r)	(r)	17,059	None.	17,059	10,388	(r)	8,529	18,917
	1882	(r)	(r)	(r)	(r)	(r)	11,084	None.	11,084	2,381	(r)	5,641	8,022
	1881	(r)	(r)	(r)	(r)	(r)	7,488	None.	7,488	2,185	(r)	3,225	5,410
	1880	(r)	(r)	(r)	(r)	(r)	5,217	None.	5,217	5,882	(r)	None.	5,882
	1879	(r)	(r)	(r)	(r)	(r)	5,911	None.	5,911	1,206	(r)	None.	1,206

* Accident insurance. † Steam boiler insurance. ‡ Guarantee insurance. § Plate glass insurance. *a* See Fire Insurance Statistics. *c* Bonus to policyholders. *r* See Life Insurance Statistics.

LIFE ASSURANCE A SUPPORT AND COMFORTER.

"Life insurance," says the Rev. Howard Duffield of Detroit, is simply another name for help. Advancing education enlightens a man as to the dangers that threaten him. It equips him with ability to resist—may I state, joins hands with him in helping perfect his life and property. Men can fight well enough in life if they have to fight alone, but you remember how in the olden time, when the Gauls went into battle, on the neighboring hill-tops stood their wives and children that they might armor those unclad warriors to front the brazen breastplates of the legions of Rome by a sight of the necessity to which they were exposed; and it was so not only in the olden times with the Gauls, but you remember, on the deck of the Mayflower, there were women and little children. We talk a great deal about the Pilgrim fathers. A word should be spoken for the Pilgrim mothers, and it might be that we never should have heard of Plymouth Rock; it might be that that advance guard that led the charge in the progress of our nation might have been broken before the fierceness of the sea and the cruelty of the savage and the bitterness of that New England forest if women's feet had not pressed Plymouth Rock too. And just here comes in life insurance, and with a safety that can be guaranteed by no other money institution. It gives to him a business contract by which he shall pay a small portion of his earnings year by year, and by which it shall return to him in the time of his need. It is a security that goes beyond even that of the savings bank, for a man cannto tell how many years he is going to live. He cannot be sure that while savings are under his own control he will not yield to an impulse to draw them out. But the life insurance company guarantees to him the results of an average length of life even if he is cut down before that term of years expires.—*Chronicle, New York.*

British and American Miscellaneous Companies Doing Accident, Guarantee, Etc., Business in Canada.

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Expenditures.
Figures of Canadian Branch.										
American Surety Company †.....	1888	$64,045	$1,093	$62,952	$2,257	None.	$2,257	$3,004	$428	$3,433
F. Stancliffe, Chief Agent, Montreal.	1887	54,188	307	53,881	402	None.	402	None.	322	322
Lloyds Plate Glass Insurance Company ‡.....	1888	9,624	9,624	None.	9,378	None.	9,378	1,839	3,115	4,954
L. Beemer, Chief Agent, Toronto.	1887	9,325	5,714	3,611	6,468	$200	6,668	1,563	2,511	4,074
	1886	7,345	2,171	5,174	1,681	113	1,794	319	888	1,207
London Guarantee and Accident * †.....	1888	72,799	51,548	21,251	40,531	3,809	44,340	12,620	19,418	32,038
A. T. McCord, Chief Agent, Toronto.	1887	64,700	30,847	33,833	41,191	2,141	43,332	5,223	23,978	29,201
	1886	64,893	21,824	43,069	38,696	2,141	40,837	5,992	16,883	22,875
	1885	64,819	19,186	45,633	38,412	3,669	42,081	5,680	15,091	20,771
	1884	64,395	24,993	39,392	30,971	5,258	36,229	7,151	13,008	20,159
	1883	63,342	22,266	40,076	25,662	2,645	28,307	5,629	9,549	15,178
	1882	61,032	14,304	46,723	18,647	2,283	20,930	1,889	8,094	9,983
	1881	61,200	7,254	53,946	11,734	2,141	13,875	1,660	2,711	4,371
	1880	55,523	2,066	53,457	3,277	None.	3,277	372	915	1,287
Mutual Accident Association * ‡.....	1888	42,056	4,706	37,350	6,073	None.	6,073	4,514	2,402	6,916
Walton & Lightbourn, Agents, Toronto.	1887	42,443	3,424	39,019	5,558	None.	5,558	975	1,667	2,642
	1886	39,684	1,043	38,641	2,086	None.	2,086	20	758	778
Norwich and London Accident *.....	1888	66,250	1,242	65,008	1,971	2,336	4,307	357	1,147	1,504
Gamble Geddes, Chief Agent, Toronto.	1887	63,663	1,632	62,031	2,637	2,336	4,973	1,372	882	2,254
	1886	62,107	1,433	60,674	1,962	2,336	4,298	682	682	1,314
	1885	61,022	2,186	58,836	3,888	2,336	6,224	3,186	1,280	4,466
	1884	61,605	3,558	58,047	3,344	3,504	6,848	312	1,413	1,725
Travelers Insurance Company *.....	1888	(a)	(a)	(a)	100,533	None.	100,533	57,245	25,674	82,919
William Hanson, Montreal.	1887	(a)	(a)	(a)	74,610	None.	74,610	30,969	.....	30,969
	1886	(a)	(a)	(a)	56,809	None.	56,809	21,284	.....	21,284
	1885	(a)	(a)	(a)	48,014	None.	48,014	19,285	.....	19,265
	1884	(a)	(a)	(a)	35,369	None.	35,369	10,672	.....	10,672
	1883	(a)	(a)	(a)	38,618	None.	38,618	38,777	.....	38,777
	1882	(a)	(a)	(a)	25,550	None.	25,550	19,938	.....	19,938
	1881	(a)	(a)	(a)	29,875	None.	29,875	30,424	.....	30,424
	1880	(a)	(a)	(a)	30,886	None.	30,886	20,694	.....	20,694
	1879	(a)	(a)	(a)	25,044	None.	25,044	12,823	.....	12,823

* Accident business. † Guarantee business. ‡ Plate Glass insurance. (a) See Life Statistics.

Canadain Fire Insurance Business in 20 Years.

The following is a summary of premiums received and losses paid for fire insurance in Canada by all companies, from January 1, 1869, to January 1, 1889:

Name of Company.	Premiums Received.	Losses Paid.
Canadian Companies:		
British America	$3,319,328	$1,996,841
Canada Agricultural	454,896	290,101
Canada Fire and Marine	881,333	698,133
Citizens	2,237,928	1,801,945
Dominion	190,242	148,255
London Mutual Fire	1,885,784	1,385,234
National	284,026	287,732
Ottawa Agricultural	194,861	108,164
Provincial	1,434,350	957,146
Quebec	1,453,883	1,336,782
Royal Canadian	3,000,175	2,593,907
Sovereign	1,055,404	736,216
Stadacona	490,488	773,695
Western	5,508,606	3,214,168
British Companies:		
Atlas	78,864	43,697
Caledonian	555,230	347,829
City of London	1,102,926	702,104
Commercial Union	3,839,819	2,863,901
Employers Liability	93,947	42,730
Fire Insurance Association	916,492	656,862
Glasgow and London	1,119,549	794,756
Guardian	1,501,185	1,311,619
Imperial	3,000,317	2,253,985
Lancashire	2,736,231	2,020,127
Liverpool and London and Globe	4,044,282	3,278,770
London and Lancashire	743,063	391,364
London Assurance	1,259,620	814,918
National of Ireland	351,264	242,777
North British and Mercantile	5,418,059	4,031,994
Northern	1,964,508	1,764,492
Norwich Union	682,927	361,403
Phœnix of London	3,300,697	1,977,479
Queen	3,619,292	2,988,167
Royal	8,266,454	5,607,554
Scottish Commercial	343,421	177,329
Scottish Imperial	672,855	483,408
Scottish Union and National	495,319	182,923
United States Companies:		
Ætna	2,548,379	1,966,969
Agricultural of Watertown	844,644	447,350
Andes	31,431	5,668
Connecticut	100,180	54,488
Hartford	1,945,657	1,218,675
Home	.....	60,691
Phenix	448,813	314,754

Recapitulation.

Canadian companies, totals 20 years	$22,391,304	$16,328,319
British companies, totals 20 years	46,106,321	33,340,188
American companies, totals 20 years	5,919,104	4,068,595
Grand totals	$74,416,729	$53,737,102

List of Insurance Companies Licensed to do Business in Canada.

Under the Insurance Act.

[Corrected to April 4, 1889.]

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit. Deposits marked (A) are applicable solely to Life Policies existing 31st March, 1878; marked (B) to Policies subsequent to that date.	Description of Insurance Business for which Licensed.
Accident Insurance Company of North America	Edward Rawlings, Manager, Montreal	$17,500 Montreal Harbor bonds; $6,268 Montreal Warehousing bonds; $500 Municipal debentures and $550 5 per cent Canada stock. (Accepted at $21,450)	Accident
Ætna Insurance Company of Hartford, Conn	F. W. Evans, General Agent, Montreal	$23,000 Municipal securities and $89,000 Canadian Pacific Railway bonds. (Accepted at $100,800)	Fire and Inland Marine
Ætna Life Insurance Company of Hartford, Conn	Wm. H. Orr, Manager, Toronto	$540,000 U. S. bonds; $360,500 debentures Province of Quebec; $149,893 Province of Manitoba debentures; $60,000 Montreal harbor bonds; $487,625 Municipal debentures and $500,000 Connecticut State bonds. Total $2,098,019. (Accepted value $1,993,256, being $100,000 (A) and $1,893,440 (B)	Life
Agricultural Insurance Company of Watertown, N. Y	Joseph Flynn, Chief Agent, Toronto	$140,000 Municipal debentures. (Accepted at $126,000)	Fire
American Surety Company of New York	Fred. Stancliffe, Chief Agent, Montreal	$50,000 U. S. bonds	Guarantee
Atlas Assurance Company	Murphy & Boult, Montreal	£17,000 Sterling, Canada, 3½ per cent inscribed stock, and £5,000 sterling, New South Wales, 3½ per cent inscribed stock	Fire
Boiler Inspection and Insurance Company of Canada	W. B. McMurrich, Agent, Toronto	$11,000 Municipal debentures. (Accepted at $9,900)	Steam Boilers, etc
British Empire Mutual Life Ass'ce Co., London, Eng	Fred. Stancliffe, Chief Agent, Montreal	Canada 4 per cent bonds, £1,400 sterling; Province of New Brunswick bonds, £2,500 sterling; Province of British Columbia bonds, £1,000 sterling; Tasmanian bonds, £2,400 sterling; Municipal debentures, £15,800 sterling, and £300 cash. (Accepted at $113,077.33) also $232,500 invested in the hands of Canadian trustees under the insurance act	Life
British America Assurance Company, Toronto	John Morison, Governor	$60,000 Municipal debentures and $1,000 Canadian Pacific Railway bonds. (Accepted at $54,900)	Fire and Inland Marine
British and Foreign Marine Insurance Co. (Limited)	E. L. Bond, Chief Agent, Montreal	$112,000 Municipal debentures. (Accepted at $100,800)	Inland Marine
Caledonian Insurance Company	Taylor Bros., General Agents, Montreal	Province of Quebec bonds, $48,666.67; Municipal debentures, $61,709.33. (Accepted at $104,205)	Fire
Canada Accident Assurance Company	Henry O'Hara, Managing Director, Toronto	$22,302 Municipal debentures. (Accepted at $20,072)	Accident
Canada Life Assurance Company, Hamilton	A. G. Ramsey, Manager, Hamilton	$61,000 Municipal debentures. (Accepted at $54,900)	Life
Citizens Insurance Company of Canada	Gerald E. Hart, Chief Agent, Montreal	$21,000 Municipal debentures; $5 840 Canada Central Railway second mortgage bonds; $55,000 Montreal Harbor bonds, and $30,000 Province of Quebec debentures. (Accepted at $103,656, being $53,256 for life and accident, and $54,000 for fire)	Fire, Life and Accident
City of London Fire Insurance Company (Limited)	H. M. Blackburn, Chief Agent, Toronto	£24,000 sterling Canada stock and £3,000 South Australian stock	Fire
Commercial Union Ass'ce Co. (Limited) of London, Eng	Evans & McGregor, General Agents, Montreal	$107,067 Cape Good Hope 4 per cent stock (Life A); $9,733 Queensland bonds (Life B); $106,580 Canada 4 per cent stock: $63,267 Queensland bonds and £10,000 Swedish government 4 per cent bonds (Fire)	Fire, Inl. Mar. and Life

Confederation Life Association of Canada	J. K. Macdonald, Managing Direc., Toronto.	$84,046 Municipal debentures. (Accepted at $75,641)	Life
Connecticut Fire Insurance Company of Hartford, Conn.	Geo. H. McHenry, Chief Agent, Montreal	$100,000 Canada 4 per cent stock	Fire
Dominion Plate Glass Insurance Company	Alexander Ramsay, Chief Agent, Montreal	$5,000 Municipal debentures. (Accepted at $5,040)	Plate Glass
Dominion Safety Fund Life Association *	J. De Wolfe Spurr, St. John, N. B.	Deposit receipts, $5,000 of Peoples Bank, Fredericton, and $45,000 of Maritime Bank, St. John. The latter bank is in liquidation. (See note)	Life
Employers' Liability Assurance Corporation (Limited)	Fred. Stancliffe, General Man., Montreal	£6,500 sterling 2½ per cent annuities; £5,000 sterling; South Australian Government 4 per cent bonds and £10,165 Cape of Good Hope 4 per cent consolidated inscribed stock	Fire Reinsurance
Equitable Life Ass'ce Soc. of the United States, N. Y.	Seargent P. Stearns, Manager, Montreal	$100,000 City of St. Louis bonds (A); $265,000 U. S. bonds and $482,000 Municipal debentures (B). Accepted at $798,800, being $100,000 (A) and $698,800 (B)	Life
Federal Life Assurance Company of Ontario	David Dexter, Manager Director, Hamilton	Bank deposit receipt, $8,303; Municipal debentures, $35,330; Canada Pacific Railway bonds, $11,000. (Accepted at $50,000)	Life
Fire Insurance Associated (Limited) London, Eng.	John Kennedy, Chief Agent, Montreal	$100,000 Canada stock	Fire
Germania Life Insurance Company	Geo. W. Rönne, Chief Agent, Montreal	$50,000 Canada bonds	Life
Glasgow and London Insurance Company of London, Eng.	Stewart Browne, Manager, Montreal	$99,767, 3½ per cent Canada stock, also $80,000 in the hands of Canadian trustees under the insurance act	Fire
Guarantee Company of North America	Edward Rawlings, Manager, Montreal	$31,000 Municipal securities; $21,000 Montreal Harbor bonds; $6,268 Montreal Warehousing bonds and $400 Canada stock. (Accepted at $52,900)	Guarantee
Guardian Fire and Life Assurance Co., London, Eng.	Robert Sims & Co., and Geo. Denholm, General Agents, Montreal	$94,900 Canada guaranteed bonds	Fire
Hartford Fire Insurance Company, Hartford, Conn.	F. W. Evans, General Agent, Montreal	$55,000 U. S. bonds and $25,420 bank stock. Accepted at $100,000)	Fire
Imperial Insurance Company of London, England	W. H. Rintoul, Agent, Montreal	$129,453 Canada stock	Fire
Lancashire Insurance Company	S. C. Duncan-Clark, Chief Agent, Toronto	$48,667 Canada 4 per cent stock, and $95,000 Canada 4 per cent bonds	Fire
Liverpool and London and Globe Insurance Company	G. F. C. Smith, Chief Agent, Montreal	$49,000 Municipal debentures; $10,000 Montreal Harbor bonds and $214,133.33 Canada stock. (Accepted at $267,233)	Fire and Life
Lloyds Plate Glass Insurance Company of New York	Levi Beemer, Chief Agent, Toronto	$5,000 U. S. bonds	Plate Glass
London Assurance Corporation, England	C. C. Foster and A. B. Gwilt, Attorneys and Agents, Montreal	$167,000 Municipal securities. (Accepted at $150,300)	Fire and Life
London Guarantee and Accident Company (Limited)	A. T. McCord, Chief Agent, Toronto	£11,000 sterling Canada stock	Guarantee and Accident
London and Lancashire Fire Insurance Co., Liverpool	W. A. Sims, Chief Agent, Toronto	£22,000 sterling, Canada 4 per cent inscribed stock	Fire
London and Lancashire Life Assurance Company	B. Hal. Brown, Manager, Montreal	$10,000 Victoria, B. C., bonds and $23,366.67; Province of Quebec bonds, Municipal securities, $85 626; also $498,197 invested with Canadian trustees under insurance act. (Accepted at $608,627, being $100,000 (A) and $508,627 (B)	Life
London Mutual Fire Ins. Co. of Canada, London, Ont.	D. C. Macdonald, Secretary, London	$40,020 Municipal debentures and $7,000 bank deposit receipt. (Accepted at $43,018)	Fire
London Life Insurance Company	J. G. Richter, Manager, London, Ont.	$50,000 Bank deposit receipt	Life
Manufacturers Accident Insurance Company	J. L. Kerr, Secretary, Toronto	$20,000 Canada bonds	Accident
Manufacturers Life Insurance Company	J. L. Kerr, Secretary, Toronto	$50,000 Canada bonds	Life
Metropolitan Life Insurance Company of New York	William Fairbanks, Chief Agent, Toronto	$100,000 U. S. Bonds	Life
Mongenais, Boivin & Co.	L. I. Boivin, Agent, Montreal	$5,000 Canada stock	Plate Glass

* The question of the renewal of this company's license which expired on March 31, 1888, and has not been renewed, is still pending. By a judgment of the Supreme Court of New Brunswick the claim of the government against the liquidators of the Maritime Bank in respect of the $45,000 deposit receipt above mentioned has been allowed as a preferential claim. An appeal on behalf of the liquidators against said judgment of the Supreme Court of New Brunswick has been argued before the Supreme Court of Canada and now stands for judgment.

LIST OF INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA.—*Continued.*

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PROCESS.	AMOUNT OF DEPOSIT. Deposits marked (A) are applicable solely to Life Policies existing 31st March, 1878; marked (B) to Policies subsequent to that Date.	Description of Insurance Business for which Licensed
Mutual Accident Association (Limited)	Walton & Lightbourn, Chief Agents, Toronto	$37,960 Canada 3½ per cent inscribed stock	Acc. and Plate Glass
Mutual Life Insurance Company of New York	Sam.el H. Ewing, Attorney, Montreal	$350,000 U. S. bonds and $97,333 Municipal debentures. (Accepted at $437,600)	Life
Mutual Reserve Fund Life Association, New York	John S. Hall, Jr., Chief Agent, Montreal	$50,000 Bank deposit receipt	Life on Assessment Plan
National Assurance Company of Ireland	Murphy & Boult, Montreal	$100,161 Canada Stock	Fire
New York Life Insurance Company	F. W. Campbell, M. D., Attorney, Montreal	$100,000 U. S. bonds (Life A) $546,000 C. P. R. bonds and $100,000 Municipal debentures (Life B). (Accepted at $676,000, being $100,000 (Life A) and $576,000 (Life B)	Life
North American Life Assurance Company	Wm. McCabe, Managing Direc., Toronto	$59,750 Municipal debentures. (Accepted at $53,775)	Life
North British and Mercantile Insurance Company	Thos. Davidson, Managing Direc., Montreal	$58,000 Montreal Harbor bonds (Life A); $25,000 Municipal securities (Life B); $75,000 Province of New Brunswick bonds; $117,000 Montreal Harbor bonds; $31,146.67 Province of Manitoba bonds and $19,000 Municipal debentures (Fire). (Accepted at $303,247)	Fire and Life
Northern Assurance Co. of Aberdeen and London	Robert W. Tyre, Manager, Montreal	$100,253 British Columbia bonds and $111,446.67 Municipal debentures. (Accepted at $200,555)	Fire
Norwich and London Accident Insurance Association	Gamble Geddes, General Agent, Toronto	$58,400 Canada stock	Accident
Norwich Union Fire Insurance Society, Norwich, Eng	Alex. Dixon, Manager, Toronto	$100,000 Canada stock	Fire
Ontario Mutual Life Assurance Company	Wm. Hendry, Manager, Waterloo	$102,690 Municipal debentures. (Accepted at $92,421)	Life
Phenix Insurance Company of Brooklyn	L. C. Camp, Chief Agent, Toronto	$100,000 U. S. Bonds	Fire and Inland Marine
Phœnix Fire Assurance Company, London, Eng	Gillespie, Moffatt & Co., Gen. Agt's, Montreal	$57,500 Canadian Pacific Railway bonds and $135,293 Canada stock. (Accepted at $187,043)	Fire
Provident Savings Life Assurance Society	R. H. Matson, Chief Agent, Toronto	$13,500 Province Quebec bonds and $41,000 Municipal debentures. (Accepted at $50,400)	Life
Quebec Fire Assurance Company	J. G. Clapham, President, Quebec	Bank deposit receipts, $16,000 Province of New Brunswick bonds, $10,000 and Municipal debentures, $33,000. (Accepted at $55,700)	Fire
Queen Fire and Life Insurance Company, England	H. J. Mudge, Chief Agent, Montreal	$60,000 City of Halifax 5 per cent stock; $48,667 New Zealand 4 per cent stock; $24,333.33 Province of Quebec bonds and $29,200 Province of Manitoba 5 per cent debentures (Fire); $51,100 Canada 4 per cent inscribed stock and $34,040 Municipal debentures (Life)	Fire and Life
Reliance Mutual Life Assurance Society, London, Eng	J. Cassie Hatton, Attorney, Montreal	$110,277 new 3 per cent British annuities, being $100,000 Life (A) and $10,277 Life (B)	Life
Royal Canadian Insurance Company	Harry Cutt, Secretary, Montreal	$56,000 Canadian Pacific bonds. (Accepted at $50,400)	Fire and Inland Marine
Royal Insurance Company	Wm. Tatley, Chief Agent, Montreal	$178,533 Canada 4 per cent inscribed stock and $511,000 British annuities. Total $689,533, being $150,000 (Fire), $50,000 (Life A) and $489,533 general	Fire and Life
Scottish Union and National Insurance Company	Walter Kavanagh, Agent, Montreal	$97,333.33 Canada 4 per cent inscribed stock and $3,064 municipal debentures. (Accepted at $100,091)	Fire
Standard Life Assurance Company, Scotland	W. M. Ramsay, Manager, Montreal	$1,059,563 Municipal debentures; $88,500 Montreal Harbor bonds and $34,000 Province of Quebec debentures. (Accepted at $1,067,257, being $129,561 (Life A) and $937,696 (Life B)	Life
Star Life Assurance Society of England	Alfred D. Perry, General Agent, Toronto	$146,000 Canada 4 per cent stock	Life

Sun Life Assurance Company of Canada	R. Macaulay, Managing Director, Montreal	$63,890 Municipal debentures. (Accepted at $57,501)	Life and Accident
Temperance and General Life Ass'ce Co. of North America	Henry O'Hara, Managing Director, Toronto.	$30,000 Bank deposit receipts and $23,194 Municipal debentures. (Accepted at $50,000)	Life
Travelers Insurance Company of Hartford, Conn	William Hanson, Chief Agent, Montreal	$100,000 U. S. bonds $74,947 Province of Manitoba 5 per cent bonds; $332,015 Municipal debentures; $35,000 Montreal Harbor bonds and $50,000 Canadian Pacific R. R. bonds. (Accepted at $550,260, being $100,000 (Life A) and $450,260 (Life B))	Life and Accident
Union Mutual Life Insurance Company of Maine	Wm. Mulock, Attorney, Toronto	Province of Ontario annuity bonds of face value $511,000 and present value at 4½ per cent, $249,806; Canada Pacific Railway bonds $50,000. Total accepted value, $294,806, being $102,168 (A) and $192,638 (B)	Life
United States Life Insurance Company	Thos. A. Temple, Attorney, St. John, N. B.	$100,000 U. S. bonds	Life
Western Assurance Company, Toronto	J. J. Kenny, Managing Director, Toronto	$57,700 Municipal debentures. (Accepted at $51,930)	Fire and Inland Marine

Life Insurance Companies that Have Ceased to Transact New Business.

The following life insurance companies, having ceased to transact new business in Canada, are entitled under section 32 of "The Insurance Act," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the insurance acts of 1868 and 1871:

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit.	Business.
Connecticut Mutual Life Insurance Co. of Hartford, Conn.	F. W. Evans, General Agent, Montreal	$100,000 U. S. bonds	Life
Edinburgh Life Assurance Company	David Higgins, Chief Agent, Toronto	$113,000 Municipal debentures and $48,667 Cape Good Hope 4 per cent stock. (Accepted at $150,367)	Life
Life Association of Scotland	Archibald Inglis, Chief Agent Montreal	$45,260 Canada 4 per cent bonds $12,167 New Brunswick 6 per cent bonds; $48,667 Province of Quebec debentures; $48,667 City of Toronto bonds. (Accepted at $149,893)	Life
National Life Ins. Co. of the United States of America	Chas. Powis, Chief Agent, Hamilton, Ont	$110,000 Bank deposit receipt	Life
Northwestern Mutual Life Ins. Co. of Milwaukee	M. W. Mills, Chief Agent, Toronto	$100,000 U. S. bonds	Life
Phoenix Mutual Life Insurance Company, Hartford, Conn.	H. D. Simpson, Attorney, Montreal	$25,000 U. S. bonds and $99,280 Niagara Falls Park bonds. (Accepted at $124,280)	Life
Scottish Amicable Life Assurance Society	William W. Robertson, Attorney, Montreal	50 bonds Canada Atlantic Railway, guaranteed; par, $154,524.75; present value at 4½ per cent, $117,206.30	Life
Scottish Provident Institution	John Dunlop, Attorney, Montreal	$100,000 Canadian Pacific Railway bonds. (Accepted at $90,000)	Life
Scottish Provincial Assurance Company	C. R. G. Johnson, Agent, Montreal	$147,780, viz: $50,447 Victoria government 4½ per cent bonds and $97,333 Queensland bonds	Life

List of Assessment Companies Permitted to do Business in Canada.

The following assurance companies are registered under the insurance act, and are permitted to transact the business of life assurance in Canada upon the assessment plan:

Canadian Mutual Aid Association; chief agent to receive process, W. Pemberton Page, Secretary, Toronto.

Commercial Travelers Mutual Benefit Society; chief agent to receive process, James Sargent, Secretary, Toronto.

Mutual Relief Society of Nova Scotia; chief agent to receive process, James W. Bingay, Attorney, Yarmouth, N. S.

Provincial Provident Institution; chief agent to receive process, E. S. Miller, Secretary, St. Thomas, Ont.

Note.—The Citizens Insurance Company of Canada has discontinued its guarantee business and has reinsured its outstanding policies in the Guarantee Company of North America. The deposit on account of this branch is $11,000 municipal debentures still in the hands of the Receiver General.

The license of the Hand-in-Hand Insurance Company expired on the 31st of March, 1887, and was not renewed owing to the fact that, under "the insurance act," the privilege of obtaining a Dominion license in the case of companies having Provincial charters was restricted to companies which transact the business of life assurance. (By an amendment passed last session this restriction has been removed.) The Hand-in-Hand continues to transact plate glass insurance in Ontario under Provincial license, but has ceased to transact business in the other Provinces of the Dominion. The deposit of $5000 is still in the Receiver General's hands.

A. Ramsay has discontinued his plate glass insurance business, and has reinsured his outstanding policies in the Dominion Plate Glass Insurance Company. Notice has been given for the withdrawal of the deposit of $5000 now in the hands of the Receiver Ceneral.

Weight and Stature of Man.

Males.			Females.		
Age, Years.	Feet.	Pounds.	Age, Years.	Feet.	Pounds.
0	1.64	7.06	0	1.62	6.42
2	2.60	25.01	2	2.56	23.53
4	3.04	31.38	4	3.00	28.67
6	3.44	38.80	6	3.38	35.29
9	4.00	49.95	9	3.92	47.10
11	4.36	49.77	11	4.26	56.57
13	4.72	75.81	13	4.60	72.65
15	5.07	96.40	15	4.92	89.04
17	5.36	116.56	17	5.10	104.34
18	5.44	127.50	18	5.13	112.55
20	5.49	132.46	20	5.16	115.30
30	5.52	140.38	30	5.18	119.82
40	5.52	140.42	40	5.18	121.81
50	5.49	139.96	50	5.04	123.86
60	5.38	136.07	60	4.97	119.76
70	5.32	131.27	70	4.97	113.60
80	5.29	127.54	80	4.94	108.80
90	5.29	127.54	90	4.94	108.81

TERM INSURANCE.

The following tables are taken from the annual report of President D. A. Heald to the National Board of Underwriters at the meeting held in New York May 16, 1889, being a continuation of the tables presented in previous years:

CLASSIFICATION OF OUTSTANDING RISKS,

Showing Outstanding Risks, December 31, 1887, Classified by Years. Compiled from the Official Figures of the New York State Insurance Department as to Companies Doing Business in New York State.

FIFTY-FIVE NEW YORK STATE COMPANIES.

YEAR.	One Year or Less.			Two Years.			Three Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1884	.....	.....	.....	.....	.....	.....	.....	.....	.....
1885	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886	.....	.....	.....	.....	.....	.....	$492,739,884	$3,765,706	.7642
1887	.....	.....	.....	$18,511,232	$110,247	.5955	601,211,196	4,467,707	.7431
1888	$2,081,813,504	$18,351,157	.8815	21,685,859	123,283	.5684	704,550,411	5,217,142	.7405
Totals	$2,081,813,504	$18,351,157	.8815	$40,197,091	$233,530	.5809	$1,798,501,491	$13,450,555	.7479

YEAR.	Four Years.			Five Years.			Totals.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1884	.....	.....	.....	$145,442,109	$2,152,303	1.4798	$145,442,109	$2,152,303	1.4798
1885	$11,782,186	$127,130	1.0790	169,514,975	2,452,877	1.4469	181,297,161	2,580,007	1.4231
1886	13,229,063	135,963	1.0278	168,765,411	2,225,190	1.3185	674,734,358	6,126,859	.9080
1887	12,943,280	113,581	.8775	179,432,393	2,339,476	1.3038	812,098,101	7,031,011	.8658
1888	8,508,429	75,476	.8871	168,206,801	2,054,630	1.2214	2,984,765,004	25,821,688	.8651
Totals	$46,462,958	$452,150	.9731	$831,361,689	$11,224,476	1.3501	$4,798,336,733	$43,711,868	.9110

Seventy-five Companies of Other States Doing Business in New York.

YEAR.	One Year or Less.			Two Years.			Three Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1884	.....	.....	.....	.....	.....	.....	.....	.....	.....
1885	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886	.....	.....	.....	.....	.....	.....	$345,050,405	$3,761,131	1.0900
1887	.....	.....	.....	$19,835,901	$156,345	.7882	428,244,717	4,693,472	1,0960
1888	$2,097,937,471	$26,178,237	1.2479	14,387,112	128,714	.8946	458,344,051	5,016,650	1.0945
Totals	$2,097,937,471	$26,178,237	1.2479	$34,223,013	$285,059	.8329	$1,231,639,173	$13,471,253	1.0938

YEAR.	Four Years.			Five Years.			Totals.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1884	.....	.....	.....	$107,897,099	$1,382,487	1.2813	$107,897,099	$1,382,487	1.2813
1885	$8,597,274	$93,559	1.0882	127,410,785	1,637,692	1.2853	136,008,059	1,731,251	1.2729
1886	8,942,059	95,710	1.0703	139,538,389	1,753,419	1.2566	493,530,853	5,610,260	1.1368
1887	15,057,203	147,507	.9796	173,845,691	2,154,063	1.2391	636,983,512	7,151,387	1.1227
1888	11,911,702	121,512	1.0202	185,404,562	2,251,432	1.2148	2,767,984,898	33,696,545	1.2174
Totals	$44,508,238	$458,288	1.0297	$734,096,526	$9,179,093	1.2504	$4,142,404,421	$49,571,930	1.1967

Twenty-two Companies of Foreign Countries Doing Business in New York.

YEAR.	One Year or Less.			Two Years.			Three Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1884	.....	.....	.....	.....	.....	.....	.....	.....	.....
1885	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886	.....	.....	.....	.....	.....	.....	$304,953,450	$2,735,543	.8970
1887	.....	.....	.....	$37,512,783	$290,858	.7753	337,016,258	3,078,242	.9134
1888	$1,905,961,213	$21,175,309	1.1110	30,900,205	268,500	.8689	448,021,684	3,799,325	.8480
Totals	$1,905,961,213	$21,175,309	1.1110	$68,412,988	$559,358	.8176	$1,089,991,392	$9,613,110	.8819

YEAR.	Four Years.			Five Years.			Totals.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1884	.....	.....	.....	$94,696,766	$1,025,828	1.0833	$94,696,766	$1,025,828	1.0833
1885	$4,854,246	$47,900	.9868	102,608,256	1,095,805	1.0680	107,462,502	1,143,705	1.0643
1886	7,474,000	70,252	.9400	127,161,703	1,381,092	1.0861	439,589,153	4,186,887	.9524
1887	8,748,844	70,284	.8033	152,387,850	1,584,295	1.0396	535,665,735	5,023,679	.9378
1888	13,429,504	96,665	.7198	171,301,793	1,816,487	1.0604	2,569,614,399	27,156,286	1.0568
Totals	$34,506,594	$285,101	.8262	$648,156,368	$6,903,507	1.0651	$3,747,028,555	$38,536,385	1.0284

Summary of Above 152 Companies.

YEAR.	One Year or Less.			Two Years.			Three Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1884	.....	.....	.....	.....	.....	.....	.....	.....	.....
1885	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886	.....	.....	.....	.....	.....	.....	$1,142,743,739	$10,262,380	.8980
1887	.....	.....	.....	$75,859,916	$557,450	.7348	1,366,472,171	12,239,421	.8956
1888	$6,085,712,188	$65,704,703	1.0797	66,973,176	520,497	.7772	1,610,916,146	14,033,117	.8711
Totals	$6,085,712,188	$65,704,703	1 0797	$142,833,092	$1,077,947	.7546	$4,120,132,056	$36,534,918	.8867

YEAR.	Four Years.			Five Years.			Totals.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1884	.....	.....	.....	$348,035,974	$4,560,618	1.3104	$348,035,974	$4,560,618	1.3104
1885	$25,233,706	$268,589	1.0644	399,534,016	5,186,374	1.2981	424,767,722	5,454,963	1.2842
1886	29,645,122	301,925	1.0184	435,465,503	5,359,701	1.2308	1,607,854,364	15,924,006	.9904
1887	36,749,327	331,372	.9018	505,665,934	6,077,834	1.2019	1,984,747,348	19,206,077	.9677
1888	33,849,635	293,653	.8675	524,913,156	6,122,549	1.1664	8,322,364,301	86,674,519	1.0415
Totals	$125,477,790	$1,195,539	.9528	2,213,614,583	$27,307,076	1.2331	$12,687,769,709	$131,820,183	1.0390

OUTSTANDING BUSINESS AT THE END OF EACH YEAR.

Classified into Yearly and Term Risks, Giving Term, Amount Covered, Premium Charged and Rate on Each $100. Compiled from Official Figures of the New York Insurance Department, as to Companies Doing Business in New York State.

NEW YORK STATE COMPANIES.

YEAR.	One Year or Less.			Two Years.			Three Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877	$1,970,417,009	$14,182,768	.7198	$12,078,110	$92,924	.7694	$610,177,052	$5,500,543	.9015
1878	1,881,659,918	13,019,672	.6919	21,330,089	113,640	.5328	632,224,121	5,610,896	.8875
1879	1,850,185,295	13,147,173	.7105	34,038,360	170,548	.5010	681,056,190	5,963,680	.8756
1880	1,952,831,138	14,936,128	.7648	17,815,975	128,335	.7203	755,915,217	6,462,011	.8548
1881	1,949,178,532	15,388,312	.7895	17,060,044	123,586	.7244	840,923,220	7,004,855	.8330
1882	1,912,989,483	14,789,068	.7731	21,312,067	126,837	.5951	882,858,929	7,266,870	.8231
1883	1,980,431,934	16,462,277	.8313	27,568,239	166,324	.6033	1,007,505,036	8,251,088	.8190
1884	2,023,277,704	17,719,037	.8758	28,744,756	197,533	.6872	1,163,066,736	9,293,912	.7991
1885	1,991,881,210	17,498,610	.8785	27,439,360	203,059	.7400	1,292,454,473	10,281,309	.7955
1886	2,010,953,418	17,675,105	.8789	25,873,271	197,925	.7649	1,414,466,002	11,111,954	.7855
1887	2,090,375,630	17,980,887	.8602	32,571,059	215,341	.6611	1,577 530,679	12,127,976	.7688
1888	2,081,813,504	18,351,157	.8815	40,197,091	233,530	.5809	1,798,501,491	13,450,555	.7479

YEAR.	Four Years.			Five Years or More.			Totals.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877	$17,649,993	$183,301	1.0385	$160,482,910	$2,249,883	1.4019	$2,770,805,074	$22,209,419	.8016
1878	18,969,257	194,626	1.0260	179,999,577	2,444,182	1.3579	2,734,182,962	21,383,016	.7821
1879	19,163,930	195,943	1.0224	202,506,604	2,652,835	1.3099	2,786,950,379	22,130,179	.7941
1880	21,499,084	209,492	.9744	243,384,696	3,120,102	1.2819	2,991,446,110	24,856,068	.8309
1881	22,893,366	233,790	1.0212	296,253,658	3,709,135	1.2520	3,126,308,820	26,459,678	.8464
1882	24,343,392	240,876	.9895	355,986,578	4,361,537	1.2252	3,197,490,449	26,785,188	.8379
1883	26,017,383	250,361	.9623	448,443,417	5,535,362	1.2344	3,489,966,009	30,665,412	.8787
1884	25,951,713	245,930	.9472	557,770,224	7,089,914	1.2711	3,798,811,133	34,546,326	.9034
1885	25,010,166	236,252	.9446	660,352,195	8,721,251	1.3207	3,997,137,404	36,940,482	.9242
1886	31,545,329	314,099	.9957	727,977,689	9,844,402	1.3522	4,210,815,709	39,143,485	.9295
1887	54,273,509	522,582	.9629	795,962,461	11,023,496	1.3849	4,550,713,338	41,870,282	.9201
1888	46,462,958	452,150	.9731	831,361,689	11,224,476	1.3501	4,798,336,733	43,711,868	.9110

SEVENTY-FIVE COMPANIES OF OTHER STATES DOING BUSINESS IN NEW YORK STATE.

YEAR.	One Year or Less.			Two Years.			Three Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877	$1,418,369,448	$15,853,412	1.1177	$10,824,127	$120,592	1.1141	$349,322,575	$4,317,547	1.2359
1878	1,300,275,540	13,819,727	1.0628	19,834,158	210,749	1.0626	372,915,782	4,302,530	1.1538
1879	1,325,608,127	13,639,363	1.0288	20,060,685	206,957	1.0316	401,993,629	4,392,870	1.0902
1880	1,357,615,158	14,034,270	1.0337	19,184,844	178,699	.9314	431,483,617	4,636,897	1.0746
1881	1,486,796,656	15,796,850	1.0625	16,744,175	165,393	.9877	500,960,788	5,355,458	1.0690
1882	1,452,838,508	16,638,220	1.1452	16,654,348	159,183	.9598	582,915,375	6,184,240	1.0609
1883	1,693,357,969	22,245,195	1.3137	19,069,422	180,379	.9459	687,259,313	7,324,140	1.0657
1884	1,594,919,573	20,284,157	1.2717	19,021,916	190,842	1.0032	769,308,304	8,353,675	1.0859
1885	1,706,659,343	21,808,237	1.2778	20,621,853	209,840	1.0175	879,500,641	9,562,232	1.0872
1886	1,926,190,407	24,941,210	1.2948	24,592,112	232,163	.9441	1,008,394,677	11,008,944	1.0917
1887	1,932,752,511	24,705,445	1.2782	33,794,299	310,863	.9199	1,097,619,598	12,023,158	1.0954
1888	2,097,937,471	26,178,237	1.2479	34,223,013	285,059	.8329	1,231,639,173	13,471,253	1.0938

YEAR.	Four Years.			Five Years or More.			Totals.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877	$21,732,202	$244,175	1.1143	$237,183,085	$3,587,865	1.5127	$2,037,431,437	$24,123,591	1.1840
1878	50,987,016	560,607	1.0995	313,267,389	4,455,018	1.4221	2,057,279,885	23,348,631	1.1349
1879	48,801,245	533,251	1.9926	316,140,708	4,258,163	1.3469	2,112,604,394	23,030,604	1.0901
1880	47,962,440	516,882	1.0776	324,155,652	4,221,184	1.3022	2,180,401,711	23,587,932	1.0818
1881	47,877,836	511,680	1.0687	435,388,020	6,308,133	1.4489	2,487,767,475	28,137,514	1.1310
1882	48,309,552	511,900	1.0617	397,546,933	4,946,578	1.2443	2,498,264,716	28,441,121	1.1384
1883	48,686,070	528,845	1.0862	465,235,741	5,749,315	1.2358	2,913,608,515	36,027,874	1.2365
1884	44,945,363	491,708	1.0940	492,712,851	6,167,333	1.2517	2,920,908,007	35,487,715	1.2149
1885	42,819,243	472,333	1.1030	561,742,711	7,070,337	1.2586	3,211,343,791	39,122,979	1.2182
1886	40,725,859	436,165	1.0769	645,841,556	8,085,724	1.2519	3,645,744,611	44,704,206	1.2262
1887	39,472,461	423,950	1.0740	681,847,751	8,603,717	1.2612	3,785,486,620	46,067,133	1.2169
1888	44,508,238	458,288	1.0297	734,096,526	9,179,093	1.2504	4,142,404,421	49,571,930	1.1967

Twenty-two Companies of Foreign Countries Doing Business in New York State.

Year.	One Year or Less.			Two Years.			Three Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877	$800,550,515	$9,103,936	1.1372	$13,573,999	$101,401	.7470	$157,795,054	$1,810,731	1.1475
1878	919,651,181	9,705,653	1.0554	17,257,355	136,031	.7883	209,721,155	2,246,308	1.0711
1879	1,165,045,646	11,183,235	.9598	14,782,979	121,686	.8231	275,471,047	2,798,159	1.0157
1880	1,283,661,736	12,518,971	.9752	17,419,434	135,224	.7762	340,780,094	3,221,594	.9453
1881	1,559,305,591	15,401,835	.9877	23,029,413	180,935	.7857	418,154,713	3,889,002	.9300
1882	1,875,145,519	19,316,876	1.0302	32,991,959	272,732	.8267	586,686,072	5,239,516	.8931
1883	1,890,720,110	20,338,088	1 0756	34,420,039	282,795	.8215	648,600,835	5,826,641	.8983
1884	1,777,982,640	19,530,608	1.0984	38,240,534	291,569	.7624	722,802,393	6,564,743	.9082
1885	1,759,610,706	19,894,734	1.1306	44,736,632	365,821	.8176	813,845,752	7,361,901	.9045
1886	1,829,008,807	20,501,275	1.1208	34,979,157	287,075	.8207	879,998,939	7,990,901	.9080
1887	1,865,449,409	20,811,130	1.1156	55,684,740	437,032	.7848	954,177,122	8,698,405	.9116
1888	1,905,961,213	21,175,309	1.1110	68,412,988	559,358	.8176	1,089,991,392	9,613,110	.8819

Year.	Four Years.			Five Years or More.			Totals.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877	$11,740,117	$121,434	1.0343	$118,510,238	$1,670,067	1.4092	$1,102,169,923	$12,807,569	1.1515
1878	12,307,373	121,543	.9876	147,259,879	1,821,316	1.2368	1,306,169,923	14,030,851	1.0742
1879	14,595,340	147,951	1.0136	173,627,880	2,059,013	1.1858	1,643,522,892	16,310,044	.9923
1880	14,871,495	146,214	.9831	195,453,881	2,277,010	1.1649	1,852,186,640	18,299,013	.9879
1881	17,440,267	169,366	.9711	245,281,444	2,731,244	1.1135	2,263,211,428	22,372,382	.9885
1882	23,921,979	230,598	.9640	329,996,330	3,520,780	1.0669	2,848,741,859	28,580,502	1.0033
1883	28,948,950	269,445	.9308	395,603,045	4,079,296	1.0312	2,998,292,979	30,796,265	1.0271
1884	30,472,718	277,587	.9109	461,882,385	4,722,144	1.0224	3 031,380,670	31,386,651	1.0354
1885	29,856,799	274,332	.9188	509,879,155	5,377,861	1.0547	3,157,949,044	33,273,849	1.0537
1886	28,807,280	260,742	.9051	560,685,170	5,976,417	1.0659	3,333,479,353	35,016,411	1.0504
1887	28,027,211	249,202	.8891	595,331,119	6,393,217	1.0737	3,498,669,601	36,588,986	1.0457
1888	34,506,594	285,101	.8262	648,156,368	6,903,507	1,0651	3,747,028,555	38,536,385	1.0284

SUMMARY OF ABOVE 152 COMPANIES.

YEAR.	One Year or Less.			Two Years.			Three Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877	$4,189,336,972	$39,140,116	.9342	$36,476,236	$314,917	.8633	$1,117,294,681	$11,628,821	1.0408
1878	4,101,586,639	36,545,052	.8909	58,421,602	460,420	.7881	1,214,861,058	12,159,734	1.0009
1879	4,340,839,068	37,969,771	.8747	68,882,024	499,191	.7274	1,358,520,866	13,154,709	.9683
1880	4,594,108,032	41,489,369	.9031	54,420,253	442,258	.8127	1,528,178,928	14,320,502	.9371
1881	4,995,280,779	46,586,997	.9326	56,833,632	469,914	.8268	1,760,038,721	16,249,315	.9232
1882	5,240,973,510	50,744,164	.9682	70,958,374	558,752	.7874	2,052,460,376	18,690,626	.9106
1883	5,564,510,013	59,045,560	1.0611	81,057,700	629,498	.7766	2,343,365,184	21,401,869	.9133
1884	5,396,179,917	57,533,802	1.0662	86,007,700	679,944	.7905	2,655,177,433	24,212,330	.9119
1885	5,458,151,259	59,201,581	1.0846	92,817,845	778,720	.8390	2,985,800,866	27,204,642	.9111
1886	5,766,152,632	63,117,590	1.0946	85,444,540	717,163	.8393	3,302,859,618	30,111,799	.9116
1887	5,888,577,550	63,497,462	1.0783	122,050,098	963,236	.7892	3,629,327,399	32,849,539	.9051
1888	6,085,712,188	65,704,703	1.0797	142,833,092	1,077,947	.7546	4,120,134,056	36,534,918	.8867

YEAR.	Four Years.			Five Years or More.			Totals.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877	$51,122,312	$548,910	1.0737	$516,176,233	$7,507,815	1.4545	$5,910,406,434	$59,140,579	1.0006
1878	82,263,646	876,776	1.0658	640,526,835	8,720,516	1.3614	6,097,659,790	58,762,498	.9636
1879	82,560,515	877,145	1.0624	692,275,192	8,970,011	1.2957	6,543,077,665	61,470,827	.9394
1880	84,333,019	872,588	1.0347	762,994,229	9,618,296	1.2605	7,024,034,461	66,743,013	.9502
1881	88,211,469	914,836	1.0371	976,923,122	12,748,512	1.3050	7,877,287,723	76,969,574	.9771
1882	96,574,923	984,374	1.0192	1,083,529,841	12,828,895	1.1840	8,544,497,024	83,806,811	.9808
1883	103,652,403	1,048,651	1.0116	1,309,282,203	15,363,973	1.1735	9,401,867,503	97,489,551	1.0369
1884	101,369,794	1,015,225	1.0014	1,512,365,460	17,979,391	1.1888	9,751,099,810	101,420,692	1.0406
1885	97,686,208	982,918	1.0061	1,731,974,061	21,169,449	1.2223	10,366,430,239	109,337,310	1.0547
1886	101,078,468	1,011,007	1.0002	1,934,404,415	23,906,543	1.2358	11,189,939,673	118,864,102	1.0622
1887	121,773,181	1,195,734	.9819	2,073,141,331	26,020,430	1.2551	11,834,869,559	124,526,401	1.0521
1888	125,477,790	1,195,539	.9528	2,213,614,583	27,307,076	1.2331	12,687,769,709	131,820,183	1.0390

Fire Insurance Sto

Dividends of American Fire Insurance

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Divi										
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873	1874.
Ætna, Hartford	$4,000,000	$100	22	20	11	13	16	22	22	22	p	22	26
Agricultural, Watertown	500,000	100	10	10	10	10	10	10	10	10	10	10	10
Albany, Albany	200,000	40	..	15	6	12	13⅓	13⅓	20	6⅔	10	12	18
Allegheny, Pittsburgh	100,000	50	8	4	p	p	9	5	p	p	p	10	16
Allemannia, Pittsburgh	200,000	50	..	..	..	..	p	p	5	6	6	6	†25
Alliance, New York	200,000	1,000	..	..	..	..	..	..	..	..	..	..	..
Amazon, Cincinnati	300,000	20	..	..	..	..	..	..	..	..	9	p	p
American, Baltimore	180,000	5	9	15	11	9	8	12	10	10	10	10	10
American, Boston	300,000	100	25	20	20	10	10	16	20	25	25	p	p
American, New York	400,000	50	13⅓	16	14	17½	14½	17	18	17	14	14	14
American, Newark	600,000	5	8	8	8	8	8	8	8	8	9	9	10
American, Philadelphia	500,000	100	15	15	15	15	15	15	15	15	15	p	8
American Central, St. Louis	600,000	25	..	..	..	..	..	..	2	13	p	3½	5
Anglo-Nevada, San Francisco	2,000,000	100	..	..	..	..	..	..	..	..	..	..	..
Armenia, Pittsburgh	250,000	100	..	..	..	..	..	..	..	..	..	..	11
Artisans, Pittsburgh	100,000	50	..	..	..	..	14	13	13	16	4	13	11
Associated Firemens, Balto	200,000	5	12½	16	16	16	16	14	18	6	9	7	8
Atlanta Home, Atlanta	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Atlantic F. & M., Providence	200,000	33⅓	10	10	2	4	4	12	4	12	8	p	6
Aurora F. & M., Cincinnati	100,000	20	..	..	..	..	..	..	..	..	6	6	6
Ben Franklin, Allegheny	150,000	50	..	..	..	..	4	6	6	6	6	6	p
Boatmans F. & M., Pitts	250,000	50	..	p	p	2	6	4	5	8	4	4	10
Boston Marine, Boston	1,000,000	100	..	..	..	..	..	..	..	..	..	..	..
Boylston, Boston	557,200	100	..	..	..	..	..	..	..	..	..	..	12
Broadway, New York	200,000	25	11	12	10	12	16	16	16	14	18	20	20
Buffalo German, Buffalo	200,000	100	..	..	..	..	6	7	5	8⅓	10	10	15
Burlington, Burlington	200,000	100	..	..	..	..	..	..	..	..	..	..	..
California, San Francisco	600,000	100	..	..	20	..	24	21	12	10	p	9	19⅓
Camden F. Ins. Ass'n, Camden	105,730	5	p	p	p	p	p	p	p	p	p	p	3⅓
Capitol Fire Ass'n, Nashua	50,000	50	..	..	..	..	..	..	..	..	..	..	..
Cash, Pittsburgh	100,000	50	..	..	4	p	4	6	20	14	16	16	16
Central City, Selma	100,000	100	..	..	..	12½	p	p	20	15	15	5	p
Cincinnati, Cincinnati	150,000	25	32	26	16	20	16	12	16	12	p	p	10
Citizens, Cincinnati	200,000	20	..	..	..	..	..	..	..	..	..	..	..
Citizens, New York	300,000	20	25	20	20	15	20	20	33⅓	16⅓	14	7	17
Citizens, Pittsburgh	500,000	50	..	..	..	..	..	..	..	..	5	3	5
Citizens, St. Louis	200,000	100	16	12	14	10	10	10	10	6	10	10	10
City, New York	210,000	....	12	10½	12	15	14	14	14	15	20	14	20
City, Pittsburgh	100,000	50	..	..	..	..	..	..	..	..	†25	†25	†25
City F. & M., Louisville	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Columbia, Dayton	150,000	100	..	..	..	..	..	..	..	..	..	..	..
Commerce, Albany	200,000	25	4	5	8	8	8	10	10	10	5	10	10
Commercial, Cincinnati	100,000	25	6	12	12	12	12	12	12	12	12	12	12
Commercial, Montgomery	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Commercial, San Francisco	200,000	100	..	..	..	..	..	..	..	..	..	12	30

† Includes stock dividend applied to capital. ‡ One per cent

CKS AND DIVIDENDS.

COMPANIES FOR TWENTY-FIVE YEARS.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1889 TO DATE.		Net Book Value of Stock Per $100, January 1, 1889.	Latest Sale of Stock (per cent).
1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	Date.	Pr. Ct		
24	24	22	20	20	20	19	18	18	18	18	18	18	18	J., Apr.	9	$190.16	254
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	10	160.44	190
16½	17½	℘	17½	15	13¾	56¼	10	10	10	10	10	10	10	Jan.	5	180.69	160
4	20	4	4	8	8	8	4	8	8	8	8	8	7	Jan.	3	152.07	110
10	5	5	℘	6	8	8	8	8	8	8	8	4	3	Jan.	3	119.04	100
..	..	..	..	..	..	..	..	..	..	..	..	♁	..	.....	..	129.23	150
5	10	15	6	8	℘	6	6	6	6	6	6	6	6	Jan.	3	124.64	100
10	10	10	10	7	7	8	8	8	8	8	8	8	8	Jan.	4	141.19	130
℘	10	10	10	10	10	10	10	10	10	5	10	8	3	Jan.	3	144.35	90
15	15	15	14	10½	10	10	8½	10	10	10	10	10	10	Jan.	5	237.08	160
10	10	10	10	10	10	10	10	10	10	15	10	10	10	Mar.	5	259.37	175
8	10	10	10	10	10	10	10	10	10	7	10	10	10	Apr.	5	173.88	166¾
12	5	13	13	12	14	†26	10	10	12	6	10	8	5½	Jan.	5	138.66	112
..	..	..	..	..	..	..	..	..	..	..	..	4½	℘	.....	..	103.79	96½
12	11	9	7	6	7	9	7	4	4	7	7¾	6	3	Jan.	3	110.17	...
5	12	12	10	9	8	8	8	8	6	3	6	6	6	Jan.	3	117.82	108
10	10	10	10	10	10	10	10	10	10	10	10	10	9	Jan.	4	166.01	140
..	..	..	..	..	..	..	..	..	..	10	10	20	9	.....	..	110.21	...
12	9	5	℘	3	6	6	6	6	℘	7	6	3	..	.....	..	104.93	...
12	12	9	14	12	12	3	3	3	6	4	6	6	2	Jan.	3	112.66	...
℘	℘	℘	℘	3	6	6	6	6	6	6	6	6	6	Jan.	3	115.58	98
6	12	8	10	12	10	10	8	8	7	℘	6	℘	℘	.....	..	94.48	...
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	184.57	...
18	12	9	9	6	12	12	℘	6	℘	6	6	6	6	Jan.	3	126.56	90
20	20	20	20	18	16	16	14	14	14	13	12	12	62	Jan.	5	209.37	145
15	15	15	15	15	15	15	15	15	15	15	20	20	20	Jan.	10	498.60	310
..	..	..	..	20	10	10	℘	10	10	10	15	20	32½	Jan.	5	130.75	...
12½	16	30	27	16	19	15¾	12	12	9	9	12	12	12	J., Apr.	6	138.74	132
7	7	7	7	7	7	7	7	7	8	10	10	10	10	Jan.	10	184.73	195
..	..	..	..	..	..	..	..	..	..	..	4	4	4	Jan.	6	128.30	100
16	16	16	9	8	8	8	8	8	8	8	8	8	8	Jan.	4	167.21	80
10	15	10	8	8	8	8	8	8	8	8	8	8	8	.....	..	120.11	114
10	12	12	12	10	10	10	10	10	10	10	10	10	10	Jan.	5	143.84	152½
2	8	6	8	8	8	8	8	8	4	6	8	8	8	Jan.	4	102.32	100
20	20	20	20	20	20	10	10	10	10	10	10	10	10	Jan.	5¼	197.88	115
℘	℘	12	8	7	8	8	8	8	8	3	6	3	..	.....	..	102.62	...
10	10	10	10	8	10	3	6	6	6	6	6	6	6	Jan.	3	199.12	125
20	20	20	16	10	10	8	10	10	10	9	8	..	..	Feb.	4	176.09	117½
†25	10	10	7	8	8	8	8	8	8	..	8	6	3	.....	..	102.62	86
..	..	..	..	..	..	..	..	..	..	..	..	6	8	Jan.	4	106.62	97
..	..	..	..	..	..	..	8	8	8	8	8	8	8	Jan.	4	130.89	...
14	16	16	16	12	10	12	7	8	8	8	10	10	10	Jan.	50	190.38	140
12	16	16	16	16	16	14	16	16	16	16	16	16	16	.....	..	205.80	220
..	..	..	..	..	..	..	10	10	10	10	℘	10	10	Jan.	10	146.57	100
44	24	18	8	12	12	12	12	12	12	12	12	12	12	(‡)	..	124.36	123

each month. ♁ Organized in 1887. ℘ No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Divi										
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
Commonwealth, New York...	$500,000	$100	..	..	..	..	..	..	..	..	..	..	..
Concordia, Milwaukee	200,000	100	..	..	..	..	..	..	..	..	10	10	7
Connecticut, Hartford.....	1,000,000	100	..	..	..	..	..	..	..	..	6	p	12
Continental, New York	1,000,000	100	14	14	14	14	15	16	18	10	8	8½	10
Cooper, Dayton	100,000	20	..	..	..	..	..	..	..	..	5	4	10
Council Bluffs, Council Bluffs.	100,000	145⅝	..	..	..	..	..	..	..	..	..	..	..
Crescent, New Orleans.....	300,000	....	..	..	..	..	..	..	..	..	..	..	..
Dakota F. & M., Mitchell.....	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Dayton, Dayton.....	100,000	20	8⅛	5	2½	5	7	5	10	1¼	2½	5	2½
Delaware Mut. Safety, Phila..	360,000	25	10	10	10	10	10	10	10	10	10	p	10
Des Moines, Des Moines.....	25,000	100	..	..	..	..	..	..	..	..	..	..	..
Detroit F. and M., Detroit ...	350,000	35	..	..	..	10	10	15	10	6	p	15	10
Dwelling House, Boston	300,000	100	..	..	..	..	..	..	..	..	..	p	p
Eagle, New York	300,000	40	17½	12½	10	10	5	20	20	20	20	20	30
East Texas, Tyler.....	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Eliot, Boston	200,000	100	..	..	..	..	..	..	..	..	..	p	5
Empire City, New York.....	200,000	100	17	14	12	7	14	10	11	10	10	10	10
Empire State, Rochester ‡....	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Enterprise F. & M., Cincinnati	200,000	100	..	..	..	..	..	..	10	10	5	5	12
Equitable, Nashville.....	150,000	100	..	..	..	..	..	..	..	..	8	5	10
Equitable F. & M., Prov.....	300,000	50	9	p	p	p	13	14	14	10	10	5	10
Eureka F. & M., Cincinnati..	100,000	20	..	..	..	..	..	..	..	..	7½	17½	15
Exchange, New York.....	200,010	30	..	..	..	..	..	..	4	..	5	10	10
Fact. & Traders Mut., Mobile	150,000	100	..	..	..	..	..	..	..	12	12	12	13
Falls City, Louisville.....	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Farmers, Cedar Rapids.....	100,000	100	..	..	..	..	..	..	..	..	..	10	5
Farragut, New York	200,000	50	..	..	..	..	..	..	..	..	3½	10	10
Fidelity, Huron.....	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Fidelity F. & M., Cincinnati..	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Fire Association, New York ..	200,000	100	..	..	.	..	..	..	..	..	..	..	..
Fire Association, Phila.....	500,000	50	10	10	10	10	10	10	10	10	16	20	25
Fire Ins. Co. County of Phila.	400,000	100	6	6	6	6	6	6	6	6	6	6	6
Fire and Marine, Wheeling...	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Firemans Fund, San Fran	1,000,000	100	16	18	15	15	12	13	16	6	p	12	21
Firemens, Baltimore.....	378,000	18	22	22	22	22	22	27	22	22	22	22	22
Firemens, Boston.....	300,000	....	..	..	..	..	..	..	..	..	..	p	5
Firemens, Chicago.....	100,000	....	..	..	..	..	..	..	..	..	p	p	p
Firemens, Cincinnati.....	100,000	20	20	20	20	20	20	20	20	20	20	15	15
Firemens, Dayton	250,000	20	30	12½	25	20	12½	20	10	10	9	8	11
Firemens, New York.....	204,000	17	5	10	10	10	17	20	20	10	5	5	13
Firemens, Newark.....	600,000	30	9	10	10	10	12	14	14	14	14	14	14
First Nat., Worcester.....	200,000	100	..	..	..	..	..	3½	3½	p	p	6	8
Forest City, Rockford.....	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Franklin, Columbus	200,000	20	..	10	10	10	10	10	10	10	7½	10	10
Franklin, Louisville.....	.....	....	..	..	..	..	..	..	..	..	11	12	12
Franklin, Philadelphia	400,000	100	32	32	32	32	32	34	35	32	32	32	32
Georgia Home, Columbus....	300,000	100	10	p	p	5	8	10	10	5	3	p	p
German, Baltimore.....	500,000	10	10	10	10	10	10	10	10	10	10	10	10
German, Freeport.....	200,000	100	..	p	p	p	p	p	p	p	p	10	10
German, Louisville.....	200,000	50	6	6	6	6	6	6	6	6	6	6	6
German, Peoria.....	300,000	110	..	..	..	..	..	..	..	..	..	..	..
German, Philadelphia.....	100,000	50	..	..	..	..	..	..	..	..	5	5	5
German, Pittsburgh.....	200,000	50	10	16	16	16	16	16	16	16	16	16	16
German, Wheeling	100,000	100	..	..	..	..	a5	a7½	p	a10	a17½	a10	a10
German-American, Baltimore.	200,000	25	..	..	..	..	..	..	..	..	..	..	..
German-American, N. Y.....	1,000,000	100	..	..	..	..	..	..	..	..	..	4	10

* Includes stock dividend applied to capital. † Scrip dividend to policyholde

AND DIVIDENDS—*Continued.*

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1889 TO DATE.		Net Book Value of Stock Per $100, January 1, 1889.	Latest Sale of Stock (per cent).
1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	Date.	Pr. Ct		
..	..	..	..	..	..	..	..	..	..	..	..	†2	℘	Jan.	6	$119.42	101
7	℘	10	10	10	10	10	20	4	8	8	8	4	7	Jan.	4	122 25	125
15	32	12	10	10	10	10	10	10	9	8	8	8	8	Jan.	4	145.47	120
9¾	11½	12½	13½	13½	13½	14	14¾	15	15	15	15.4	15.4	12.4	Jan.	7	222.67	210
12¼	15	15	15	15	15	15	10	10	10	10	10	10	10	Jan.	5	157.51	...
..	..	..	..	..	..	..	..	8	8	8	℘	℘	℘	℘	℘	110.92	105
..	..	..	..	..	10	10	10	10	..	..	..	..	..	.....	..	.....	...
..	..	..	..	..	..	..	..	..	..	..	40	℘	..	.....	..	123.95	100
5	11	7½	10	2½	2½	℘	3	6	℘	℘	℘	5	5	Jan.	3	110.59	100
10	10	10	10	10	10	10	10	10	10	10	10	8	..	.....	..	346.90	...
..	..	..	..	..	..	..	..	..	..	8	8	10	10	.....	..	169.42	...
10	15	10	10	10	10	10	10	10	10	10	10	*24	10	Jan.	5	223.26	172
10	5	10	8	8	8	8	8	4	6	6	3	6	6	.....	..	110.08	92
30	30	20	20	15	15	15	15	15	15	15	15	15	10	.....	..	325.51	80
..	10	10	8	..	..	8	℘	℘	℘	8	8	8	8	Jan.	10	128.61	100
10	10	10	10	10	10	10	10	10	10	10	10	10	10	.....	..	126.79	125
14	14	14	10	10	7	7	7	3	6	6	6	7	6½	Jan.	3	140.25	85
..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....	..	100.53	100
12	12	12	11	5	10	2	8	℘	6	3	6	6	℘	Jan.	2	102.24	65
8	℘	℘	5	℘	5	10	8	8	8	8	8	8	4	Jan.	4	104.56	105
11	12	12	11	8	8	7	7	3	4	6	7	8	7	Jan.	4	134.35	106
10	13½	12	12	12	12	12	12	12	12	12	12	12	12	Jan.	6	203.32	...
10	20	15	10	10	10	10	8½	7	7	7	7	7	7	Jan.	3½	150.26	104½
15	15	10	8	14	8	8	8	10	10	4	12	8	10	Jan.	4	129.72	105
..	..	..	..	..	..	..	..	..	..	5	10	10	10	Jan.	5	123.61	125
5	10	15	10	10	8½	10	10	10	10	..	10	12½	15	Jan.	15	169.94	125
12½	15	15	15	15	15	12	12	12	10	10	10	10	10	Jan.	5	139.53	...
..	..	..	..	..	..	..	..	..	..	..	..	..	3	.....	..	107.73	...
..	..	..	..	..	..	..	..	..	..	4	8	8	℘	.....	..	101.16	...
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	5	125.34	125
30	40	40	40	40	40	40	40	40	40	40	40	40	40	Jan.	20	267.74	320
10	10	10	10	10	10	8	10	10	6.6	6	6	6½	6	Jan.	4	138.84	135
..	..	15	10	7	8	12½	7½	10	10	10	10	8	10	Jan.	5	111.72	110
15	20	22	22	17	*47½	12	12	12	12	12	12	12	12	J., Apr.	6	143.21	152
22	22	22	22	19	15	12	4	3	6	6	6	6	6	Jan.	3	128.27	100
10	10	10	10	16	10	10	10	10	10	10	10	..	10	.....	..	260.01	180
℘	℘	8	8	8	8	8	8	8	℘	..	7	..	8	.....	..	115.96	...
15	19½	16	12	12	12	11½	10	10	10	10	10	8½	4	Jan.	2	147.13	...
10	10	12½	10	10	10	10	8	8	2	2	7	8	3	Jan.	3	124.24	...
18½	15	12	10	8½	7	8½	6	5	8	*7	8	7	6	Jan.	3	120.91	80
10	12	12	12	12	12	12	12	12	12	15	12	..	12	Jan.	3	252 57	200
10	10	*60	9	3	3	3	3	3	℘	℘	8	8	8	Jan.	4	110.26	107
℘	10	10	5	5	4	10	10	12	12	14	16	28	25	Jan.	10	162.09	250
10	10	10	10	10	8	8	8	8	8	7	8	8	7	Jan.	5	132 85	115
12	12	10	10	10	*55	9	10	10	10	5	10	..	..	.....	..	.....	...
32	32	32	32	32	32	32	29	20	20	20	25	25	22½	J., Apr.	12½	341.33	398
5	4½	8	8	8	10	10	11	12	℘	9	10	10	17	Jan.	5	185.71	175
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	168.18	170
5	10	10	10	13	13	12½	16½	15	20	20	20	20	20	.....	..	277.91	242
6	6	6	6	6	6	6	6	6	6	6	6	..	6	.....	..	131.06	112
..	6	6	6	6	6	6	6	6	8	8	8	8	8	.....	..	103 45	109
6	8	8	7	6	6	6	6	6	6	6	6	6	6	Jan.	3	180.86	...
8	12	12	12	12	12	12	12	12	12	12	12	12	10	Jan.	4	140.18	180
*35	3	10	10	8	9	8	8	10	10	10	10	10	10	Jan.	5	149.15	140
..	..	..	..	..	℘	4	6	4	4	4	6	6	6	.....	..	130.15	...
10	10	10	10	10	10	12	12	13	14	14	15	20	20	Jan.	10	324.40	300

wenty per cent. ‡ Organized March, 1888. *a* Stock dividend. ℘ No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Divi										
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
German-American, Pittsb'gh..	$100,000	$50	..	..	..	..	..	..	..	..	..	..	..
German-American, Wash.....	100,000	100	..	..	..	..	..	..	..	..	..	..	5
Ger. Ins. & Sav. Inst., Quincy.	223,800	100	12	12	12	12	14	12	14	14	12	12	12
German National, Louisville..	200,000	....	..	..	..	..	..	..	..	..	..	..	..
German Security, Louisville..	100,000	100	..	..	..	..	..	..	..	..	..	..	10
Germania, New York	1,000,000	50	10	10	10	7	10	10	10	10	10	10	10
Germania F. & M., Cincinnati	100,000	98	..	..	..	..	..	..	..	..	12	12	12
Girard F. & M., Philadelphia.	300,000	100	10	10	10	10	10	10	5	10	10	10	21
Glens Falls, Glens Falls.....	200,000	10	p	p	5	5	10	10	10	5	10	10	10
Globe, Cincinnati....	100,000	20	p	p	p	p	p	20	30	10	15	15	18
Globe, New York.....	200,000	50	5	10	5	5	10	10	20	11	12½	12½	15
Grand Rapids, Grand Rapids..	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Granite State, Portsmouth....	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Greenwich, New York	200,000	25	14	14	10	12	20	20	20	22	28	29	50
Guardian, New York	200,000	100	..	..	..	..	5	5	10	10	8½	p	10
Hamilton, New York	150,000	15	8	8	8	10	10	10	21	10	17½	20	30
Hanover, New York	1,000,000	50	12	12	10	10	10	10	10	8½	10	10	10
Hartford, Hartford.....	1,250,000	100	18	15	10	11	16	20	20	20	p	5	17½
Hekla, Madison.....	300,000	100	..	..	..	..	..	..	..	..	10	10	10
Hibernia, New Orleans.....	400,000	100	..	..	..	..	..	..	..	..	..	..	..
Home, Baltimore.....	100,000	10	..	..	..	..	5	10	10	10	10	10	10
Home, New York.....	3,000,000	100	16	10	10	10	10	10	*35	10	5	p	10
Home Mutual, San Francisco.	300,000	100	..	..	..	..	4	1	1	..	..	2½	12½
Humboldt, Allegheny.....	100,000	50	..	..	..	..	..	..	..	..	..	8	8
Indiana, Indianapolis	150,000	98	..	..	..	..	..	..	..	..	..	..	..
Ins. Co. of N. America, Phila.	3,000,000	10	24	24	20	12	12	12	20	20	20	p	20
Ins. Co. of State of Pa., Phila.	200,000	200	16	20	16	6	11	12	12	12	12	p	4
Jefferson, New York.....	200,010	....	20	14	10	10	12	10	10	10	10	10	10
Jefferson, Philadelphia.....	100,000	50	7	6	6	6	6	6	6	6	6	6	10
Jersey City, Jersey City.....	250,000	50	15	15	10	5	10	16	13	16	16	18	17
Kenton, Covington, Ky.....	200,000	100	..	..	..	..	..	..	15	5	10	10	*58½
Kings County, Brooklyn.....	150,000	20	..	..	5	10	10	10	10	10	10	10	20
Knickerbocker, New York....	210,000	30	10	10	..	10	10	10	20	15	20	20	20
Lafayette, Brooklyn.....	150,000	50	..	5	10	..	..	5	5	..	10	10	10
Liberty, New York.....	† 800,000	80	..	..	..	..	..	..	..	..	..	..	..
Long Island, Brooklyn.....	300,000	50	16	18	9	10½	11½	13½	14	14	15	15	15
Louisville, Louisville.....	100,000	100	..	..	..	..	..	..	..	..	..	16	16
Louisville Germania, L'ville...	100 000	100	..	..	..	..	..	..	..	..	4	8	8
Louisville Under., Louisville..	300,000	....	..	..	..	..	..	..	..	..	..	..	..
Lumbermens, Philadelphia....	250,000	25	..	..	..	..	..	..	..	..	..	..	..
Manuf'rers & Builders, N. Y...	200,000	100	..	..	..	..	..	..	..	..	5	10	10
Manuf'rers & Merchants, Pitt.	250,000	50	..	..	..	..	16	30	16⅔	16⅔	16⅔	28	29
Marine, St. Louis.....	200,000	100	20	20	20	20	20	12	12	11	10	10	10
Maryland, Baltimore.....	100,000	5	10	10	10	10	10	12	5	p	5	10	10
Mechanics, Philadelphia.....	250,000	25	..	..	..	..	..	..	..	..	20	10	20
Mechanics & Traders, N. O...	375,000	100	..	..	..	..	..	..	..	..	10	10	10
Mercantile, Cleveland	200,000	100	..	..	..	..	..	..	..	..	5	10	10
Mercantile F. & M., Boston...	400,000	100	12	25	12	10	10	15	15	15	7	10	10
The Merchants, Newark.....	400,000	25	7	10	10	10	10	10	10	10	10	12	12
Merchants, Providence.....	200,000	50	..	6	..	4	8	12	8	8	10	p	12
Merchants and Man., Cin....	150,000	20	11	15	12½	15	15	15	15	15	15	15	15
Meriden, Meriden.....	200,000	66⅔	..	..	..	..	..	..	..	..	..	p	12
Miami Valley, Dayton.....	100,000	20	8¾	6¼	7½	p	5	5	5	10	10	10	11
Michigan F. & M., Detroit....	d 400,000	....	..	..	..	..	..	..	..	..	..	..	..
Milwaukee Mech., Milwaukee	200,000	10	b	b	b	b	b	b	b	b	b	b	b
Monongahela, Pittsburgh.....	175,000	50	16	18	5	4	9	5	8	p	11	10	9

* Includes stock dividends applied to capital. † Capital decreased $200,000 during the year. d Organized in 18

AND DIVIDENDS—*Continued.*

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1889 TO DATE.		Net Book Value of Stock Per $100, January 1, 1889.	Latest Sale of Stock (per cent).
1875	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	Date.	Pr. Ct		
6	10	4	3	5	4	6	6	6	6	6	6	8	8	Jan.	4	$142.42	110
10	10	10	8	8	8	8	8	8	7½	7	8	8	8	Jan.	5	166.91	175
12	12	12	14	12	14	14	12	14½	*64½	..	10	8	*p*	Jan.	8	111.87	100
..	..	..	..	..	..	..	..	..	..	3	6	6	6	.....	..	106.62	...
10	10	7½	5	5	5	4	*p*	*p*	*p*	*p*	*p*	*p*	*p*	.....	..	154.08	150
10	30	30	22	14	12	10	10	10	10	10	10	10	10	Jan.	5	172.64	160
12	12	12	12	3	6	8	8	8	8	3	3	*p*	4	.....	..	99.15	90
12	25	20	20	20	20	20	25	24	24	23	24	24	25	J., Apr.	12	308.24	390
10	10	10	10	10	10	10	10	10	10	15	10	10	10	Jan.	5	555.58	300
12	12	12	11	6	8	8	8	8	8	6	8	6	4	.....	..	106.20	100
18	20	20	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	150.01	120
..	..	..	..	..	..	..	..	..	..	..	.	*p*	5	Jan.	6	117.99	105
..	..	..	..	..	..	..	..	..	..	*p*	*p*	*p*	*p*	.....	..	105 54	100
15	40	40	30	30	30	30	30	30	30	10	10	10	10	Jan.	5	307.87	191
10	10	10	7	7	6½	6	5½	*p*	3	6	6	3	*p*	.....	..	91.94	50
20	20	20	15	12½	12½	10	10	10	10	10	10	10	6	Jan.	3	149.06	95
10	10	10	10	20	10	10	10	10	10	10	10	10	10	Jan.	5	146.26	140
20	20	18	20	20	20	20	20	20	20	20	20	20	20	Jan.	10	278.72	295
10	10	10	10	10	10	10	10	10	8	5	5	*p*	*p*	Jan.	5	115.19	267½
..	..	..	..	..	..	..	..	..	..	..	..	4	..	.....	..	100.99	...
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	175.57	50
30	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	150.08	145
10	9	12	12	12	12	12	12	12	12	12	12	12	12	*c*	*c*	195.84	158
p	26	12	8	6	6	6	3	6	6½	..	4	6	4	Jan.	3	106.33	82
..	..	..	..	..	*p*	7½	5	3	*p*	*p*	*p*	10	*p*	Jan.	4	101.56	100
20	20	20	20	20	20	20	20	20	20	20	20	15	15	Jan.	7½	187.96	270
12	12	12	12	12	12	11	10	10	10	10	10	10	10	Jan.	5	151.68	250
10	10	10	15	15	15	10	10	10	10	10	10	..	10	Mar.	5	221.70	105
10	10	10	10	10	10	10	10	10	12½	12	12	12	12	May	6	284.97	260
21	20	12	10	5	7	6	6	6	6	6	7	7	7	Jan.	3½	129.05	110
10	14	14	12	*25⅔	8	8	4	8	6	6	6	7	*p*	.....	..	94.22	...
20	20	20	20	20	20	20	20	20	20	20	20	20	16	Jan.	6	211.63	175
20	10	10	5	5	*p*	*p*	*p*	6	6	6	6	6	*p*	.....	..	144 95	75½
20	20	20	16	14	10	10	10	10	10	8	8	8	7	Jan.	3	114.72	82½
..	..	..	..	..	.	..	..	..	..	..	..	*a*	*p*	.....	..	114 43	75
16	20	16	16	13	6⅔	10	10	10	10	10	10	7	3	Jan.	3	107.09	85½
16	16	16	16	16	16	16	16	16	16	16	16	16	16	Jan.	8	191.19	180
8	8	8	8	8	8	8	8	8	8	8	8	8	8	.....	..	118.34	120
..	..	..	..	..	..	..	..	..	15½	12	15½	15½	14½	.....	..	149.62	...
..	..	6	6	6	6	6	6	6	6	6	6	6	6	Jan.	4	197.04	168
10	11	12	12	12	12	12	7	6	7½	6	8	8	6½	Jan.	1½	159.89	120
19	24	17	16	13½	13½	10	8	9	8	8	8	*p*	3	Jan.	3	121.22	100
10	10	10	10	10	10	10	10	10	8	4	4	6	3	.....	..	111.83	93
10	10	10	10	3	6	6	6	6	6	6	6	6	6	Jan.	3	135.47	110
12	16	16	16	8	10	6	6	8	8	8	8	8	8	Jan.	4	155.82	168
10	10	10	10	10	10	10	10	10	12	10	10	10	10	Jan.	5	140.03	120
12½	15	15	10	10	15	10	10	12½	10	7½	12½	10	5	Jan.	7½	163.62	110
16	16	10	10	10	10	10	10	10	10	9	8	8	8	.....	..	136.87	115
12	12	12	12	12	12	12	12	12	11	10	10	10	10	Jan.	5	210.00	175
12	12	12	7	8	5	6	6	3	3	6	8	8	7	Jan.	4	154.68	108
15	15	15	13½	10	12	12	12	12	12	12	12	12	12	Jan.	6	172.07	210
14	12	12	9	5	3	*p*	8	8	8	8	8	8	8	Jan.	4	138.32	128
10	10	10	10	10	10	10	10	10	5	10	10	10	10	Jan.	5	157.67	...
—	..	..	..	..	..	..	*p*	*p*	*p*	*p*	4	7	*p*	Jan.	4	133.47	128½
b	*b*	*b*	*b*	*b*	*b*	*b*	*b*	*b*	5	10	20	20	20	.....	..	530.81	...
11	8	7	7	7	8	8	*p*	7	3	7	6	3	..	Jan.	3	124.22	...

b Mutual until 1884. *c* One per cent a month. *a* Capital increased $200,000 during the year. *p* No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Div										
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874
Nassau, Brooklyn	$200,000	$50	16	14	15	20	20	20	20	20	20	20	20
National, Allegheny	100,000	50	..	..	..	5	10	8	8	8	8	23	10
National, Baltimore	100,000	....	..	..	..	..	..	..	..	20	20	20	20
National, Cincinnati	100,000	100	12	12	15	18	p	4	10	10	10	10	12
National, Hartford	1,000,000	100	..	..	..	..	..	..	..	..	4	6	18
National, New York	200,000	37½	16	16	14	12	12	12	12	12	5	8	8
Nat. Metropolitan, Wash'ton.	100,000	50	..	..	..	..	..	..	12	12	12	12	12
National Union, Washington.	100,000	5	..	..	..	4	9	12	12	12	9	10	10
Neptune F. & M., Boston	300,000	100	..	..	..	..	..	..	..	..	..	p	10
New Hampshire, Manchester.	k 600,000	100	..	..	..	..	..	..	..	8	8	8	8
N. O. Ins. Ass'n, New Orleans	300,000	30	..	..	..	..	..	p	10	10	10	10	10
New Orleans Ins. Co., N. O.	500,000	50	10	10	10	10	10	10	10	10	10	10	10
New York Bowery, N. Y.	300,000	25	15	10	10	15	10	20	10	20	20	18	20
New York, New York	200,000	100	12	12	10	11	13	15	16	16	16	18	20
Newark, Newark	250,000	5	10	10	10	10	10	10	8	10	8	p	10
Niagara, New York	500,000	50	13	11	10	10	10	10	10	3½	p	12	12
North American, Boston	200,000	100	..	..	..	..	..	..	..	..	..	10	12
North River, New York	350,000	25	8	8	7	10	10	10	15	15	10	6	18
Northwestern National, Mil.	600,000	100	..	..	..	..	..	p	p	6¼	p	*11	*12
Oakland Home, Oakland	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Ohio, Dayton	150,000	15	..	*25	*25	*25	*25	*25	*25	*25	*25	*18½	12
Old Town, Baltimore	100,000	5	..	..	..	..	..	..	..	..	..	..	..
Orient, Hartford	1,000,000	100	..	..	..	..	..	..	..	..	p	p	15
Pacific, New York	200,000	25	12	12	5	12	16	16	16	20	20	20	30
Packers & Prov. Dealers, Chic	250,000	...	..	..	..	..	..	..	..	..	..	..	..
Park, New York	200,000	100	5	..	5	5	10	10	10	11	14	18	20
Peabody, Baltimore	127,500	25	10	10	12	12	12	12	12	12	12	12	12
Peabody, Wheeling	100,000	80	..	..	..	..	..	..	e25	e25	e12½	e12½	e25
Pennsylvania, Philadelphia	400,000	100	15	15	15	15	15	15	15	15	15	p	p
Peoples, Manchester	250,000	100	..	..	..	..	..	..	..	..	..	..	..
Peoples, Middletown	§ 200,000	100	..	10	10	10	10	10	10	10	10	10	10
Peoples, New York	200,000	50	5	..	4	5	10	12	13	6	12	14	18
Peoples, Pittsburgh	200,000	....	..	..	..	..	..	..	..	..	3	16	12
Peter Cooper, New York	150,000	20	5	5	10	10	10	11	12	12	16	20	20
Petersburg Sav. & Ins. Co.	200,000	20	8	12	p	p	10	5	10	20	20	5	10
Phenix, Brooklyn	1,000,000	50	15	15	8	10	10	10	11	12	10	10	10
Phœnix, Hartford	2,000,000	100	10	13	12	12	14	19	25	25	p	p	25
Pierre F. & M., Pierre	50,000	....	..	..	..	..	..	..	..	..	..	..	..
Pittsburgh, Pittsburgh	100,000	50	8	28	p	28	20	16	22	10	20	20	28
Planters & Merchants, Mobile	100,000	50	..	..	6	15	15	25	23	13	18	13	13
Portsmouth, Portsmouth	31,275	25	p	p	p	3	8	10	8	10	10	10	10
Potomac, Baltimore	100,205	5	..	..	..	..	10	10	10	9	4	8	8
Providence-Wash'gton, Prov.	400,000	50	15	3½	p	3	6	12	15	6¼	p	p	p
Prudential F. Ass'n, New York	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Reading, Reading	250,000	10	..	..	..	..	5	5	10	5	8	5	10
Reliance, Philadelphia	300,000	50	8	8	8	8	8	8	8	8	8	8	8
Rochester German, Rochester.	200,000	50	..	..	..	..	..	..	..	..	..	7	*25
Rockford, Rockford	200,000	100	..	..	p	p	p	*40	4	4	20	22½	30
Rome, Rome	103,900	100	..	..	..	..	..	..	..	..	..	..	..
Rutgers, New York	200,000	25	10	7	10	11	13	15	16	16	20	20	20
Security, Cincinnati	150,000	100	..	..	..	..	..	..	..	..	..	..	..
Security, New Haven	250,000	50	25	18	6	..	6	12	12	12	12	6	4
So. California, Los Angeles	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Spring Garden, Phila	400,000	50	28¾	30¾	12	12	12	12	12	12	12	12	*11

ND DIVIDENDS—*Continued.*

ND—PER CENT.														CASH DIVIDEND DECLARED DURING 1889 TO DATE.		Net Book Value of Stock Per $100, January 1, 1889.	Latest Sale of Stock (per cent).
875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	Date.	Pr. Ct		
20	20	20	20	20	14	14	14	10	10	10	10	10	10	Jan.	5	$189.13	...
p	p	5	6	3	7	8	8	8	8	8	8	8	8	.....	..	165.09	114
20	20	11	12½	12	10	10	15	p	p	p	6	6½	5	Jan.	2½	131.23	...
12	12	12	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	150.08	160
18	18	15	12	12	12	12	10	10	10	10	10	10	10	Jan.	5	150.71	132½
8	8	8	8	8	8	8	8	8	8	8	8	8	8	Jan.	4	135.94	100
12	12	8	8	8	8	8	8	8	8	6	6	6	6	.....	..	.....	...
17	20	20	20	20	20	20	20	20	20	20	20	20	20	.....	..	253.54	...
10	10	10	10	10	10	10	10	10	5	6	8	6	6	.....	..	124.22	95
8	8	8	8	8	8	8	8	8	8	8	8	8	8	Jan.	4	150.72	154½
10	10	10	10	10	10	10	10	10	10	5	p	p	p	p	p	97.80	75
10	10	10	10	10	10	10	10	10	10	p	2½	p	..	.....	..	68 25	...
20	20	17	14	12	10	10	10	4	8	12	12	12	10	Jan.	5	241.37	121¼
20	20	17	14	12	10	10	10	4	8	p	8	8	..	Feb.	4	128.11	71
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	10	229.64	155
12	12	12	10	12	13	14	14	12	10	10	10	10	10	Jan.	5	175.91	150
12	12	12	11	10	10	10	10	10	10	6	7	6	7	.....	..	125.20	100
18	18	15	12	12	12	12	10	10	10	6	8	8	8	.....	..	109 75	94½
10	10	5	6	10	8	10	10	10	10	10	10	10	8	Jan.	7	157 63	150
..	..	..	..	..	..	6	6	6	6	6	6	6	8	Jan.	9	126.54	105
*8	*4	7½	10	10	10	10	10	7	p	p	3	6	3	Jan.	3	122.99	133⅓
..	..	..	..	..	..	..	..	..	..	p	p	p	..	.....	..	.....	...
12	12	8	11	10	10	10	8	8	p	2	3	3	6	Jan.	3	116.18	97
30	30	20	30	20	20	20	16	14	14	12	12	12	12	Jan.	6	270.03	165½
..	..	..	..	..	..	..	..	..	..	..	..	..	p	.....	..	112.03	...
20	20	20	12	12	12	12	12	10	10	10	10	8½	p	.....	..	100.07	60
12	12	12	12	10	10	10	10	10	10	10	10	10	10	Jan.	5	324.12	...
10	p	2½	p	p	2½	6	8	10	8	8	8	6	10	.....	..	126.48	107½
10	10	10	10	10	10	10	10	10	10	10	12½	12½	10	Mar.	7½	422.77	300
..	..	..	..	..	..	..	..	..	..	..	p	3	p	Jan.	3	112.50	103
10	10	10	10	10	10	10	10	10	10	10	10	10	10	.....	..	150.61	..
20	20	18	12	12	11	10	10	10	10	10	10	10	8	Jan.	3	119.59	81
12	12	12	12	12	12	12	12	12	7	6	6	6	3	.....	..	102.28	106
20	20	20	20	20	18	20	16	12	12	12	12	12	12	Jan.	6	241.55	...
3	6	3	6	p	4½	7	8	8	8	6	6	6½	7	.....	..	126.95	105
15	20	20	15	10	10	10	10	10	10	10	10	10	p	Jan.	3	119.39	118½
27½	37½	20	20	20	20	21	14	14	14	14	14	14	14	J., Apr.	7	158 62	190
..	..	..	..	..	..	..	..	..	..	..	..	10	8	p	p	123.26	...
20	20	20	16	16	16	16	16	16	16	16	16	16	16	Jan.	8	260.53	260
15	13	p	8	p	8	10	10	10	10	10	10	10	..	.....	..	.....	...
10	10	10	10	10	10	10	15	15	10	10	10	10	10	Jan.	5	170.29	125
8	8	8	8	6	8	8	8	8	8	8	8	7	6	Jan.	3	156.42	100
13	12	7	p	4½	10	8	8	8	4	p	8	8	8	Jan.	4	128.15	102
..	..	..	..	..	..	..	..	..	..	..	..	†	..	.....	..	106 59	89
6	8	10	6	8	8	8	8	8	8	8	8	8	8	Jan.	4	150.22	147½
8	8	8	8	8	8	8	8	8	8	8	8	8	8	.....	..	200.90	161
10	10	10	10	12	10	10	8	8	8	8	8	8	8	Jan.	5	204.53	135
30	35	40	40	65	130	35	24	*122	20	17	14	14	18	Jan.	8	135.57	240
..	..	..	..	..	..	..	..	..	..	p	p	p	6	p	p	113.65	115
20	25	20	20	20	20	14	14	10	11	10	10	10	10	Jan.	5	178.46	125
..	..	..	..	..	..	..	8	8	3	..	3	6	3½	Jan.	3	112.85	...
11	11	10	7	4	p	p	3	6	3	7	8	9	8	Jan.	3	132.06	112
..	..	..	..	..	..	..	..	..	..	..	1	1	6	a	..	108.20	100
12	16	16	16	16	16	16	16	16	16	16	16	16	16	Jan.	8	188.80	244

during the year. a Dividends payable one-half per cent monthly. * Stock Dividend. † Capital increased
p No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIV										
			1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874
Springfi'd F. & M., Springfi'd.	$1,250,000	100	27½	15	..	7	11	12	10	14	8	9	11
St. Paul F. & M., St. Paul....	500,000	100	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	12½	12	12
Standard, New York.....	200,000	50	10	12½	10	10	10	12	10	10½	15	6	15
Standard, Trenton.....	100,000	25	..	..	..	..	*p*	*p*	*p*	*p*	*p*	*p*	*p*
State, Des Moines.....	200,000	100	..	*p*	*p*	*p*	*p*	*p*	*p*	*p*	10	10	10
State Ins. Co., Nashville.....	200,000	100	..	..	10	10	10	..	10	15	11	10	10
State Invest. & Ins., San Fran.	400,000	....	..	..	..	..	..	..	..	..	*p*	13	18
Stonewall, Mobile.....	150,000	100	..	..	..	..	..	*23	*23	*15	*8	*18	*8
Stuyvesant, New York.....	200,000	25	*p*	*p*	9	5	10	10	10	10	12	13	16
Sun, San Francisco.....	300,000	100	..	..	..	..	..	..	..	..	..	..	..
Sun Mutual New Orleans.....	500,000	100	*p*	*p*	6	6	6	6	6	6	6	6	10
Syndicate, Minneapolis.....	250,000	100	..	..	..	..	..	..	..	..	..	..	..
Teutonia, Allegheny.....	125,000	50	..	..	..	..	..	..	..	..	..	8	25
Teutonia, Dayton.....	100,000	20	..	..	10	5	..	3¾	6¼	5	*63	12½	15
Teutonia, New Orleans.....	250,000	100	..	..	..	..	..	..	..	..	..	..	..
Teutonia, Philadelphia.....	200,000	100	..	..	..	..	..	..	..	..	6	3	3
Traders, Chicago.....	500,000	100	..	..	..	..	..	..	..	..	*p*	10	12
Union, Buffalo.....	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Union, Louisville...	100,000	50	..	..	..	..	..	..	..	..	..	..	..
Union, Philadelphia.....	*c* 250,000	4	..	..	..	..	..	..	..	..	*p*	*p*	*p*
Union, Pittsburgh.....	100,000	50	..	..	4	24	6	12	15	10	3	5	5
Union, San Francisco.....	750,000	100	..	..	..	..	..	..	..	..	3	17	23
United Firemens, Phila	300,000	10	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	11	10	10
United States, New York	250,000	25	10	10	10	10	10	14	14	14	14	14	14
Virginia F. and M., Rich....	250,000	25	15	*p*	3	7	8	10	10	10	12	14	16
Virginia State, Richmond.....	200,000	25	..	10	10	10	10	10	10	10	10	10	10
Washington, Cincinnati.....	150,000	25	10	12½	8	5	9	9	5	5	10	10	10
Westchester, New York.....	300,000	10	*b*	*b*	*b*	*b*	*b*	*b*	*b*	10½	10	10	10
Western, Cincinnati	100,000	25	20	20	20	20	20	20	20	20	14	16	16
Western, Louisville	100,000	100	..	..	..	..	..	..	..	..	..	12½	14
Western, Pittsburgh	300,000	50	13	15	4	6	11	15	14	12	18	18	16
Williamsburgh City, B'klyn...	250,000	50	5	5	5	8	10	10	10	10	10	10	12

* Includes stock dividends applied to capital. ‡ Stock dividend. *b* Mutua

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LIFE ASSURANCE A DUTY.

You neglect your duty in the matter of life assurance because your experience has been wholly with life. Every conscious hour strengthens your confidence in its duration. You see death destroying others equally strong, but the only lesson it teaches you is to think all men mortal but yourself. Furthermore, you are hoping not only for continued life, but for prosperity. Your hopes in the past have often failed of realization, but failure has not perceptibly weakened your trust in hope for yourself and for those dependent upon you.

"Man never is, but always to be blest."

Your duty is to avail yourself of the opportunities of to-day. If you need assurance, you need it immediately. No man's life is secure! Your life is not. No man knoweth the day of his departure!

Were your life to terminate without adequate assurance, would your wife, who confidingly trusted herself to you for support, have to support herself in a community where woman has little opportunity to earn support?

Would the children you love be deprived of the education you contemplate giving them? Are not the advantages of education far more important to the fatherless than to those who are not?

Is there no stimulus to action in the thought that those dependent upon you would need to change at once their mode of living were your life to end?

ND DIVIDENDS—*Continued.*

D—PER CENT.														CASH DIVIDEND DECLARED DURING 1889 TO DATE.		Net Book Value of Stock Per $100, January 1, 1889.	Latest Sale of Stock (per cent).
5.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	Date.	Pr. Ct		
)	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	$149.44	185
)	11	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	191.29	141
¼	11½	12⅜	6¼	19¾	12½	12	7	7	7	7	7	7	7	Jan.	3½	165.12	105
)	8	8	℘	5	5	℘	℘	℘	6	6	6	6	3	℘	℘	135.86	100
)	10	10	10	10	10	10	10	10	10	℘	8	8	6	Jan.	5	110.08	100
)	10	12	11	11	16	15	11	8	10	10	10	10	9	Jan.	5	106.77	114
)	28	30	24	24	15	13¾	12	12	12	12	17	..	5	.....	..	100.75	...
)	*8	*10	*8	*10	*12	*10	*8	*10	*10	*10	*10	*10	10	.....	..	152.43	125
)	20	16	14	14	14	10	10	11	10	9	10	8	6	Jan.	3	126.59	100¼
	..	..	..	..	..	..	..	..	10	7⅛	5	10	10	J., Apr.	5	121.29	102½
)	10	10	10	10	‡ 10	‡ 10	‡ 10	‡ 10	‡ 10	‡ 10	‡ 10	‡ 10	‡ 10	J., Apr.	5	150.22	125
	..	..	..	..	..	..	..	..	..	..	℘	℘	3	.....	..	101.82	...
½	18½	16	13	12	8⅜	8	7	6	6	6	6	6	8	Jan.	4	147.55	...
)	15	15	15	15	15	15	15	20	20	20	20	20	20	Jan.	10	343.65	...
	..	..	..	..	..	..	..	..	..	..	..	..	5	Jan.	5	139.41	125
)	6	6	6	3	6	6	6	6	6	4½	4	4	4	.....	..	114.10	...
)	12	12	9	8¼	9	10	10	10	10	10	10	10	10	J., Apr.	5	184.50	162¼
)	10	10	10	3	9	8	8	6	6	6	6	6	6	Jan.	3	134.90	110
)	10	10	10	10	10	10	10	10	10	10	10	10	9	.....	..	163.81	...
)	8	14	8	8	8	8	8	8	4	..	℘	4	℘	.....	..	106.74	144
)	8	4	6	6	6	6	6	3	6	3	6	6	6	Jan.	3	125.49	100
7	21	24	22	15	15	12	9	12	12	8	9	8	4	J., Apr.	4	116.88	115
0	14	14	14	12	12	℘	℘	6	6	6	6	6	6	℘	℘	128.24	140
6	16	16	12	11	10	10	10	10	10	10	10	11	11	Jan.	6	205.56	165
6	16	16	13	12	11	11	10	10	10	10	10	9	8	Jan.	4	156.30	128
0	10	10	10	10	10	10	10	10	10	10	6	6	6	.....	..	119.99	98
0	10	10	10	3½	4	8	8	8	8	8	8	10	8	Jan.	2	143.77	...
5	*35	10	10	10	10	10	10	10	10	10	10	10	10	Feb.	5	204.95	140
6	16	16	12	12	12	12	12	12	12	12	12	12	12	.....	..	130.36	...
6	16	6	4	8	8	8	8	8	8	8	9	9	9	Jan.	4	171.37	...
4	14	14	8	10	12	11	7	7	7	8	8	4	℘	Jan.	3	109.80	106
0	20	20	20	20	20	20	20	20	20	20	20	20	20	Jan.	10	344.40	296

ril 1871. *c* Capital decreased $200,000 during the year. ℘ No dividend declared.

Were you to exchange positions with those now relying upon you for support, would you wish them to leave you without the protection that life assurance gives? The answers to these questions are too obvious to be given.

Do not circumstances imperatively command most men to assure? The duty is so great, the need so immediate, that procrastination partakes of the nature of crime. This language may seem to thoughtless men almost impertinent, but the possible consequences of neglect fully justify the most emphatic earnestness.

It is frequently written in reviewing the lives of distinguished men who have risen from poverty to affluence through their own exertions, that the greatest difficulty on the way was in the accumulation of the first few hundred dollars that laid the foundations for their fortunes. The common experience of men has never led them to question these declarations. If it was so difficult half a century ago to obtain this necessary start for a young man who aspired to be something more than a commonplace drudge for others, how much harder are the lines drawn in these days, when concentrated capital controls almost every department of business? There are hundreds of fathers who, through their own experience, recognize the startling fact in question, yet stand listless before it when it is in their power to assist their sons over this perhaps otherwise insurmountable barrier by an endowment life insurance policy that will mature at majority. They may thus prevent, if not the wrecking of splendid natural capacities, at least dwarfing them into mere commonplace human machines to be held at the selfish estimate and beck of others.—*Burlington Hawkeye.*

Comparative Exhibit of Fire Insurance Premium in New York City.

Below we present a table showing the premiums collected in New York city for seve years, as compiled from the semi-annual returns of the fire patrol to the New York Board Fire Underwriters:

NAME AND LOCATION OF COMPANY.	1888.	1887.	1886.	1885.	1884.	1883.	1882.
New York State.	$	$	$	$	$	$	$
Agricultural, Watertown	322	987	* 252	....	....	....	...
Albany, Albany	....	* 2,251	8,035	9,482	10,723	9,282	8,8
Alliance, New York	79,680	58,194	....	....	....	....	...
American, New York	92,401	85,716	84,277	75,074	73,947	74,515	60,5
American Exchange, New York	....	5,299	8,869	7,824	7,936	8,423	8,7
Broadway, New York	28,965	30,629	23,458	25,548	27,654	29,246	31,0
Brooklyn, Brooklyn	....	* 17,991	33,334	32,596	34,441	33,900	25,0
Buffalo, Buffalo	....	....	....	....	* 5,877	9,934	...
Buffalo German, Buffalo	15,842	13,498	17,572	20,246	19,222	17,981	17,6
Citizens, New York	106,782	79,651	82,186	79,742	88,100	84,570	85,5
City, New York	20,344	18,755	22,143	26,000	26,720	27,530	27,1
Clinton, New York	....	22,600	30,097	29,822	29,716	25,713	24,4
Columbia, New York	....	....	....	....	....	....	...
Commerce, Albany	5,483	6,015	9,689	11,410	13,038	12,463	9,0
Commercial, New York	....	....	....	....	35,445	43,907	56,0
Commercial Mutual, New York	....	....	....	....	....	....	...
Commonwealth, New York	24,856	46,010	* 18,256	....	....	....	...
Continental, New York	111,687	106,433	115,916	117,217	103,559	101,275	102,8
Eagle, New York	47,752	46,897	54,315	54,908	56,588	59,979	59,2
Empire City, New York	17,493	15,134	19,970	22,916	26,795	26,689	25,0
Exchange, New York	28,304	28,822	27,294	30,133	32,017	31,940	30,5
Farragut, New York	20,244	19,992	24,415	26,543	28,167	28,605	31,6
Fire Association, New York	65,964	29,284	* 34,651	....	....	....	...
Firemens, New York	16,477	17,545	23,103	27,099	29,488	28,691	26,1
Firemens Trust, New York	....	....	....	....	* 7,781	12,943	12 6
Franklin & Emporium, New York	....	....	....	....	42,220	39,965	31,2
German-American, New York	389,588	293,010	323,064	280,490	265,027	229,809	194,5
Germania, New York	88,131	106,846	109,295	105,054	100,674	84,141	101,5
Glens Falls, Glens Falls	18,769	21,814	21,286	19,019	16,094	12,815	11,2
Globe, New York	57,399	53,102	56,377	56,489	57,717	57,132	55,9
Greenwich, New York	251,345	163,870	191,485	192,668	204,446	205,884	173,1
Guardian, New York	16,318	18,173	19,924	17,030	17,080	16,336	15,4
Hamilton, New York	37,866	40,894	36,740	36,256	35,508	32,235	29,2
Hanover, New York	87,066	86,000	79,987	72,254	68,979	71,887	70,7
Home, New York	259,615	164,141	112,630	108,536	117,697	121,067	101,0
Howard, New York	* 10,847	40,754	45,681	41,086	35,716	28,039	31,6
Importers and Traders, New York	....	....	....	....	....	....	26,8
Individual Underwriters, New York	35,703	31,745	10,691	3,526	....	....	...
Irving, New York	....	....	....	....	* 16,509	17,233	14,6
Jefferson, New York	19,702	15,678	17,806	17,189	20,181	22,967	25,4
Kings County, Brooklyn	14,102	14,419	19,000	20,567	20,315	18,252	14,5
Knickerbocker, New York	19,944	19,908	23,498	29,324	34,151	33,461	25,2
Lafayette, Brooklyn	14,891	17,253	14,551	18,874	20,796	22,724	22,0
Liberty, New York	70,824	41,396	....	....	....	....	...
Long Island, Brooklyn	20,239	17,408	25,978	26,963	71,182	60,550	44,1
Lorillard, New York	....	....	....	....	....	13,743	19,7
Manhattan, New York	....	....	....	....	....	....	36,6
Manuf'rs and Builders, New York	47,927	45,136	51,425	54,743	63,586	55,014	41,4
Mechanics and Traders, New York	....	....	....	....	* 22,541	35,107	30,1
Mechanics, Brooklyn	....	29,727	44,153	47,950	14,649	11,890	12,9
Mercantile, New York	* 6,116	10,645	12,556	14,384	14,549	14,894	14,9
Merchants, New York	....	30,445	39,919	43,806	34,825	37,211	51,4
Montauk, Brooklyn	....	29,806	29,631	23,515	19,544	18,866	17,5
Mutual, New York	107,590	90,128	82,964	85,419	91,987	60,036	21,7
Nassau, Brooklyn	12,561	15,070	14,689	14,597	15,243	14,666	15,2
National, New York	34,962	39,360	43,904	47,234	47,737	50,748	51,2
New York Bowery, New York	107,514	84,067	88,282	81,543	83,881	84,608	84,0
New York Equitable, New York	20,434	19,221	24,475	25,811	31,074	32,590	31,6
New York Fire, New York	26,351	25,974	32,606	40,364	53,015	48,518	47,2
New York Mutual, New York	....	....	....	....	....	....	* 10,1
Niagara, New York	150,543	212,922	211,005	167,090	100,081	84,725	50,1
North River, New York	41,110	26,793	24,030	17,724	16,448	16,894	17,1
Pacific, New York	50,489	45,012	45,650	45,113	50,006	54,601	49 4
Park, New York	29,631	25,492	30,671	33,616	34,705	34,558	33,3

* Six months only.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued.*

NAME AND LOCATION OF COMPANY.	1888.	1887.	1886.	1885.	1884.	1883.	1882.
NEW YORK STATE—*Cont.*	$	$	$	$	$	$	$
Peoples, New York	31,782	27,863	28,855	30,544	40,805	32,810	30,727
Peter Cooper, New York	20,455	19,562	19,078	20,313	22,298	21,681	22,953
Phenix, Brooklyn	159,775	156,579	210,773	156,348	117,656	104,747	81,420
Prudential, New York	37,431	* 5,492	....	....	....	....	....
Reassurance, New York	....	....	* 10,016	16,973	* 7,735	....	....
Relief, New York	....	....	....	....	....	....	* 13,257
Republic, New York	....	....	....	....	....	....	....
Rochester German, Rochester	* 4,574	12,291	15,567	22,336	18,240	17,465	17,482
Rutgers, New York	19,701	19,487	23,404	22,777	26,620	43,088	30,659
Standard, New York	11,936	18,109	20,596	22,475	23,478	23,201	17,248
Star, New York	....	....	....	45,938	48,000	50,343	39,136
Sterling, New York	....	14,902	23,732	24,270	24,993	27,444	28,223
Stuyvesant, New York	33,249	33,737	39,808	40,762	41,286	44,308	37,670
Tradesmens, New York	....	....	....	....	....	....	25,491
United States, New York	29,510	23,613	23,526	28,423	24,725	24,603	18,743
Watertown, Watertown	....	....	....	....	....	....	18,266
Westchester, New Rochelle	96,931	84,272	89,710	42,901	39,092	43,739	44,751
Williamsburgh City, Brooklyn	80,574	67,432	71,640	118,551	121,256	97,467	79,998
CALIFORNIA.							
Anglo-Nevada, San Francisco	30,078	28,065	* 8,405	....	....	....	....
California, San Francisco	13,006	18,212	20,751	17,865	10,040	4,438	....
Commercial, San Francisco	15,003	12,308	13,020	15,408	17,128	* 6,504	....
Firemans Fund, San Francisco	26,014	21,131	17,589	20,573	21,265	21,322	28,362
Home Mutual, San Francisco	....	* 4,126	12,988	8,757	6,634	....	....
Sun, San Francisco	3,027	1,857	2,368	3,116	6,113	* 3,670	....
Union, San Francisco	28,575	22,422	25,390	18,716	....	....	....
CONNECTICUT.							
Ætna, Hartford	54,674	55,804	60,259	70,756	76,757	78,335	77,769
Connecticut, Hartford	43,304	30,735	26,408	28,842	32,072	28,888	35,298
Hartford, Hartford	28,732	25,320	24,317	26,470	27,611	28,323	30,191
Meriden, Meriden	13,517	9,395	* 1,278	....	....	....	....
National, Hartford	....	....	....	....	....	* 5,840	12,172
Orient, Hartford	29,270	17,600	13,992	14,076	12,160	* 3,414	* 5,163
Phœnix, Hartford	24,188	18,824	19,138	21,163	21,812	22,204	20,780
Security, New Haven	11,390	9,222	11,174	13,458	11,542	11,104	9,906
ILLINOIS.							
Packers & Prov. Dealers, Chicago	12,416	5,946	* 3,577	....	....	....	....
Traders, Chicago	* 8,001	19,964	10,167	15,870	20,292	20,848	9,235
KENTUCKY.							
Falls City, Louisville	....	* 2,861	5,778	* 1,375	....	....	....
Louisville Underwriters, Louisville	* 3,777	8,344	8,638	....	....	....	....
LOUISIANA.							
Factors and Traders, New Orleans	....	12,082	8,013	....	....	....	....
Mechs. & Traders, New Orleans	....	7,092	6,305	....	....	....	....
New Orleans, New Orleans	....	....	....	....	24,242	32,959	36,034
Sun Mutual, New Orleans	9,441	9,914	6,369	....	....	....	....
Teutonia, New Orleans	9,749	7,639	....	....	....	....	....
MARYLAND.							
Firemens, Baltimore	17,688	9,177	8,964	10,067	11,299	10,964	8,142
National, Baltimore	....	....	....	....	....	....	* 10,349
MASSACHUSETTS.							
American, Boston	16,197	13,317	15,453	20,724	21,666	19,041	13,018
Boylston, Boston	16,587	14,763	....	....	....	....	....
Eliot, Boston	14,053	9,991	11,114	7,781	10,248	14,847	12,469
Firemens, Boston	13,152	11,168	7,718	....	....	....	....
First National, Worcester	....	....	....	....	....	....	6,441
Franklin, Boston	....	....	....	....	....	....	* 6,202
Manufacturers, Boston	....	....	....	....	103,458	51,055	55,484
Mercantile, Boston	11,765	9,543	11,332	13,782	4,765	3,170	2,921
Neptune, Boston	12,084	10,558	10,815	7,781	10,248	14,847	12,469
North American, Boston	13,684	10,558	10,815	7,781	10,248	9,058	6,872
Prescott, Boston	* 6,364	10,558	10,815	7,781	10,248	* 4,287	....
Shoe and Leather, Boston	....	....	....	....	* 12,539	16,958	12,468
Springfield F. and M., Springfield	21,459	18,509	18,459	20,366	19,220	20,504	20,504

* Six months only.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued.*

NAME AND LOCATION OF COMPANY.	1888.	1887.	1886.	1885.	1884.	1883.	1882.
MASSACHUSETTS—*Cont.*	$	$	$	$	$	$	$
Washington, Boston	....	25,251	32,065	37 829	34,784	28,102	12,46
MICHIGAN.							
Detroit F. and M., Detroit	6,617	6,799	5,066	7,598	8,679	8,576	3,98
Grand Rapids, Grand Rapids	9,376	6 426	....	....	....	....	...
Michigan, Detroit	12,502	6,691	10,459	14,606	14,349	9,182	* 5,03
MINNESOTA.							
St. Paul F. and M., St. Paul	12,904	12,552	16,886	17,861	11,496	10,851	10,86
MISSOURI.							
American Central, St. Louis	13,335	12,581	16,876	19,390	23,071	12,972	9,06
Citizens, St. Louis	10,128	9.453	7,020	9,158	....	....	...
Marine, St. Louis	4,040	5,176	6,002	5,659	....	....	...
NEW HAMPSHIRE.							
Granite State, Portsmouth	....	7,751	6,520	....	....	....	...
New Hampshire, Manchester	17,606	14,467	19,549	20,519	12,526	12,930	12,41
Peoples, Manchester	12,590	9,177	9,000	...	....	....	...
NEW JERSEY.							
American, Newark	17,330	13,524	11,152	12,357	11,643	10,078	7,07
Firemens, Newark	17,304	15,160	14,626	15,628	15,874	13,684	9,58
Jersey City, Jersey City	5,775	4,775	3,314	* 326	....	....	...
Merchants, Newark	35,557	24,494	25,554	27,288	27,887	30,531	39,89
Newark, Newark	27,187	17,609	19,637	21,035	22,342	20,497	20,93
Newark City, Newark	....	....	....	....	....	....	15,32
Peoples, Newark	....	....	....	....	....	....	* 7,66
OHIO.							
Amazon, Cincinnati	....	10,102	11,845	....	....	....	...
Citizens, Dayton	26,358	18,471	15,620	* 9,795	....	....	...
Fidelity F. and M., Cincinnati	* 6,451	11,935	....	....	....	....	...
Firemens, Dayton	....	* 3,767	11,391	11,882	12,666	12,270	7,15
Franklin, Columbus	5,054	5,449	5,468	....	....	....	...
Mercantile, Cleveland	5,451	6,278	7,525	9,020	9,608	* 2,956	...
PENNSYLVANIA.							
American, Philadelphia	43,597	34,279	32,235	30,808	31,209	31,236	23,66
Armenia, Pittsburgh	7,486	5,864	4,264	....	....	....	* 5,84
Boatmens, Pittsburgh	20,929	13,865	14,144	15,707	14,298	12,559	8,14
Citizens, Pittsburgh	12,003	14,251	18,593	19,122	15,131	8,382	3,00
County, Philadelphia	....	....	16,976	15,218	16,561	17,474	* 5,50
Farmers Mutual, York	* 2,222	4,598	8,124	15,378	12,071	9,880	9,58
Fire Association, Philadelphia	57,042	43,186	53,125	48,732	48,753	46,443	32,42
Franklin, Philadelphia	12,546	10,433	11,515	13,788	13,626	13,931	14,00
German, Pittsburgh	* 5,750	13,025	17,221	19,051	16,306	13,980	11,23
Girard, Philadelphia	5,823	7,718	7,838	5,916	....	....	...
Ins. Co. County of Phila., Phila.	13,125	16,354	....	....	....	....	* 10,17
Ins. Co. of North America, Phila.	87,097	73,207	82,214	48,788	34,657	38,698	34,84
Ins. Co. of State of Pa., Phila.	26,630	17,526	10,313	10,871	13,157	14,637	13,28
Manufacturers and Merchants, Pitts.	11,872	11,857	10,945	12,235	7,921	....	...
Mechanics, Philadelphia	20,927	18,891	21,725	19,732	18,904	15,529	* 5,25
Pennsylvania, Philadelphia	* 14,251	26,720	26,851	28,856	29,984	30,801	25,6
Pennsylvania, Pittsburgh	....	11,989	14,829	15,475	14,351	12,524	* 4,2
Peoples, Pittsburgh	19,429	12,533	11,675	13,854	11,082	....	...
Reading, Reading	14 805	10,585	5,874	10,020	9,125	....	...
Reliance, Philadelphia	24,524	17,887	22,025	15,585	....	....	...
Spring Garden, Philadelphia	16,854	18,466	18,836	19,050	16,549	14,969	...
Union, Philadelphia	....	....	....	....	....	* 5,760	12,8
United Firemens, Philadelphia	22,560	17,365	20,010	19,459	16,105	13,499	10,0
Western, Pittsburgh	19,382	15,104	13,646	13,915	* 8,628	....	...
RHODE ISLAND.							
Atlantic, Providence	2,360	3,645	6,686	7,396	9,518	11,069	9,4
Equitable, Providence	14,839	12,087	11,075	11,398	11,311	11,133	8,4
Merchants, Providence	14,386	11,464	10,204	11,372	10,956	10,941	8,3
Providence-Washington, Prov	36,131	24,128	18,642	14,039	51,835	56,952	40,4
WISCONSIN.							
Concordia, Milwaukee	25,478	10,700	14,244	12,213	9,426	....	

* Six months only.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued.*

NAME AND LOCATION OF COMPANY.	1888.	1887.	1886.	1885.	1884.	1883.	1882.
WISCONSIN—*Cont.*	$	$	$	$	$	$	$
Hekla, Madison	11,679	* 5,771	....	....	....	....	....
Milwaukee Mechanics, Milwaukee	9,338	10,529	12,476	11,368	8,089	....	....
Northwestern National, Milwaukee	8,151	4,687	5,739	6,355	7,583	6,909	5,681
CANADA.							
British America, Toronto	14,022	19,613	19,660	14,067	13,736	11,529	21,045
Western, Toronto	25,785	22,786	30,896	31,967	30,716	27,318	25,068
FRANCE.							
Metropole, Paris	....	....	....	....	....	....	38,375
La Confiance, Paris	....	....	....	....	....	....	62,296
GERMANY.							
Hamburg-Bremen, Hamburg	69,821	53,827	65 292	63,733	57,345	47,454	35,233
Hamburg-Magdeburg, Hamburg	....	....	....	....	....	....	* 2,945
North-German, Hamburg	....	....	....	....	* 12,380	21,737	19,176
Transatlantic, Hamburg	18,303	17,537	15,134	17,900	19,220	19,323	20,788
GREAT BRITAIN.							
City of London, London	48,518	40,465	49,655	50,118	46,461	42,927	42,795
Commercial Union, London	192,800	127,037	154,940	156,247	186,486	175,417	151,502
Fire Association, London	* 10,616	35,810	45,734	47,628	49,656	63,040	44,308
Guardian, London	98,761	69,536	82,160	80,492	82,905	71,613	64,869
Imperial, London	87,255	77,837	78,199	59,345	65,034	65,804	56,659
Lancashire, Manchester	154,230	100,061	104,358	104,668	95,050	74,867	77,814
Lion, London	52,044	21,793	25,735	26,939	33,255	29,551	33,139
Liverpool & London & Globe, Liv.	380,755	333,750	384,623	369,272	382,396	345,851	294,414
London Assurance Corp., London	80,986	54,708	55,035	49,699	48,179	52,073	56,203
London and Lancashire, Liverpool	99,524	69,107	75,747	77,567	76,685	88,271	94,710
London and Provincial, London	....	....	....	* 20,764	36,833	54,571	50,747
North British and Mercantile, Lon.	96,751	60,846	83,206	85,579	89,831	135,277	155,827
Northern, London	57,612	60,704	52,463	51,635	50,107	46,831	48,418
Norwich Union, Norwich	61,867	49,675	55,109	55,206	70,405	75,914	67,502
Phœnix, London	90,420	88,211	121,435	112,589	99,252	97,521	69,976
Queen, Liverpool	61,446	50,397	75,327	57,412	61,764	54,141	56,835
Royal, Liverpool	248,821	165,837	169,025	172,163	185,617	191,263	181,655
Scottish Union and National, Edin.	54,220	47,048	43,291	43,742	33,932	30,096	33,784
Standard, London	....	....	....	....	....	58,096	49,499
Sun, London	96,945	55,542	64,595	61,952	45,076	53,618	* 22,086
Total New York State Cos	3,130,057	3,011,251	3,096,495	2,978,044	3,053,566	2,938,670	2,774,666
Total Cos. of Other States	1,354,305	1,213,607	1,198,028	1,098,731	1,163,673	1,001,232	896,829
Total Foreign Companies	2,101,502	1,622,127	1,851,618	1,810,803	1,872,382	1,934,106	1,877,691
Aggregate	6,585,864	5,846,985	6,146,141	5,887,578	6,089,621	5,874,008	5,549,186

* Six months only.

WAS HE INSURED?

This is a world of changes. One generation passes away and is forgotten, and another generation takes its place, in due time to follow suit; and thus are the ups and downs of life passed over. Children are born, grow to manhood's estate, marry and die—and there the chapter closes. But there is a sequel story, and too often it is a sad one.

One by one our friends drop off and pass over to the "great majority;" and as sure as ever it is announced that poor Jones is dead, the question is put, "*Was he insured?*" "And thereby hangs a tale."

How much is here involved? It may be a question of hardship and misery, or comfort and happiness—the destiny of a widow and family. And when we are informed that poor Jones was not insured, we are irresistibly led to the conclusion that he was not very circumspect, wise, or unselfish; in fact, that there was a screw loose somewhere in his mortal economy. No doubt he would see this readily enough if he could only be brought back again to an animated existence; there would be no question then as to the expediency of life assurance; but, "If men were to live twice, all would be wise," and so the confident wife and innocent children pay the penalty of man's delinquencies.

But so the world wags; each individual regards himself as the exception which proves the general rule—until *something unforeseen* happens. Then the spell is broken, the chimera vanishes, and hard facts remain—with regret and remorse by way of a balm. It is this *unforeseen* which is covered by insurance.—*Insurance Agent.*

Book Value Fire Insurance Companies' Stock.

The following comparative table shows the book value of stock for five years past of the 133 fire insurance companies reporting to the New York Insurance Department:

NAME AND LOCATION OF COMPANY.	Net Book Value of Stock per $100.				
	January 1, 1889.	January 1, 1888.	January 1, 1887.	January 1, 1886.	January 1, 1885
Glens Falls, Glens Falls	$555.58	$508.25	$484.33	$470.79	$431.9
Milwaukee Mechanics, Milwaukee	530.81	502.34	472.55	455.82	427.8
Buffalo German, Buffalo	498.60	466.23	440.70	415.19	390.2
Pennsylvania, Philadelphia	422.77	379.36	406.86	364.29	325.4
Williamsburgh City, Brooklyn	344.40	333.71	325.29	301.34	275.7
Franklin, Philadelphia	341.33	340.84	341.96	328.09	300.3
Eagle, New York	325.51	314.09	320.19	315.96	310.0
German-American, New York	324.39	311.21	334.43	303.98	268.9
Girard F. and M., Philadelphia	308.23	303.48	300.83	282.17	280.4
Greenwich, New York	307.87	324.17	332.45	276.02	225.5
Hartford, Hartford	278.72	254.90	243.20	215.48	198.3
Pacific, New York	270.03	269.21	281 46	269.93	269.3
Fire Association, Philadelphia	267.74	265.90	287.91	256.76	235.7
Firemens, Boston	260.01	251.36	253.62	244.71	228.2
American, Newark	259.37	254.35	250.34	240.81	240.7
Firemens, Newark	252.57	243.94	238.05	226.48	255.0
Peter Cooper, New York	241.54	239.14	243.84	237.25	235.9
New York Equitable, New York	241.37	244.78	256.15	256.51	264.7
American, New York	237.08	252.69	275 32	271.61	257.5
Newark, Newark	229.76	224.39	227.72	222.02	219.1
Detroit F. and M., Detroit	223.26	201.72	235.18	215.53	198.4
Continental, New York	222.67	192.09	237.49	235.89	253.5
Jefferson, New York	221.69	227.03	238.68	238.18	232.7
Kings County, Brooklyn	211.63	216.71	222.71	227.53	216.5
The Merchants, Newark	209.99	216.81	205.81	189.42	185.1
Broadway, New York	209.42	264.01	270.29	269.63	269.0
United States, New York	205.56	202.12	204.12	119.96	188.4
Westchester, New Rochelle	204.95	194.23	203.50	075 40	168.1
Rochester German, Rochester	204.53	182.09	186.31	170.57	163.7
Reliance, Philadelphia	200.91	200.17	198.89	193.17	187.6
Citizens, St. Louis	199.12	194.99	193.96	189.60	189.0
Citizens, New York	197.88	206.78	210.81	202.31	203.2
Home Mutual, San Francisco	195.84	191.83	184 58	177.43	183.6
St. Paul F. and M., St. Paul	191.29	171 99	169.73	158.38	153.3
Metropolitan Plate Glass *b*	190.39	175.44	165.97	158.51	148.8
Commerce, Albany	190 38	187.14	188.23	179.09	165.4
Ætna, Hartford	190.16	183.62	186.25	180 06	174.1
Nassau, Brooklyn	189.13	184.04	190.16	193.17	193.4
Spring Garden, Philadelphia	188.80	192.67	202.78	197.08	192.6
Ins. Co. of N. A., Philadelphia	187.96	180.14	184.34	198.51	204.2
Traders, Chicago	184.49	182.58	200.60	171.98	161.3
Albany, Albany	180.69	178.05	172.07	167.90	165.5
Rutgers, New York	178.45	177.21	183.62	173.62	171.7
City, New York	176.09	176.41	182.91	177.22	17[illegible]
Niagara, New York	175.91	167.19	197.87	179.54	16[illegible]
American, Philadelphia	173.88	182.31	210.57	211.95	20[illegible]
Germania, New York	172.64	167.21	163.81	147.79	15[illegible]
Standard, New York	165.12	170.09	172 63	162.75	16[illegible]
Mercantile, Cleveland	163.62	135.72	156.47	149.09	11[illegible]
Agricultural, Watertown	160.44	150.63	146.14	131.24	12[illegible]
Manuf. and Builders, New York	159.89	183.57	193.67	175.22	15[illegible]
Phœnix, Hartford	158.62	150.58	151.12	146.09	13[illegible]
Northwestern Nat'l, Milwaukee	157.63	145.78	145.64	140.37	13[illegible]
Lloyds Plate Glass *b*	156.21	142.57	126.21	114.21	10[illegible]
Mechanics, Philadelphia	155.82	149.26	148.84	141 04	13[illegible]
Merchants, Providence	154.68	160.75	157.64	138.02	12[illegible]
Ins. Co. of State of Pa., Phila	151.68	175.02	196 02	200.17	194[illegible]
New Hampshire, Manchester	*150.72	152.94	147.55	143.82	14[illegible]
National, Hartford	150.71	155.17	156.34	147.30	14[illegible]
Exchange, New York	150.26	143.50	156 96	143.74	13[illegible]
Sun Mutual, New Orleans	150.22	*138.66	†150.85	151.19	*13[illegible]
Reading, Reading	150.21	152.08	147.94	137.18	13[illegible]
Home, New York	150 08	145.85	147.15	140 93	13[illegible]
Globe, New York	150.01	153.71	161.04	153.61	[illegible]
Louisville Underwriters, Louisville	149.62	135.35	162.85	158.91	153

* Capital increased during the year. † Capital decreased during the year.

BOOK VALUE FIRE INSURANCE COMPANIES' STOCK—*Continued.*

NAME AND LOCATION OF COMPANY.	NET BOOK VALUE OF STOCK PER $100.				
	January 1, 1889.	January 1, 1888.	January 1, 1887.	January 1, 1886.	January 1, 1885.
Springfield F. and M., Springfield	149.44	*137.92	167.98	141.05	123 64
Hamilton, New York	149.06	160.23	179.66	172.61	172.24
Teutonia, New Orleans	147.56	134.62	137.55	137.00	132.00
Hanover, New York	146.26	142.89	154.09	144.56	145 94
Connecticut, Hartford	145.47	139.55	142.49	130.37	124.16
Knickerbocker, New York	144.95	133.73	144.76	148.40	146.54
American, Boston	144.35	147.17	152.36	158.33	147.01
Firemans Fund, San Francisco	143.21	136.75	134.49	133.97	129.94
Empire City, New York	140.25	140.05	143.60	129.59	126.96
German, Pittsburgh	140.16	141.08	140.70	132.05	141.02
Mech. and Traders, New Orleans	140.03	132.59	129.52	139.24	145.33
New York Bowery, New York	139.66	163.95	192.89	179.73	184.29
Farragut, New York	139.52	144.75	155.78	153.46	132.48
Fire Ins. Co. of the Co. of Phila	138.84	130.58	128.76	136.96	121.60
California, San Francisco	138.74	135.29	122.10	124.29	115.63
American Central, St. Louis	138.66	129.06	137.09	130.93	128.43
Meriden, Meriden	138.32	138.15	135.54	132.33	126.54
Mercantile F. and M., Boston	136.87	130.39	129 29	142.46	143.15
National, New York	135.94	131.02	133.16	131.60	128.05
Union, Buffalo	134 89	131.67	128.74	121.57	118.06
Equitable F. and M., Providence	134.35	137.64	135.89	126.34	116.86
Michigan F. and M., Detroit	*133 47	121.60	132.04	126.89	120.52
Franklin, Columbus	132.85	126.31	133.17	132.18	132.76
Security, New Haven	132.06	*144.79	150.36	134.43	122.40
Alliance, New York	129.23	133.44	(e)	(e)	(e)
Jersey City, Jersey City	129.01	*132.03	130.41	126.07	130.85
Firemens, Baltimore	128.27	130.56	131.72	132.93	125.33
United Firemens, Philadelphia	128.24	119.15	124.11	120.62	117.24
Providence-Washington, Provid	128.15	134.73	128.42	116 02	105.27
New York, New York	128.11	126.21	145.34	130.08	120.04
Eliot, Boston	126.79	135.27	146.55	147.46	136.59
Stuyvesant, New York	126 59	136.75	153.84	150.31	131.69
Boylston, Boston	126.56	123.13	129.79	128.64	119.39
Fire Association, New York	*125.34	121.71	115.95	(d)	(d)
North American, Boston	125 19	130.38	130.06	130.56	123.79
Commercial, San Francisco	124.36	123.40	131.20	143.99	135.73
Neptune F. and M., Boston	124.22	122.02	123.74	131.19	116.13
Concordia, Milwaukee	122.25	126.21	131 42	141.69	145.49
Sun, San Francisco	121.29	115.66	112.71	116.77	115.22
Manuf. and Merch., Pittsburgh	121.22	112.85	110.67	130.40	136.27
Firemens, New York	120.91	120.31	132.22	129.19	123.06
Peoples, New York	119.59	127.09	132.31	131.62	133.67
Commonwealth, New York	119.42	*103.84	107.07	(d)	(d)
Phenix, Brooklyn	119.39	114.36	155.71	171.42	164.09
Grand Rapids, Grand Rapids	117.99	110.34	102.69	97.17	94.23
Union, San Francisco	116.88	112.31	116.11	115.69	115.09
Orient, Hartford	116.18	114.31	113.29	113 09	103.35
Hekla, Madison	115.19	104.29	101.17	102.19	109.22
Lafayette, Brooklyn	114.72	126.84	143.17	137.75	121.69
Liberty, New York	†114.43	101.81	(e)	(e)	(e)
Peoples, Manchester	112.50	102.81	107.74	104.24	(c)
Pack. and Prov. Deal., Chicago	112.03	106.84	110.01	(c)	(c)
Marine, St. Louis	111.83	107.98	112.87	114.45	118.44
Armenia, Pittsburgh	110.17	105.52	109.34	111.58	111.03
Western, Pittsburgh	109.79	109.11	120 94	125.05	124.21
North River, New York	109.75	117.09	121.98	123.67	124.88
Long Island, Brooklyn	107.09	110.81	116.00	111.91	124.50
Union, Philadelphia	†106.74	102.75	108.24	102.48	101.25
Prudential, New York	106.59	99.18	(e)	(e)	(e)
Atlantic F. and M., Providence	104 93	103.21	110.02	108.15	105.53
Anglo-Nevada, San Francisco	103.79	97.91	*101.68	100.50	(c)
Citizens, Pittsburgh	102.62	97.69	100.70	101.13	101.13
Peoples, Pittsburgh	102.28	109.29	118.41	113.84	121.52
Fidelity F. and M., Cincinnati	101.16	100.75	111 33	105.36	100.15
Empire State, Rochester	100.53	(a)	(a)	(a)	(a)
Park, New York	100.07	105.33	120.58	122.39	131.75
Boatmans F. and M., Pittsburgh	94.48	94.79	101.77	114.66	116.41
Guardian, New York	91.94	95.51	112.86	110.13	109.31

a Organized in 1888. *b* Devoted exclusively to insuring plate glass against breakage. *c* Organized in 1885. *d* Organized in 1886. *e* Organized in 1887.
* Capital increased during the year. † Capital decreased during the year.

Fire Losses in the United States.

The following tables relating to losses of property and human lives by fire we copy, by permission of the proprietors, from The Chronicle Fire Tables for 1889:

Losses by Fire in Each State and Territory for Thirteen Years, 1876–1888.
[1875 Not Reported by States.]

States and Territories.	Property Loss for Thirteen Years, 1876–1888.	Loss to Insurance Companies for Thirteen Years, 1876-1888.	Property Loss in 1888.	Loss to Insurance Companies in 1888.	Number Risks Burned in 1888.
Alabama	$9,815,497	$4,878,654	$572,690	$279,900	149
Arizona	3,501,942	1,260,324	554,800	120,338	123
Arkansas	11,137,613	4,783,579	1,224,800	502,675	235
California	50,821,816	22,793,420	6,856,829	3,280,312	2,704
Colorado	7,763,670	3,629,755	564,500	212,800	40
Connecticut	21,313,162	13,431,372	1,695,224	1,083,730	390
Dakota	8,287,755	3,319,066	1,281,600	600,571	366
Delaware	3,461,535	1,859,470	362,310	234,610	80
District of Columbia	2,620,428	1,118,301	119,368	86,070	122
Florida	9,665,317	4,120,769	836,050	404,750	190
Georgia	21,484,110	10,524,457	1,979,079	1,070,336	643
Idaho	640,502	171,882	119,150	31,552	27
Illinois	64,023,279	39,862,831	6,044,212	3,813,961	2,066
Indiana	38,626,630	17,131,871	4,116,186	1,963,486	771
Indian Territory	248,300	113,400	20 000	12,000	8
Iowa	21,944,793	11,362,279	1,126,800	573,450	209
Kansas	11,686,707	5,578,634	1,115,425	531,825	128
Kentucky	21,840,789	11,386,588	1,867,260	1,043,910	276
Louisiana	19,248,128	11,657,586	1,271,174	799,805	393
Maine	19,504,661	11,001,953	1,014,926	584,571	409
Maryland	16,832,930	11,375,912	2,352,172	1,791,402	424
Massachusetts	70,387,696	49,090,160	6,580,518	4,870,371	1,581
Michigan	49,484,967	24,317,889	4,681,143	2,162,636	1,125
Minnesota	29,865,416	17,933,583	2,748,125	1,750,830	555
Mississippi	9,663,485	4,557,752	1,016,100	482,913	193
Missouri	43,364,093	26,258,232	3,594,257	1,916,678	938
Montana	3,259,240	1,175,319	410,436	171,803	136
Nebraska	5,874,578	2,962,314	551,000	234,200	58
Nevada	5,578,816	1,718,762	196,711	34,953	39
North Carolina	11,327,155	5,036,704	867,405	381,888	339
New Hampshire	12,039,612	6,544,213	612,184	326,247	384
New Jersey	32,897,701	18,820,481	2,478,095	1,379,992	613
New Mexico	1,877,700	771,440	214,800	89,000	30
New York	189,641,989	128,845,527	17,087,570	12,454,147	3,604
Ohio	68,141,862	36,860,435	7,161,168	4,051,303	1,637
Oregon	8,786 079	3,778,429	1,069,845	401,578	335
Pennsylvania	105 448,145	56,731,492	10,564,707	6,289,487	2,227
Rhode Island	10,961,673	7,260,490	2,358,792	1,486,224	274
South Carolina	10,639,047	5,937,025	614 335	294,127	210
Tennessee	18,540,920	9,563,675	1,648,000	855,983	177
Texas	36,047,823	18,901,794	2,710,970	1,247,705	763
Utah	2,515,161	724,301	227,806	91,293	40
Vermont	9,180,722	5,000,659	571,050	350,000	129
Virginia	13,275,819	7,276,017	1,456,466	868,585	282
Washington	5,897,213	2,120,613	1,773,222	331,472	295
West Virginia	5,710,828	2,614,357	411,650	225,175	134
Wisconsin	38,465,739	19,396,163	4,058,155	2,193,080	672
Wyoming	1,082,386	347,089	126,600	2,000	5
Totals	$1,164,415,429	$655,907,018	$110,885,665	$63,965,724	26,528

Lives Lost by Fire in the United States.

Years.	Human Beings.	Horses.	Cattle.	Other Animals.
Totals, 1888 (incomplete reports)	545	2,504	1,543	6,183
Totals, 1887 " "	662	4,733	1,802	4,112
Totals, 1886 " "	344	2,241	2,281	8,142
Totals, 1885 " "	491	1,973	1,161	4,077
Totals, 1884 " "	384	2,114	1,230	3,926
Totals, 1883 " "	447	2,171	1,183	5,981

FIRE LOSSES IN THE UNITED STATES—*Continued.*

Total Monthly Losses by Fire in the United States for Fourteen Years, 1875–1888.

Months.	Total Property Loss for Fourteen Years, 1875–1888.	Total Insurance Loss for Fourteen Years, 1875–1888.	Total Property Loss in 1888.	Total Insurance Loss in 1888.	Number of Risks Burned in 1888.
January	$120,158,681	$74,784,590	$13,778,011	$8,544,527	2,495
February	99,219,251	60,019,217	10,818,422	6,878,642	2,266
March	103,767,765	60,798,511	9,717,648	6,183,551	2,082
April	107,182,899	57,852,288	10,940,050	5,551,681	2,618
May	108,401,845	56,638,193	8,223,345	4,459,055	2,273
June	83,535,790	47,146,096	7,488,116	4,079,438	1,995
July	102,249,477	53,806,798	9,922,404	4,937,967	2,528
August	98,036,665	51,761,123	7,922,206	4,510,496	2,190
September	92,430,364	48,385,602	8,627,725	4,929,805	2,190
October	107,980,358	55,506,351	6,589,904	3,392,608	1,901
November	104,942,231	59,932,203	7,944,152	4,884,591	1,911
December	114,612,388	68,603,446	8,913,682	5,613,363	2,179
Totals	$1,242,517,714	$695,234,418	$110,885,665	$63,965,724	26,528

Number of Fires Each Month for Thirteen Years in the United States and Canada, 1876–1888.

[1875 Not Reported.]

Years.	January.	February.	March.	April.	May.	June.	July.
1888 *	1,601	1,210	1,239	1,437	1,155	1,109	1,539
1887 *	1,521	1,045	1,365	1,431	1,284	1,039	1,481
1886 *	1,395	1,227	1,335	1,088	1,053	944	1,423
1885 *	1,375	1,311	1,446	1,194	1,074	916	1,281
1884	1,522	1,052	1,222	1,294	1,111	959	1,205
1883	1,231	889	1,121	956	1,131	847	1,197
1882	899	768	891	881	891	743	861
1881	954	873	1,030	1,153	742	610	863
1880	815	948	1,027	1,103	918	794	912
1879	1,106	1,132	1,209	1,367	1,294	849	836
1878	956	776	1,188	972	894	833	1,048
1877	953	838	821	876	900	840	739
1876	484	859	767	788	742	573	903
Totals	14,812	12,928	14,661	14,540	13,189	11,056	14,288

Years.	August.	September.	October.	November.	December.	Total.
1888 *	1,403	1,314	1,278	1,263	1,471	16,019
1887 *	1,332	1,276	1,466	1,742	1,414	16,396
1886 *	1,146	1,135	1,448	1,423	1,605	15,222
1885 *	1,047	1,119	1,058	1,060	1,233	14,114
1884	1,110	1,313	1,381	1,294	1,417	14,880
1883	1,226	1,367	1,159	1,423	1,319	13,866
1882	897	902	921	1,052	1,170	10,876
1881	1,006	788	882	874	819	10,594
1880	983	827	1,006	939	932	11,204
1879	948	831	1,078	1,176	933	12,759
1878	1,095	932	1,275	1,099	1,003	12,071
1877	912	847	902	870	903	10,401
1876	844	715	940	852	1,034	9,501
Totals	13,949	13,366	14,794	15,067	15,253	167,903

* For United States only.

FIRE LOSSES IN THE UNITED STATES—*Continued.*

AGGREGATE ANNUAL LOSSES IN THE UNITED STATES FOR FOURTEEN YEARS, 1875–1888.

YEARS.	Aggregate Property Loss.	Aggregate Insurance Loss.	YEARS.	Aggregate Property Loss.	Aggregate Insurance Loss.
1875	$78,102,285	$39,327,400	1883	$100,149,228	$54,808,664
1876	64,630,600	34,374,500	1884	110,008,611	60,679,818
1877	68,265,800	37,398,900	1885	102,818,796	57,430,709
1878	64,315,900	36,575,900	1886	104,924,750	60,506,564
1879	77,703,700	44,464,700	1887	120,283,055	69,659,508
1880	74,643,400	42,525,000	1888	110,885,665	63,965,724
1881	81,280,900	44,641,900			
1882	84,505,024	48,875,131	Totals	$1,242,517,714	$695,234,418

WHY LIVES SHOULD BE INSURED.

Insurance, of whatever kind, is an effort to guard against the mischances and disasters whereof we are always in danger. The most capable, energetic, efficient merchant or manufacturer has often been reduced in one hour from prosperity to bankruptcy by fire or flood or shipwreck. Insurance protects against the ever present peril of such calamity by devoting a share of each year's gains to guard against this possibility of ruin. One thousand men have, this year, paid an average of $100 each for fire insurance, and have scarcely felt it; but one of their number has been burned out, and would have thereby been utterly ruined but for the $80,000 which he has received from an insurance company in satisfaction of his claim; and that has set him fully on his feet again. The premiums paid were scarcely missed; the insurance received made the difference between thrift and hopeless ruin.

Life is the most precarious of human possessions, the most indispensable element of a business career. The bankrupt of to-day may, next year, be on his feet again, busy and thrifty as ever; but death strikes wherever he will, often sparing the decrepit and debilitated to smite the sturdy and vigorous in early manhood.

Our countrymen plunge into business early in life. Many a one, whose means are moderate, is scarcely twenty-five, when a wife and child, with an extensive factory or warehouse, are among the objects of his care. With a strong arm, an active brain and a resolute will, he gives himself up to his calling, confident of his own ability to achieve a grand success. His income is considerable; in ten years, if nothing goes amiss, he will have made enough to place him henceforth beyond the reach of want. But suppose he were suddenly stricken down by disease, and cut off from life before this year shall have closed, his property would hardly pay his liabilities, and his widow and infant must be thrown penniless upon the world with which they are unfitted to struggle. The kindness of relatives may shield them from the almshouse; but their prospect is bleak indeed.

Life insurance is exactly calculated to meet this exigency. While prosperous and healthy, he can spare the small annual payment required to insure that $10,000, or at least $5000, shall be due to them directly after his death. The knowledge that they are thus shielded from utter destitution is calculated to modify his anxieties and apprehensions during life, and to divest death of its sharpest pang.

Beware of frauds, and shams, and specious false pretenses. Pay no money for policies without knowing that you are insured in the fullest sense of the term. Make careful inquiry; know the character of the men to whom your money is to be confided; and be not deluded into accepting the plans of weak, worthless or irresponsible associations. Proceed with wise and vigilant circumspection, and you will have reason to bless the forecast that induced you to invest in life insurance.—*Horace Greeley.*

Fluctuations in Surplus.

The following table shows the surplus of the companies named on January 1, 1888, compared with their surplus on January 1, 1889, with the increase or decrease in amount specified. The figures have been carefully compared with official returns, and are believed to be correct:

COMPANIES.	Total Assets, Jan. 1, 1889.	Net Surplus Over Capital and All Other Liabilities.		Increase.	Decrease
		Jan 1, 1888.	Jan. 1, 1889.		
Ætna, Hartford	$9,780,752	$3,338,391	$3,606,515	$268,124	.....
Agricultural, Watertown	2,006,419	253,153	302,192	40,039	.....
Albany, Albany	419,730	156,111	161,394	5,283	.....
Allegheny, Pittsburgh	166,502	51,326	52,070	744	.....
Allemania, Pittsburgh	324,562	24,586	38,081	13,495	.....
Alliance, New York	400,037	66,898	58,459	.....	$8,439
Alta, Stockton ‡	121,917	.....	3,592	.....	.....
Amazon, Cincinnati	536,949	72,464	73,924	1,460	.....
American, Baltimore	275,196	71,067	74,146	3,079	.....
American, Boston	624,229	141,539	133,071	.....	8,468
American, Newark	1,965,053	926,106	956,234	30,128	.....
American, New York	1,308,514	610,794	548,338	.....	62,456
American, Philadelphia	2,500,916	408,268	369,416	.....	38,852
American Central, St. Louis	1,307,641	174,350	231,952	57,602	.....
Armenia, Pittsburgh	306,588	13,795	25,435	11,640	.....
Anglo-Nevada, San Francisco	2,626,529	— 41,894	75,814	117,708	.....
Artisans, Pittsburgh	138,983	12,898	17,830	4,932	.....
Associated Firemens, Baltimore	354,951	135,703	132,012	.....	3,691
Atlantic Fire and Marine, Providence	250,819	6,426	9,870	3,444	.....
Aurora Fire and Marine, Cincinnati	162,008	13,507	12,656	.....	851
Baltimore, Baltimore	589,641	311,975	310,675	.....	1,300
Ben Franklin, Allegheny	201,958	16,717	23,379	6,662	.....
Birmingham, Pittsburgh	248,522	19,774	27,265	7,491	.....
Beatmens Fire and Marine, Pittsburgh	392,900	— 13,019	— 13,788	.....	769
Boylston, Boston	941,484	128,905	148,011	19,106	.....
British America, Toronto *	841,475	377,665	361,952	.....	15,713
Broadway, New York	448,112	328,036	218,736	.....	109,300
Buffalo German, Buffalo	1,332,377	732,452	797,206	64,754	.....
Burlington, Burlington	375,415	83,569	61,512	.....	22,057
California, San Francisco	1,313,286	211,742	232,425	20,683	.....
Camden Fire Insurance Association, Camden	238,307	85,053	89,590	4,537	.....
Capital, Concord	95,646	4,849	11,159	6,310	.....
Capital, Des Moines	78,750	1,355	14,803	13,448	.....
Cash, Pittsburgh	175,618	62,729	67,208	4,479	.....
Cincinnati, Cincinnati	245,672	76,052	65,758	.....	10,294
Citizens, Cincinnati	299,536	3,603	4,638	1,035	.....
Citizens, Evansville	219,469	7,309	2,535	.....	4,774
Citizens, New York	1,126,198	320,346	293,639	.....	26,707
Citizens, Pittsburgh	693,107	— 11,532	13,101	24,633	.....
Citizens, St. Louis	442,710	189,988	198,244	8,256	.....
City, New York	403,647	160,459	159,619	.....	840
City Fire and Marine, Louisville	122,743	7,277	6,615	.....	662
City of London, London	754,274	315,117	334,716	19,599	.....
Columbia, Dayton	260,130	40,074	46,330	6,256	.....
Columbia, Washington	168,079	55,007	51,220	.....	3,787
Columbia Fire and Marine, Portland	129,236	.....	29,236	.....	.....
Commerce, Albany	470,276	174,286	180,763	6,477	.....
Commercial, Cincinnati	248,345	103,497	105,797	2,300	.....
Commercial, Montgomery	158,074	26,025	44,964	18,939	.....
Commercial, San Francisco	450,087	46,797	48,725	1,928	.....
Commercial Union, London	2,807,874	930,356	938,579	8,223	.....
Commonwealth, New York	713,534	19,233	97,122	77,888	.....
Concordia, Milwaukee	581,385	52,427	44,496	.....	7,931
Connecticut, Hartford	2,260,917	395,555	454,719	59,164	.....
Continental, New York	5,028,344	920,998	1,226,692	305,694	.....
Cooper, Dayton	253,472	68,830	57,514	.....	11,316
Dakota Fire and Marine, Mitchell	168,361	27,504	23,950	.....	3,554
Dayton, Dayton	134,785	9,041	10,589	1,548	.....
Delaware Mutual Safety, Philadelphia	1,504,530	† 913,322	† 888,838	.....	24,484
Detroit Fire and Marine, Detroit	922,299	356,030	431,409	75,379	.....
Dubuque Fire and Marine, Dubuque	189,219	30,422	51,822	21,400	.....
Dutchess County Mutual, Poughkeepsie	243,059	27,425	10,632	.....	16,793
Dwelling House, Boston	591,574	20,113	30,240	10,127	.....

* United States branch. ‡ Commenced business in 1888. † Includes outstanding scrip. — Impairment.

FLUCTUATIONS IN SURPLUS—*Continued.*

COMPANIES.	Total Assets, Jan. 1, 1889.	Net Surplus Over Capital and All Other Liabilities.		Increase.	Decrea
		Jan. 1, 1888.	Jan. 1, 1889.		
Eagle, New York	$1,091,423	$642,265	$676,535	$34,270	....
East Texas, Tyler	240,647	16,140	28,610	12,470	....
Eliot, Boston	378,749	70,541	53,595	.....	$16,9
Empire City, New York	316,821	80,107	80,497	390	....
Empire State, Rochester ‡	248,524	.....	1,071	.....	....
Enterprise Fire and Marine, Cincinnati	243,675	769	4,484	3,715	....
Equitable Fire and Marine, Providence	568,643	112,925	103,054	.....	9,8
Eureka Fire and Marine, Cincinnati	260,083	106,186	103,323	.....	2,8
Exchange, New York	480,149	87,016	100,543	13,527	....
Falls City, Louisville	154,728	9,772	23,609	13,837	....
Farmers, Cedar Rapids	441,156	52,926	69,941	17,015	....
Farmers, York	526,961	218,237	237,861	19,624	....
Farragut, New York	400,535	89,498	79,052	.....	10,4
Fidelity, Huron	139,835	3,035	7,727	4,692	....
Fidelity Fire and Marine, Cincinnati	244,696	1,517	2,320	803	....
Fire and Marine, Wheeling	133,766	13,261	11,717	.....	1,5
Fire Association, New York	543,869	43,423	76,012	32,689	....
Fire Association, Philadelphia	4,528,529	829,533	838,706	9,173	....
Fire Insurance Co. County of Philadelphia	806,507	120,985	155,385	34,400	....
Firemans Fund, San Francisco	2,314,776	359,253	432,087	72,834	....
Firemens, Baltimore	587,416	109,556	106,850	.....	2,70
Firemens, Boston	908,049	454,109	486,042	31,933	....
Firemens, Chicago *a*	308,811	100,547	39,888	.....	60,65
Firemens, Cincinnati	165,054	47,107	47,129	22	....
Firemens, Dayton	482,266	47,606	60,612	13,006	....
Firemens, Newark	1,754,354	863,654	915,433	51,779	....
Firemens, New York	279,975	41,432	42,673	1,241	....
First National, Worcester	295,176	30,830	20,531	.....	10,29
Forest City, Rockford	402,787	62,381	62,088	.....	29
Franklin, Columbus	381,475	52,627	65,696	13,069	....
Franklin, Indianapolis	251,252	31,520	38,338	6,818	....
Franklin, Philadelphia	3,202,802	963,386	965,326	1,940	....
German, Baltimore	947,763	344,766	340,918	.....	3,84
German, Freeport	2,316,574	276,650	355,822	79,172	....
German, Louisville	281,450	53,668	62,125	8,457	....
German, Peoria	426,310	34,965	10,347	.....	24,61
German, Philadelphia	296,057	76,436	80,857	4,421	....
German, Pittsburgh	450,958	82,166	80,366	.....	1,80
German, Wheeling	203,515	38,719	49,152	10,433	....
German-American, Baltimore	287,816	54,876	60,301	5,425	....
German-American, New York	5,388,533	2,112,138	2,243,985	131,847	....
German-American, Pittsburgh	184,004	40,843	42,416	1,573	....
German-American, Washington	175,204	57,419	66,912	9,493	....
Germania, New Orleans	288,692	40,016	15,578	.....	25,2
Germania, New York	2,808,719	672,142	726,445	54,303	....
Germania Fire and Marine, Cincinnati	143,957	12,220	— 849	.....	13,0
German Insurance and Savings Inst., Quincy	267,629	7,397	26,577	19,180	....
German Security, Louisville	165,304	44,760	54,077	9,317	....
Girard Fire and Marine, Philadelphia	1,461,558	610,444	624,709	14,265	....
Glens Falls, Glens Falls	1,675,671	816,503	911,168	94,665	....
Globe, Cincinnati	125,909	3,201	6,202	3,001	....
Globe, New York	355,003	107,437	100,027	.....	7,4
Grand Rapids, Detroit	300,227	20,695	35,983	15,288	....
Granite State, Portsmouth	402,904	12,649	11,085	.....	1,5
Greenwich, New York	1,405,811	448,355	415,742	.....	32,6
Guardian, London *	1,492,214	793,365	812,605	18,240	....
Guardian, New York	266,669	— 8,972	— 16,113	.....	7,1
Hamburg-Bremen, Hamburg *	1,148,658	444,652	421,927	.....	22,7
Hamilton, New York	283,317	90,351	73,594	.....	16,7
Hanover, New York	2,503,382	428,928	462,554	33,626	....
Hartford, Hartford	5,750,080	1,936,260	2,233,983	297,723	....
Hawkeye, Des Moines	712,428	295,879	307,053	11,174	....
Hekla, Madison	461,199	12,872	45,562	32,690	....
Hibernia, New Orleans	586,932	2,345	3,981	1,636	....
Home, Baltimore	202,653	81,577	75,571	.....	6,0
Home, New York	8,961,657	1,375,691	1,502,463	126,772	....
Home Mutual, San Francisco	843,164	275,493	287,531	12,038	....
Humboldt, Allegheny	131,113	2,417	6,330	3,913	....

* United States branch. ‡ Commenced business in 1888. *a* Capital increased $150,000 during the year.

FLUCTUATIONS IN SURPLUS—*Continued.*

COMPANIES.	Total Assets, Jan. 1, 1889.	Net Surplus Over Capital and All Other Liabilities.		Increase.	Decrease
		Jan. 1, 1888.	Jan. 1, 1889.		
Imperial, London *	$1,613,871	$758,599	$759,936	$1,337	.....
Indiana, Indianapolis	172,220	1,464	2,345	881	.....
Insurance Co. of North America, Philadelphia	8,696,957	2,186,405	2,638,907	452,502	.....
Insurance Co. of State of Penna., Philadelphia	674,042	150,048	103,368	.....	$46,680
Jefferson, New York	502,483	254,079	243,408	.....	10,671
Jefferson, Philadelphia	349,255	178,353	184,972	6,619	.....
Jersey City, Jersey City	410,260	80,077	72,616	.....	7,461
Kenton, Covington	269,245	— 14,450	— 11,567	2,883	.....
Kings County, New York	371,623	175,064	167,451	.....	7,613
Knickerbocker, New York	344,098	70,847	94,397	23,550	.....
Lafayette, Brooklyn	243,694	40,267	22,087	.....	18,180
Lancashire, Manchester *	1,706,412	671,944	680,955	9,011	.....
Liberty, New York *b*	1,379,956	18,181	115,408	98,227	.....
Lion, London *	829,350	463,158	515,261	52,103	.....
Liverpool and London and Globe, Liverpool *	6,963,811	3,041,338	3,000,527	.....	40,811
London and Lancashire, Liverpool *	2,019,691	790,912	828,727	37,815	.....
London Assurance Corporation, London *	1,593,044	922,692	906,609	.....	16,083
Long Island, Brooklyn	467,833	32,430	21,261	.....	11,169
Louisville, Louisville	271,551	74,789	91,195	16,406	.....
Louisville Underwriters Ins. Co., Louisville	811,415	101,016	148,857	47,841	.....
Lumbermens, Philadelphia	762,509	207,975	242,601	34,626	.....
Manufacturers and Merchants, Pittsburgh	363,746	26,584	53,063	26,479	.....
Manufacturers and Builders, New York	477,701	167,144	119,789	.....	47,355
Marine, St. Louis	253,492	15,972	23,670	7,698	.....
Maryland, Baltimore	151,633	33,454	35,469	2,015	.....
Mechanics, Philadelphia	648,469	123,155	139,564	16,409	.....
Mechanics and Traders, New Orleans	662,014	122,248	150,111	27,863	.....
Mercantile, Cleveland	408,136	71,453	127,250	55,797	.....
Mercantile Fire and Marine, Boston	686,028	121,550	147,477	25,927	.....
Merchants, Newark	1,528,784	467,249	439,986	.....	27,263
Merchants, Providence	472,729	121,504	112,261	.....	9,243
Merchants and Manufacturers, Cincinnati	300,812	104,741	108,113	3,372	.....
Meriden, Meriden	362,946	75,305	76,646	1,341	.....
Miami Valley, Dayton	169,683	61,337	57,672	.....	3,665
Michigan Fire and Marine, Detroit	715,457	43,209	133,880	90,671	.....
Milwaukee Mechanics, Milwaukee	1,535,067	804,684	861,618	56,934	.....
Mississippi Home, Vicksburgh	135,684	.....	.....	.....	.....
Monongahela, Pittsburgh	231,459	28,948	42,385	13,437	.....
Mutual, New York	1,493,180	593,821	678,102	84,281	.....
Nashville Commercial, Nashville	124,096	11,159	12,392	1,233	.....
Nassau, Brooklyn	424,809	168,087	178,261	10,174	.....
National, Allegheny	196,014	58,104	65,090	6,986	.....
National, Cincinnati	182,254	46,129	50,079	3,950	.....
National, Hartford	2,326,581	551,712	507,126	.....	44,586
National, New York	411,837	62,055	71,881	9,826	.....
National Fire and Marine, Elizabeth	151,223	45,315	39,288	.....	6,027
Neptune Fire and Marine, Boston	493,651	66,065	72,652	6,587	.....
Newark, Newark	714,814	310,985	324,114	13,129	.....
New England, Rutland	156,942	414	540	126	.....
New Hampshire, Manchester *a*	1,505,101	263,094	304,352	41,258	.....
New Orleans Ins. Association, New Orleans	376,107	— 35,851	— 6,609	29,242	.....
New York, New York	365,403	51,005	56,212	3,784	.....
New York Bowery, New York	770,576	191,855	119,070	.....	72,785
New York Underwriters Agency, New York	3,629,579	749,274	756,193	6,919	.....
Niagara, New York	2,360,135	335,938	379,540	43,602	.....
North American, Boston	387,421	60,616	50,397	.....	10,219
North British and Mercantile, London *	3,472,614	1,861,045	1,857,345	.....	3,700
Northern, London *	1,496,473	692,674	679,260	.....	13,414
North River, New York	466,128	59,828	34,120	.....	25,708
Northwestern National, Milwaukee	1,463,528	274,684	345,785	71,101	.....
Norwich Union, Norwich	1,411,445	605,240	596,063	.....	9,177
Oakland Home, Oakland	414,683	28,963	53,072	24,109	.....
Ohio, Dayton	220,660	38,611	34,495	.....	4,116
Ohio Farmers, Leroy	1,476,327	401,339	425,110	23,771	.....
Oregon Fire and Marine, Portland	371,822	98,572	103,007	4,435	.....
Orient, Hartford	1,718,797	143,126	161,821	18,695	.....
Pacific, New York	738,790	338,430	340,070	1,640	.....
Packers and Provision Dealers, Chicago	310,605	17,112	30,071	12,959	.....

* United States branch. *a* Capital increased during year. *b* Capital decreased during year. — Impairment.

FLUCTUATIONS IN SURPLUS—*Continued.*

COMPANIES.	Total Assets, Jan. 1, 1889.	Net Surplus Over Capital and All Other Liabilities.		Increase.	Decrease
		Jan. 1, 1888.	Jan. 1, 1889.		
Park, New York	$229,909	$10,676	$138	.....	$10,438
Peabody, Wheeling	149,826	17,163	26,482	$9,319	.....
Pennsylvania, Philadelphia	3,106,553	1,261,780	1,291,076	29,296	.....
Peoples, Manchester	565,175	7,041	31,256	24,215	.....
Peoples, Middletown	352,036	151,565	c 101,228	.....	50,337
Peoples, New York	342,729	54,194	39,192	.....	15,002
Peoples, Pittsburgh	318,077	17,930	4,560	.....	13,370
Peter Cooper, New York	378,536	208,710	212,336	3,626	.....
Petersburg Sav. and Ins. Co., Petersburg	943,710	38,027	53,907	15,880	.....
Phenix, Brooklyn	4,524,597	143,687	193,928	50,241	.....
Phœnix, Hartford	5,061,247	1,007,370	1,172,415	165,045	.....
Phœnix, London *	1,858,874	487,091	533,075	45,984	.....
Pittsburgh, Pittsburgh	277,005	156,626	160,535	3,909	.....
Planters Fire and Marine, Memphis	180,114	2,287	10,477	8,190	.....
Portsmouth, Portsmouth	68,395	22,274	21,986	.....	288
Potomac, Baltimore	168,034	57,073	53,930	.....	3,143
Providence-Washington, Providence	1,174,148	132,387	112,622	.....	19,765
Prudential, New York	283,873	—1,627	13,186	14,813	.....
Queen, Liverpool *	2,133,801	756,817	845,438	88,621	.....
Reading, Reading	503,849	130,016	125,543	.....	4,473
Reliance, Philadelphia	831,468	300,512	302,720	2,208	.....
Rhode Island Underwriters Ass'n, Providence	1,038,473	234,429	212,415	.....	22,014
Rochester German, Rochester	712,826	164,195	209,060	44,865	.....
Rockford, Rockford	724,897	58,098	71,150	13,052	.....
Royal, Liverpool *	5,233,693	212,265	2,205,003	992,738	.....
Rutgers, New York	419,140	154,434	156,915	2,481	.....
St. Paul Fire and Marine, St. Paul	1,684,655	315,984	456,483	140,499	.....
Scottish Union and National, Edinburgh *	1,525,911	955,232	1,142,775	187,543	.....
Security, Cincinnati	216,349	21,870	19,281	.....	2,589
Security, New Haven	646,941	111,999	80,154	.....	31,845
Shreveport, Shreveport ‡	204,109	.....	1,638	.....	.....
Southern California, Los Angeles	313,595	13,214	16,398	3,184	.....
Springfield Fire and Marine, Springfield	3,200,142	473,986	617,992	144,006	.....
Spring Garden, Philadelphia	1,297,925	370,690	355,209	.....	15,481
Standard, New York	380,798	140,196	130,236	.....	9,960
Standard, Trenton	162,099	27,606	35,860	8,254	.....
State, Des Moines	534,348	7,675	20,166	12,491	.....
State, Nashville	253,096	11,347	13,550	2,203	.....
Stuyvesant, New York	300,452	73,509	53,186	.....	20,323
Sun, San Francisco	550,856	46,996	63,873	16,876	.....
Sun Fire Office, London *	1,926,203	856,622	891,670	35,048	.....
Sun Mutual, New Orleans	984,062	148,879	251,130	.....	102,251
Syndicate, Minneapolis	309,317	13,681	4,560	.....	9,121
Teutonia, Allegheny	210,798	52,810	59,445	6,635	.....
Teutonia, New Orleans	432,837	86,554	98,542	11,988	.....
Teutonia, Philadelphia	266,009	20,289	28,205	7,916	.....
Teutonia Fire and Marine, Dayton	407,156	227,310	243,647	16,337	.....
Traders, Chicago	1,345,575	412,947	422,494	9,547	.....
Transatlantic, Hamburg *	518,353	347,303	365,674	18,371	.....
Union, Bangor	297,942	83,984	90,647	6,663	.....
Union, Buffalo	166,781	31,672	34,898	3,226	.....
Union, Louisville	197,374	59,792	63,816	4,024	.....
Union, Philadelphia	691,066	12,378	16,856	4,478	.....
Union, Pittsburgh	143,256	17,415	25,494	8,079	.....
Union, San Francisco	1,319,063	92,348	126,581	34,233	.....
United Firemens, Philadelphia	1,018,461	57,440	84,724	17,284	.....
United Fire Reinsurance, Manchester *	1,058,396	410,339	342,236	.....	68,103
United States, New York	666,178	255,297	263,902	8,605	.....
Virginia Fire and Marine, Richmond	604,643	151,003	140,754	.....	10,249
Virginia State, Richmond	280,324	38,396	39,975	1,579	.....
Washington, Cincinnati	243,068	74,418	65,664	.....	8,754
Westchester, New York	1,407,454	282,705	314,859	32,154	.....
Western, Cincinnati	184,671	64,270	30,360	.....	33,910
Western, Louisville	184,734	64,144	71,376	7,232	.....
Western, Pittsburgh	445,939	27,342	29,391	2,049	.....
Western, Toronto *	1,061,345	427,028	450,046	23,018	.....
Western Home, Sioux City	341,643	101,485	59,607	.....	41,878
Williamsburgh City, Brooklyn	1,365,541	584,270	611,004	26,734	.....

* United States branch. ‡ Commenced business in 1888. c $50,000 surplus capitalized during year. —Impairment.

State Officials Having Authority in Insurance Matters.

(Corrected to May 1, 1889.)

State.	Officers.	Address.	Title.
Alabama	Cyrus D. Hogue	Montgomery	Auditor of State.
Arkansas	W. S. Dunlop	Little Rock	Auditor of State.
California	J. N. E. Wilson	San Francisco	Insurance Commissioner.
Colorado	L. B. Schwanbeck	Denver	Auditor of State.
Connecticut	O. R. Fyler	Hartford	Insurance Commissioner.
Dakota	J. C. McManima	Bismarck	Territorial Auditor.
Delaware	Isaac N. Fooks	Milford	Insurance Commissioner.
District of Columbia	.....	Washington	Commissioners of District
Florida	F. J. Pons	Tallahassee	Treasurer.
Georgia	W. A. Wright	Atlanta	Insurance Commissioner.
Illinois	C. W. Pavey	Springfield	Auditor of State.
Indiana	Bruce Carr	Indianapolis	Auditor of State.
Iowa	Jas. A. Lyons	Des Moines	Auditor of State.
Kansas	Daniel W. Wilder	Topeka	Superintendent of Ins.
Kentucky	L. C. Norman	Frankfort	Insurance Commissioner.
Louisiana	L. F. Mason	Baton Rouge	Secretary of State.
	Simeon Toby	New Orleans	Asst. Secretary of State.
Maine	J. O. Smith	Augusta	Insurance Commissioner.
Maryland	Jesse K. Hines	Annapolis	Insurance Commissioner.
Massachusetts	Geo. S. Merrill	Boston	Insurance Commissioner.
Michigan	H. S. Raymond	Lansing	Commissioner of Ins.
Minnesota	C. P. Bailey	St. Paul	Insurance Commissioner.
Mississippi	W. W. Stone	Jackson	Auditor of Public Accounts.
Missouri	C. P. Ellerbe	St. Louis	Superintendent of Ins.
Montana	James Sullivan	Helena	Territorial Auditor.
Nebraska	T. H. Benton	Lincoln	Auditor of Public Accounts.
Nevada	J. F. Hallock	Carson City	State Comptroller.
New Hampshire	Henry H. Huse	Concord	Insurance Commissioner.
New Jersey	Henry C. Kelsey	Trenton	Secretary of State.
New Mexico	Trinidad Alarid	Sante Fe	Territorial Auditor.
New York	Robert A. Maxwell	Albany	Superintendent of Ins.
North Carolina	W. L. Saunders	Raleigh	Secretary of State.
Ohio	S. E. Kemp	Columbus	Superintendent of Ins.
Oregon	Geo. W. McBride	Salem	Secretary of State.
Pennsylvania	J. M. Forster	Harrisburg	Insurance Commissioner.
Rhode Island	A. R. Goodwin	Providence	Insurance Commissioner.
South Carolina	John S. Vernor	Columbia	Comptroller Gen. of State.
Tennessee	M. F. House	Nashville	Commissioner of Ins.
Texas	L. L. Foster	Austin	Insurance Commissioner.
Utah	W. C. Hall	Salt Lake City	Secretary of Territory.
Vermont	C. W. Porter	Montpelier	Secretary of State.
	W. H. Dubois	West Randolph	Treasurer.
Virginia	Morton Marye	Richmond	Auditor of Public Accounts.
Washington Ter	W. H. Owings	Olympia	Territorial Secretary.
West Virginia	P. F. Duffy	Charleston	Auditor of State.
Wisconsin	Philip Cheek, Jr.	Madison	Insurance Commissioner.
Wyoming	M. N. Grant	Cheyenne City	Territorial Auditor.

Canada.

Dominion of Canada	Wm. Fitzgerald	Ottawa	Superintendent of Ins.
Province of Ontario	Dr. J. H. Hunter	Toronto	Inspector of Insurance.

Fire Insurance by States.

Transactions of the Fire and Fire-Marine Insurance Companies.

The following tables show concisely the transactions of the various fire insurance companies in the different States and Territories in 1888. Premium receipts and losses incurred, with the ratio of one to the other, are the material points regarding fire insurance that all persons interested in the business are most anxious to compare. The tables present these features in the most condensed form possible. Following the tables of individual States is presented a recapitulation of the entire business of the United States and Canada in 1887, in comparison with transactions of the previous five years, giving the totals for six years and the average ratio for the six years. The returns were, in a majority of instances, furnished us directly from the offices of the State officers having charge of insurance matters, and are believed to be as nearly correct as it is possible to make them. Under the head "Supplemental Report," in a few States, will be found reports received after the remainder had been electrotyped.

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Alabama.			
Ætna, Hartford	$23,671	$992	4.1
Amazon, Cincinnati	2,571	1,548	60.2
American, Philadelphia	10,915	.....	....
British and Foreign Marine, Liverpool	5,037	.....	....
Capital City, Montgomery	30,339	11,[illegible]63	36.5
Citizens, New York	4,556	1,321	29.0
Commercial, Montgomery	28,850	4,926	17.1
Commercial Union, London	11,559	5,513	47.1
Continental, New York	19,697	8,989	45 7
Factors and Traders Mutual, Mobile	31,918	12,706	39 8
Fire Association, Philadelphia	8,632	3,115	36.1
German-American, New York	15,709	3,836	24.4
Germania, New York	9,065	3,680	40.6
Hamburg-Bremen, Hamburg	14,350	4,206	29.3
Hanover, New York	9,111	2,642	29.0
Hartford, Hartford	35,610	9,756	27.4
Hibernia, New Orleans	18,544	11,523	62.1
Home, New York	33,848	10,144	30.0
Imperial, London	9,845	1,189	12.1
Insurance Co. of North America, Philadelphia	22,296	11,263	50.5
Lancashire, Manchester	14,625	10,481	71 7
London and Lancashire, Liverpool	14,177	971	6 8
Mechanics and Traders, New Orleans	11,932	7,016	58.9
M rchants, Newark	9,932	7,444	74.9
Niagara, New York	9,476	2,526	26.7

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Arkansas.*			
Ætna	$8,533	$19,540	229.0
American Central, St. Louis	7,919	6,536	82.5
American, Philadelphia	18,855	5,035	26.7
Anglo-Nevada, San Francisco	13,355	21,088	157.9
British and Foreign Marine, Liverpool	84	.....	....
Connecticut, Hartford	3,867	7,704	199.2
Crescent, New Orleans	23,904	11,825	49.5
Citizens, St. Louis	3,874	1,464	37.8
Continental, New York	3,298	8,280	251.1
Commercial Union, London	4,982	17,134	343.9
California, San Francisco	4,730	1,526	32.3
Commercial, San Francisco	6,217	1,767	28,4
Commercial, Montgomery	1,871	.....	....
Dakota F. and M., Mitchell	9,154	2,739	29.8
East Texas, Tyler	19,452	6,629	63.4
Farmers National, Plankinton	1,964	.....	....
Fire Association, Philadelphia	22,548	16,260	72.1
German-American, New York	9,081	3,629	40.0
German, Freeport	29,368	29,265	99.6
Germania, New York	6,703	9,347	139.4
Hartford, Hartford	23,224	13,464	58.0
Hibernia, New Orleans	14,803	17,406	117.6
Home, New York	16,434	5,645	34.3
Imperial, London	6,983	6,198	88.8
Insurance Co. of North America, Philadelphia	5,840	28,133	481.7

No. British and Mercantile, Lon. and Edinburgh.	$26,322	$15,560	59.1
Northern Assurance, London	9,193	418	4.5
Norwich Union, Norwich	9,961	5,257	52.8
Orient, Hartford	5,223	2,794	53.5
Phœnix, Hartford	20,257	7,069	34.9
Phœnix, London	5,559	1,029	18.3
Queen, Liverpool	25,735	11,785	45.8
Royal, Liverpool	37,402	9,104	24.3
St. Paul, St. Paul	7,824	2,130	27.4
Scottish Union and National, Edinburgh	4,629	3,761	81.2
Southern, New Orleans	9,144	3,275	35 8
Springfield, Springfield	12,864	4,547	35.3
Stonewall, Mobile	28,423	4,068	14.3
Sun Fire Office, London	13,962	3,154	22.6
Sun Mutual, New Orleans	13,344	3,801	28.5
Western Assurance, Toronto	18,210	6,825	37.5
Williamsburgh City, Brooklyn	2,798	29	1.0
Supplemental Report.			
Liverpool and London and Globe, Liverpool	65,239	16,713	25.6
Pelican, New Orleans	10,575	13,979	132.2
Georgia Home, Columbus	22,110	6,303	28.5
Mobile Fire and Marine, Mobile	30,943	.....	....
Totals	$785,982	$258,451	32.8
ARIZONA.			
California, San Francisco	$218	.....	....
Commercial, San Francisco	1,225	$07	65.9
Fire Association, Philadelphia	1,020	.....	....
Firemans Fund, San Francisco	5,954	1,585	26.6
Insurance Company of North America, Phila	2,424	.....	....
Michigan F. and M., Detroit	31	.....	....
National, Hartford	4,686	9,424	201.1
North British and Mercantile, London	115	.....	....
Orient, Hartford	1,797	1,475	82.3
Sun, New Orleans	37	.....	....
Union, San Francisco	521	.....	....
Western, Toronto	2,042	1,649	80.8
Totals	$20,070	$14,940	74.4

Lancashire, Manchester	$7,520	$4,955	196.4
Liverpool and London and Globe, Liverpool	6,702	18,714	279.2
London and Lancashire, Liverpool	2,913	6,823	234.2
National, Hartford	6,130	9,740	158.9
Niagara, New York	10,113	6,715	66.6
North British and Mercantile, London	8,962	8,289	92.5
New Orleans, New Orleans	22,346	25,716	115.1
Northern Assurance, London	3,557	8,168	229.6
Orient, Hartford	7,244	2,011	27.8
Pennsylvania, Philadelphia	7,382	4,635	62.8
Phœnix, Hartford	25,336	2,840	11.2
Phenix, Brooklyn	16,739	31,690	189.3
Queen, Liverpool	9,262	11,634	125.6
Royal, Liverpool	8,228	3,128	37.7
Springfield, Springfield	13,221	9,926	75.1
St. Paul F. and M., St. Paul	4,694	9,519	202.8
Southern, New Orleans	30,287	42,408	140.0
Sun, New Orleans	18,802	10,295	54.6
Underwriters Agency, New York	12,478	6,114	49.0
Union, San Francisco	12,390	7,012	56.6
Western, Toronto	10,231	5,080	49.7
Totals	$492,180	$472,786	96.1
CANADA.			
Ætna, Hartford	$130,764	$73,788	56.4
Agricultural, Watertown	75,134	45,235	60.0
Atlas, London	45,895	25,671	55.9
British America, Toronto	203,727	137,801	67.6
Caledonian, Edinburgh	106,886	68,391	63.9
Citizens, Montreal	227,994	139,749	61.3
City of London, London	149,288	104,298	69.8
Commercial Union, London	291,393	142,738	48.9
Connecticut, Hartford	42,515	22,943	53.9
Fire Insurance Association, London	117,682	82,762	70.3
Glasgow and London, London	292,155	167,148	57.2
Guardian, London	181,600	92,261	50.8
Hartford, Hartford	128,510	67,792	52.7
Imperial, London	211,904	87,933	41.5
Lancashire, Manchester	212,992	94,582	44.4
Liverpool and London and Globe, Liverpool	250,445	126,035	50.3
London, London	74,000	34,000	45 9
London and Lancashire, Liverpool	122,798	40,286	32.8
Mercantile, Waterloo	91,359	48,653	53.2
National of Ireland, Dublin	73,414	39,549	53 8
North British and Mercantile, London	311,242	169,143	54.3
Northern, London	169,928	91,767	54.0

* Losses paid.

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Canada—*Cont.*			
Norwich Union, Norwich	$87,699	$41,163	46.9
Phenix, Brooklyn	69,845	27,827	39.8
Phœnix, London	206,427	97,877	47.4
Quebec, Quebec	95,637	60,505	63.2
Queen, Liverpool	230,021	103,670	45.0
Royal, Liverpool	523,575	274,772	52.4
Royal Canadian, Montreal	213,594	143,972	67.4
Scottish Union and National, Edinburgh	117,624	57,129	48.0
Western, Toronto	340,460	172,492	50.6
Totals	$5,442,695	$2,917,836	53.6
California.			
Ætna, Hartford	$150,007	$80,739	53.8
Agricultural, Watertown	34,960	9,355	26.8
Alta, Stockton	35,888	5,518	15.4
Amazon, Cincinnati	18,556	19,086	102.8
American, Boston	3,715	1,250	33.7
American Central, St. Louis	28,675	12,843	44.8
American, Philadelphia	52,921	31,843	60.2
American, Newark	28,607	10,121	35.4
American, New York	25,515	7,946	31.1
Anglo-Nevada, San Francisco	221,380	94,832	42.8
Atlas, London	47,845	29,277	61.2
Boylston, Boston	8,498	3,375	39.1
British America, Toronto	27,374	14,004	51 2
Caledonian, Edinburgh	53,580	22,141	41.3
California, San Francisco	111,789	35,327	31.6
Citizens, Cincinnati	15,193	10,139	66.7
Citizens, New York	24,178	9,287	38.4
Citizens, St. Louis	4,239	477	11.2
City of London, London	65,665	24,861	37.8
Concordia, Milwaukee	13,623	4,320	31.7
Connecticut, Hartford	59,615	40,982	68.8
Continental, New York	38,489	20,517	53.3
Commercial, San Francisco	62,140	20,883	33.6
Commercial Union, London	181,084	113,610	62.7
Economic, London	9,829	4,165	42.4
Eliot, Boston	4,882	2,371	48.5

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
California—*Cont.*			
North American, Boston	$8,499	$6,117	71.9
North British and Mercantile, London	91,279	50,290	55.1
North German, Hamburg	81,395	32,185	39.5
Northern, London	49,889	27,087	54.3
Norwich Union, Norwich, England	51,618	25,773	49.1
Oakland Home, Oakland	136,636	62,814	45.9
Oregon F. and M., Portland	14,323	9,387	65.5
Orient, Hartford	36,834	31,623	85.5
Pacific, New York	7,614	4,343	57.0
Pennsylvania, Philadelphia	44,200	34,889	78.8
Peoples, Manchester, N. H	10,046	10,715	106.6
Phenix, New York	198,806	83,977	42.2
Phœnix, Hartford	85,353	37,851	44.3
Phœnix, London	90,473	44,762	49.5
Prescott, Boston	4,882	2,371	48.5
Providence-Washington. Providence, R. I	20,689	8,810	42.6
Prussian National, Stettin	71,061	31,486	44.3
Queen, Liverpool	49,888	27,087	54.3
Royal, Liverpool	51,618	25,773	49.1
Scania, Malmo, Sweden	3,413	.....	....
Scottish Union and National, Edinburgh	50,819	24,056	47.3
Security, New Haven	18,493	8,451	45.6
South British F. and M., Auckland	46,304	45,574	98.4
Southern California, Los Angeles	95,597	36,424	38.1
Southern. New Orleans	22,916	19,406	84.7
Springfield F. and M., Springfield, Mass	88,525	45,894	51.8
State Investment, San Francisco	136,394	84,662	62.1
Straits, Singapore	9,697	5,473	56.5
St. Paul, St. Paul, Minn	17 552	14,556	82 9
Sun Mutual, New Orleans	17,294	14,706	85.0
Sun, San Francisco	79,225	35,848	45.2
Sun Fire Office, London	48,595	20,848	42.9
Svea, Gothenburg, Sweden	32,081	17,814	55.5
Syndicate, Minneapolis	7,544	6,640	88.0
Teutonia, New Orleans	5,309	4,225	79.6
Traders, Chicago	17,562	5,722	32.6
Transatlantic, Hamburg	42,512	26,913	63.3
Union F. and M., Christchurch, N. Z	37,851	11,196	29.5
Union, Philadelphia	14,350	4,784	33.3

Exchange, New York	$2,455	$1,000	40.8
Farragut, New York	1,848	765	41.3
Fire Association of Philadelphia, Philadelphia	30,677	12,512	40.8
Fire Insurance Association, London	37,783	15,971	42.3
Firemens, Baltimore	9,709	5,998	61.8
Firemens, Newark	19,866	11,847	59.6
Fireman's Fund, San Francisco	243,406	123,391	50.7
Franklin, Philadelphia	19,682	8,225	41.8
German-American, New York	67,337	41,626	61.7
German, Freeport	32,544	12,685	38.9
Germania, New Orleans	5,706	1,120	19.1
Germania, New York	37,366	26,393	70.6
General L. and F., London	5,054	.....	....
Girard F. and M., Philadelphia	10,421	8,921	85.6
Glens Falls, Glens Falls	25,236	12,778	50.6
Granite State, Portsmouth	12,155	2,549	20.9
Guardian F. and L., London	118,099	55,119	46.6
Hamburg-Bremen, Hamburg	96,614	56,297	58.3
Hamburg-Magdeburg, Hamburg	47,339	20,932	44.2
Hanover, New York	48,356	18,575	38.4
Hartford, Hartford	157,894	58,546	37.1
Helvetia-Swiss, St. Gall, Switzerland	90,282	14,990	16.6
Home, New York	87,836	38,330	43.6
Home Mutual, San Francisco	232,468	128,249	55.2
Howard, New York	22,430	5,872	26.1
Insurance Co. of North America, Philadelphia	87,298	49,100	56.2
Insurance Co. of the State of Pa., Philadelphia	60,153	6,692	41.4
Imperial, London	55,389	48,649	87.9
Lancashire, Manchester	51,618	25,773	49.1
Liberty, New York	17,771	7,112	40.6
Lion, London	69,099	67,214	97.3
Liverpool and London and Globe, Liverpool	277,445	124,233	44.8
London, London	49,888	27,087	54.3
London and Lancashire, Liverpool	104,955	61,007	58.1
Long Island, Brooklyn	7,465	3,487	46.6
Magdeburg, Magdeburg	19,279	11,806	61.3
Manchester, Manchester	68,089	45,245	66.5
Manufacturers and Builders, New York	7,736	3,204	41 5
Mechanics and Traders, New Orleans	5,827	5,467	93.7
Merchants, Newark	23,590	7,110	30.1
Michigan Fire Marine, Detroit	12,740	3,978	31.2
National, Dublin	54,929	29,567	53.8
National, Hartford	37,489	36,324	96.9
National, New York	31,971	19,053	59.6
New Hampshire, Manchester	17,364	5,637	32.5
New Zealand, Auckland	102,122	28,939	28.3
Niagara, New York	41,030	27,287	66.5
Union, San Francisco	$117,383	$38,290	32.6
United, Manchester	14,771	15,904	107.7
United States, New York	$5,945	$2,680	45.1
Westchester, New York	38,181	16,770	43.9
Western, Toronto	43,145	20,614	47.7
Williamsburg City, Brooklyn	20,319	8,301	40.8
Totals	$6,087,042	$3,049,431	51.8

COLORADO.

Ætna, Hartford	$17,923	$6,366	35.5
Agricultural, Watertown	2,467	780	31.6
Amazon, Cincinnati	4,850	4,689	96.7
American, Newark	6,988	1,754	25.1
American, New York	4,265	923	21.6
American, Philadelphia	20,145	7,401	36.7
American Central, St. Louis	6,568	1,183	18.0
Anglo-Nevada, San Francisco	16,449	5,870	35.7
Armenia, Pittsburgh	2,847	196	6.9
Atlas, London	6,181	1,022	16.5
Boatmans F. and M., Pittsburgh	3,527	1,979	56.1
Boylston, Boston	3,794	35	.9
British America, Toronto	8,090	5,559	68.7
California, San Francisco	12,715	4,369	34.4
Citizens, New York	3,385	908	26.8
Citizens, St. Louis	2,664	1,801	67.6
City of London, London	5,479	4,220	77.0
Commercial, San Francisco	8,871	3,453	38.9
Commercial Union, London	21,854	6,950	31.0
Concordia, Milwaukee	2,798	1,981	71.2
Connecticut, Hartford	10,344	5,271	51.0
Continental, New York	16,155	6,447	39.9
Exchange, New York	5,024	2,155	42.9
Equitable F. and M., Providence	1,681	234	13.9
Farmers and Merchants, Denver	50,577	12,342	24.4
Farragut, New York	1,138	1	.1
Fire Association, Philadelphia	10,412	1,900	18.2
Fireman's Fund, San Francisco	21,153	3,254	15.4
Franklin, Philadelphia	6,738	2,548	37.8
German, Freeport	15,507	6,650	42.9
German, Peoria	7,789	1,400	18.0
German, Pittsburgh	8,920	695	7.8
German-American, New York	28,997	9,354	32.3
Germania, New York	7,151	2,007	28.1
Granite State, Portsmouth	3,503	.....	....
Hamburg-Bremen, Hamburg	7,225	2,728	37.8
Hanover, New York	6,770	1,815	26.8
Hartford, Hartford	22,743	7,053	31 1

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Colorado—*Cont.*			
Home, New York	$29,324	$10,284	35.1
Home Mutual, San Francisco	9,484	5,043	53 2
Imperial, London	26,106	9,099	42.5
Insurance Co. of North America, Philadelphia	39,795	8,988	22.6
Insurance Company of the State of Pa., Phila	3,661	858	23.4
Lancashire, Manchester	7,919	289	36.5
Liberty, New York	3,854	1,106	28.7
Lion, London	26,889	14,062	52.3
Liverpool and London and Globe, Liverpool	34,100	8,466	24.8
London Assurance Corporation, London	6,609	2,156	32.6
London and Lancashire, Liverpool	8,679	3,235	37.3
Long Island, Brooklyn	2,906	.....	....
Manchester, Manchester	12,144	6,318	52.0
Manufacturers and Builders, New York	3,646	28	.1
Merchants, Newark	8,793	2,235	25.4
Michigan F. and M., Detroit	6,413	1,640	25.6
Milwaukee Mechanics, Milwaukee	5,767	1,303	22.6
National, Hartford	23,697	6,790	28.7
National, Dublin	9,296	3,647	39.2
New Hampshire, Manchester	5,603	420	7.5
New York Bowery, New York	3,680	191	5 2
Niagara, New York	18,990	10,750	56.6
Northwestern National, Milwaukee	8,923	2,649	29.7
Northern, London	9,897	9,573	96.7
North American, Boston	1,027	21	2.0
North British and Mercantile, London	21,854	11,097	50.8
Norwich Union, Norwich	13,806	2,685	19.4
Oakland Home, Oakland	7,559	4,868	64.4
Oregon F. and M., Portland	6,531	2,041	31.2
Orient, Hartford	8,435	3,955	46.9
Pennsylvania, Philadelphia	25,132	13,159	52.4
Peoples, Manchester	1,645	505	30.7
Phenix, Brooklyn	27,302	8,814	32.3
Phœnix, Hartford	22,336	4,199	18.8
Phœnix, London	7,808	1,279	16 4
Providence-Washington, Providence	22,960	6,414	28.3
Prussian-National, Stettin	10,292	3,482	33.8
Queen, Liverpool	17,903	3,940	22.0
Royal, Liverpool	10,037	2,065	20.6
Scottish Union and National, Edinburgh	12,056	7,643	63.4

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Connecticut—*Cont.*			
Farragut, New York	$4,624	$3	.1
Fire Association, Philadelphia	25,598	16,424	64.4
Firemans Fund, San Francisco	13,662	7,897	58.0
Firemens, Newark	10,571	8,966	85 4
First National, Worcester	1,208	2,652	219.5
Franklin, Philadelphia	16,289	7,313	45.2
German-American, New York	42,382	21,416	50.6
Germania, New York	22,762	10,584	46.6
Girard, Philadelphia	12,899	2,471	19.3
Glens Falls, Glens Falls	9,479	4,120	43.5
Granite State, Portsmouth	5,636	3,569	63.4
Greenwich, New York	6,620	4,360	65.8
Guardian, London	21,924	11,051	50.4
Hanover, New York	28,987	15,738	54.4
Hamburg-Bremen, Hamburg	9,178	13	.1
Hartford, Hartford	78,406	38,087	48.6
Home, New York	54,680	26,742	48.9
Insurance Co. of North America, Philadelphia	51,401	29,398	57.2
Ins. Co. of State of Pennsylvania, Philadelphia	9,529	4,034	42.4
Imperial, London	14,032	19,584	132.4
Jersey City, Jersey City	6,341	5,408	85.3
Lancashire, Manchester	17,148	12,075	70.4
Liberty, New York	11,821	7,631	64 7
Lion, London	11,154	177	1 6
Liverpool and London and Globe, Liverpool	56,576	13,386	23.6
London, London	13,004	6,188	47.6
London and Lancashire, Liverpool	13,267	3,219	24 3
Long Island	6,189	3,370	54.5
Meriden, Meriden	31,458	17,495	55.6
Merchants, Newark	18,757	9,317	49.8
Merchants, Providence	6,839	2,990	43.7
Milwaukee Mechanics, Milwaukee	9,758	4,911	50.3
National, Hartford	31,516	10,303	32.7
Newark, Newark	3,907	2,262	57.8
New Hampshire, Manchester	16,876	8,818	52.2
New York Bowery, New York	18,014	5,449	30.3
Niagara, New York	58,651	23,972	40.9
No. British and Mercantile, Lon. and Edinburgh	33,604	14,243	42.4
Northern, London	15,855	10,056	63.4

Security, New Haven	$9,764	$9,126	93.5
Southern California, Los Angeles	1,983	847	42.7
South British F. and M., New Zealand	12,187	2,346	19.3
Springfield F. and M., Springfield	19,291	7,277	37.7
State Investment, San Francisco	4,033	419	10.4
State, Des Moines	30,512	11,667	38.2
St. Paul F. and M., St. Paul	14,002	8,648	61.8
Sun, San Francisco	4,183	1,083	43.1
Sun Fire Office, London	18,405	4,555	24.7
Syndicate, Minneapolis	2,975	1,050	35.3
Svea, Gothenburg, Sweden	45	.....	....
Traders, Chicago	15,347	9,425	61.4
Union, Philadelphia	1,185	.....	....
Union, San Francisco	14,066	7,583	53.9
Union F. and M., Christchurch	7,317	2,538	34.7
United States, New York	3,060	315	10.3
Western, Toronto	15,297	13,090	85.6
Westchester, New York	8,483	1,806	21.3
Western Home, Sioux City	6,955	2,142	30.8
Williamsburg City, Brooklyn	4,553	2,470	54.2
Totals	$1,120,187	$398,952	35.7
CONNECTICUT.			
Ætna, Hartford	$104,525	$53,506	51.2
Agricultural, Watertown	24,493	10,144	41.5
Albany, Albany	368	.....	....
American, Boston	2,544	.....	....
American, Newark	14,532	6,035	41.6
American, New York	19,966	13,098	65.8
American, Philadelphia	31,926	17,408	54.5
American Central, St. Louis	6,383	5,816	91.1
Anglo-Nevada, San Francisco	10,846	8,816	81.3
Atlantic, Providence	520	990	190.4
British America, Toronto	11,113	7,626	68.6
Buffalo German, Buffalo	5,934	5,692	95.9
California, San Francisco	2,445	.....	....
Citizens, New York	15,530	7,322	47.2
Citizens, Pittsburgh	1,557	2,470	158.7
City of London, London	7,306	2,793	38.2
Commerce, Albany	4,557	1,031	22.7
Commercial, San Francisco	2,661	2,831	106.4
Commercial Union, London	31,933	9,345	29.2
Concordia, Milwaukee	5,107	628	12.3
Connecticut, Hartford	37,227	10,922	29.4
Continental, New York	52,033	22,160	42.6
Eliot, Boston	8,556	2,175	25.4
Equitable, Providence	7,551	4,707	62.3
Northwestern National, Milwaukee	$3,334	$1,179	35.3
Norwalk, Norwalk	13,729	4,746	34.6
Norwich Union, Norwich	18,791	7,129	37.9
Orient, Hartford	30,814	14,798	48.0
Pacific, New York	12,143	9,236	76.1
Park, New York	327	.....	....
Pennsylvania, Philadelphia	12,951	4,989	38.6
Peoples, Manchester	8,845	9,009	101.9
Peoples, New York	1,222	1,859	152.1
Peoples, Middletown	15,197	4,501	29.9
Phenix, Brooklyn	28,732	21,396	74.5
Phœnix, Hartford	74,032	28,947	39.1
Phœnix, London	14,851	5,305	35.7
Providence-Washington, Providence	16,391	6,713	40.9
Queen, Liverpool	26,744	9,607	35.9
Reading, Reading	4,107	750	18.2
Rochester German, Rochester	4,421	876	19.8
Royal, Liverpool	30,680	7,203	23.5
Scottish Union, Edinburgh	18,758	4,769	25.4
Security, New Haven	31,751	11,779	37.2
Springfield, Springfield, Mass	33,910	10,569	31.2
Spring Garden, Philadelphia	1,933	44	2.3
Sun Fire Office, London	11,014	4,424	40.1
Traders, Chicago	11,671	4,684	40.1
Transatlantic, Hamburg	1,202	.....	....
Union, Philadelphia	11,676	6,990	59.9
Union, San Francisco	8,666	5,588	64.5
United Firemens, Philadelphia	4,557	2,249	40.9
United Fire Reinsurance, Manchester	23,275	13,659	58.7
United States, New York	2,387	.....	....
Westchester, New York	25,674	16,682	64.9
Western Assurance, Toronto	1,976	78	3.9
Williamsburg City, Brooklyn	23,366	14,326	61.3
Totals	$1,759,342	$824,191	46.8
DAKOTA.			
Ætna, Hartford	$5,516	$1,195	21.6
American Central, St. Louis	5,641	3,869	68.5
American, Philadelphia	15,164	9,828	64.8
Anglo-Nevada, San Francisco	3,677	3,597	97.8
British America, Toronto	5,337	2,882	54.0
City of London, London	5,106	10,087	197.5
Commercial, San Francisco	2,721	.....	....
Commercial Union, London	20,221	6,996	34.6
Connecticut, Hartford	9,071	6,380	70.3
Continental, New York	20,366	12,314	60.4
Dakota F. and M., Mitchell	46,286	19,789	42.8

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Dakota—*Cont.*			
Farmers National, Plankinton	$30,703	$1,795	5.9
Fidelity, Huron	63,941	17,151	26.8
Fire Association of Philadelphia, **Philadelphia**	13,811	11,993	86.8
Firemens Fund, San Francisco	10,239	2,754	26.9
German-American, New York	39,821	11,816	29.6
German, Freeport	23,024	11,618	50.4
Germania, New York	6,399	1,492	23.3
Hamburg-Bremen, Hamburg	6,100	1,270	20.8
Hartford, Hartford	22,241	6,768	30.4
Imperial, London	2,195	1,794	81.8
Insurance Company of N. America, **Philadelphia**	34,638	20,573	59.3
Lancashire, Manchester	6,581	3,072	46.6
Liberty, New York	3,127	910	29.1
Liverpool and London and Globe, **Liverpool**	10,250	4,569	44.5
London Assurance Corporation, **London**	2,343	2,518	107.0
London and Lancashire, **Liverpool**	2,437	1,759	72.1
Minneapolis Mutual, **Minneapolis**	3,751	4,451	118.6
Milwaukee Mechanics, Milwaukee	5,214	2,830	54.2
Mutual, Chicago	1,470	4,000	272.1
National, Hartford	8,074	2,463	30.5
Niagara, New York	16,471	10,566	64.1
North British and Mercantile, **Edinburgh**	23,330	16,494	70.7
Northern Assurance, London	4,938	948	19.1
Northwestern National, Milwaukee	6,313	2,642	41.8
Norwich Union, Norwich	2,156	3,848	178.5
Orient, Hartford	8,737	6,038	67.7
Pennsylvania, **Philadelphia**	17,913	12,202	68.1
Peoples, Manchester	3,211	2,936	91.9
Pierre F. and M., East **Pierre**	7,370	1,507	20.4
Phenix, Brooklyn	64,676	31,725	48.9
Phœnix Assurance, **London**	5,312	4,156	78.2
Phœnix, Hartford	22,117	10,026	45.3
Queen, Liverpool	17,491	7,095	40.5
Royal, Liverpool	1,055	553	52.4
St. Paul F. and M., St. Paul	71,852	30,878	42.9
Springfield F. and M., Springfield	32,185	15,305	47.5
State, Des Moines	12,738	3,684	28.9
Sun Fire Office, London	3,974	6,594	191.0
Syndicate, Minneapolis	11,831	4,814	40.7

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
District of Columbia—*Cont.*			
Phœnix, Hartford	$3,450	$34	1.0
Phœnix, London	1,980	152	7.7
Potomac, Baltimore	482	.....	....
Potomac, Georgetown	19,906	4,926	24.7
Providence-Washington, **Providence**	1,983	2	.1
Reading, Reading	675	83	12.3
Rochester German, **Rochester**	122	.....	....
Security, New Haven	943	.....	....
Springfield F. and M., **Springfield**	2,922	72	24.6
Sun Fire Office, London	246	.....	....
Sun, New Orleans	335	7	2.1
Transatlantic, Hamburg	2,583	1,076	41.7
Union, Philadelphia	530	.....	....
United Firemens, **Philadelphia**	2,869	644	22.4
Westchester, New York	2,885	3,602	128.3
Western, Pittsburgh	826	1,215	147.1
Western, Toronto	1,487	1,057	71.1
Williamsburgh City, **Brooklyn**	1,293	363	28.0
Totals	$147,930	$46,986	31.1
Delaware.			
Agricultural, Watertown	$621	.....	....
American, Newark	734	$2,370	322.9
American, New York	1,158	16	.1
American, Philadelphia	12,724	12,297	96.6
Anglo-Nevada, San Francisco	2,880	3,113	108.1
British America, Toronto	1,458	2,524	173.1
Cantwell Mutual, Odessa	$983	$551	59.0
City of London, London	1,326	3,018	227.6
Commercial Union, London	4,639	7,654	164.9
Connecticut, Hartford	2,744	2,744	100.0
Continental, New York	5,854	6,681	114.1
Delaware State Grange, Camden	59	132	223.1
Farmers Mutual, Wilmington	41,051	12,733	31.1
Fire Association, Philadelphia	5,529	6,088	110.1
Firemens Fund, San Francisco	1,274	3,606	283.0
Germania, New York	1,354	28	.2
German-American, New York	4,499	1,217	27.0

Traders, Chicago	$10,405	$3,394	32.6
Watertown, Watertown	36,976	11,399	30.8
Western Assurance, Toronto	7,148	1,652	23.1
Western Home, Sioux City	11,556	2,951	26.4
Yankton, Yankton	37,149	17,607	47.4
Totals	$872,369	$401,547	46.0

DISTRICT OF COLUMBIA.

Ætna, Hartford	$6,266	$163	2.6
Agricultural, Watertown	735	.....	....
American, Philadelphia	9,202	202	2.2
American, Newark	589	.....	....
American, New York	1,423	2,178	153.1
American Central, St. Louis	1,149	23	2.0
British America, Toronto	756	2,946	39.0
Buffalo German, Buffalo	2,781	50	1.8
California, San Francisco	376	2	.5
Commercial, San Francisco	296	.....	....
Commercial Union, London	7,121	478	6.7
Corcoran, Washington, D. C.	13,042	912	7.0
Fire Association, Philadelphia	4,334	3,831	88.4
Firemens, New York	121	802	662.8
Firemens, Newark	817	.....	....
Firemans Fund, San Francisco	2,004	99	4.9
Franklin, Philadelphia	1,841	438	23.7
Germania, New York	1,919	26	1.4
Girard F. and M., Philadelphia	4,817	540	11.2
Guardian, London	2,646	790	29.9
Hamburg-Bremen, Hamburg	1,829	1	....
Hanover, New York	2,679	824	30.8
Hartford, Hartford	2,901	3	.1
Home, Baltimore	1,722	144	8.4
Insurance Co. of North America, Philadelphia	4,772	195	9.1
Liberty, New York	2,036	1,368	67.2
Manufacturers and Builders, New York	1,012	78	7.7
Maryland, Baltimore	602	1	.2
Mercantile F. and M., Boston	459	4	.9
Merchants, Newark	270	.....	....
Merchants, Providence	175	.....	....
National, Allegheny	361	.....	....
National, Hartford	922	2	.2
Newark, Newark	146	.....	....
North British and Mercantile, London	4,983	9	.2
Northern, London	1,910	3,586	187.7
Northwestern National, Milwaukee	500	2	.4
Norwich Union, Norwich	10,585	4,312	40.7
Orient, Hartford	2,314	644	27.8
Girard F. and M., Philadelphia	1,159	784	67.6
Glens Falls, New York	2,330	2,173	93.2
Guardian, London	906	2,872	316.9
Hamburg-Bremen, Hamburg	642	2,500	389.4
Hanover, New York	1,672	4,676	279.7
Hartford, Hartford	1,255	7,128	567.9
Home, New York	1,652	2,925	177.0
Imperial, London	1,722	4,143	240.1
Insurance Co. of North America, Philadelphia	3,821	3,701	97.0
Kent County Mutual, Dover	28,655	8,719	30.4
Lancashire, Manchester	6,283	6,834	108.7
Liberty, New York	1,806	291	16.1
Liverpool and London and Globe, Liverpool	4,084	11,029	270.0
London and Lancashire, Liverpool	4,123	3,072	74.5
Merchants, Newark	2,300	2,330	100.1
Mutual of Chester County, Coatsville	2,789	4,185	150.0
New Castle County Mutual, Wilmington	17,550	10,268	58.5
New Hampshire, Manchester	578	39	6.7
Niagara, New York	2,719	1,633	60.0
North British and Mercantile, London	2,408	6,671	277.0
Northern Assurance, London	1,020	2,218	217.4
Norwich Union, Norwich	967	487	50.3
Orient, Hartford	979	1,422	145.2
Pennsylvania, Philadelphia	3,964	4,460	112.5
Peoples, New York	676	1,361	202.8
Phenix, Brooklyn	7,197	2,888	40.1
Phœnix, Hartford	717	4,008	558.9
Phœnix, London	819	3,300	402.9
Providence-Washington, Providence	2,262	100	4.0
Queen, Liverpool	7,040	11,714	166.3
Royal, Liverpool	12,347	4,118	33.3
Southern, New Orleans	3,289	2,318	70.4
Spring Garden, Philadelphia	1,300	58	4.4
Union, Philadelphia	1,944	3,258	167.6
Union, San Francisco	1,283	1,269	98.9
United Firemens, Philadelphia	828	1,529	184.6
Westchester, New York	1,708	1,807	105.7
Western, Toronto	1,997	4,521	237.8
Totals	$227,678	$201,581	88.5

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Florida.			
Ætna, Hartford	$6,885	$7,429	108.4
American, Philadelphia	8,504	564	6.6
Commercial Union, London	5,863	2,495	42.5
Employers Liability Assurance Corp., London	2,716	1,789	65.8
Fidelity and Casualty, New York	1,438	755	52.5
German American, New York	13,624	3,669	26.9
Hamburg-Bremen, Hamburg	6,370	8,282	130.0
Hartford, Hartford	35,598	35,442	99.5
Hibernia, New Orleans	14,414	9,528	66.1
Imperial, London	10,164	10,983	108.0
Liverpool and London and Globe, Liverpool	41,489	17,959	43.2
Niagara, New York	8,539	8,219	96.2
North British and Mercantile, London	12,277	25,411	206.9
Orient, Hartford	5,208	8,503	163.2
Phenix, Brooklyn	32,615	21,911	67.1
Phœnix, Hartford	17,160	14,001	81.5
Providence Washington, Providence	29,102	20,086	69.0
Queen, Liverpool	.....	6,440	....
St. Paul F. and M., St. Paul	6,228	6,682	107.3
Savannah F. and M., Savannah	3,437	1,545	44.9
Southern, New Orleans	7,197	2,127	29.5
Springfield, Springfield F. and M.	21,995	24,764	112.5
Sun Mutual, New Orleans	12,476	4,558	36.5
Transatlantic, Hamburg	3,319	4,827	145.4
Travelers, Hartford	6,286	2,294	36.5
Western, Toronto	15,868	7,811	49.2
Totals	$328,772	$258,074	78.5
Georgia.*			
Amazon, Cincinnati	$7,240	$4,632	64.0
American, Philadelphia	16,562	14,380	87.0
Atlanta Home, Atlanta	68,558	*18,944	27.6
British America, Toronto	7,100	9,943	140.0
Commercial Union, London	24,432	12,733	52.5
Citizens, New York	5,432	2,794	51.4
Fire Association, New York	2,452	.....	....
Fire Association, Philadelphia	26,016	15,984	61.4
Firemens, New York	127	.....	....

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Idaho—*Cont.*			
Oakland Home, Oakland	$1,112	.....	....
Oregon F. and M., Portland	600	$1,000	....
Orient, Hartford	510	.....	196.1
Providence-Washington, Providence	163	.....	....
Sun Fire Office, London	171	.....	....
Union, San Francisco	906	.....	....
Western, Toronto	292	.....	....
Totals	$17,038	$4,192	24.6
Illinois.			
Addison Farming Mutual, Addison	$4,027	$3,259	80.9
Ætna, Hartford	200,997	76,243	37.9
Agricultural, Watertown	101,744	32,049	31.5
Allemania, Pittsburgh	25,563	15,386	60.2
Amazon, Cincinnati	27,987	12,977	46.4
American, Boston	21,579	8,627	40.0
American, Philadelphia	105,776	77,493	73.3
American, New York	33,048	10,484	31.7
American, Newark	50,063	14,295	28.6
American Central, St. Louis	95,927	33,565	35.0
Armenia, Pittsburgh	6,007	169	2.6
Atlantic F. and M., Providence	7,819	3,763	48.1
Anglo-Nevada Assurance Corporation, San Fran.	48,710	9,617	19.7
British America, Toronto	91,169	45,999	50.5
British and Foreign Marine, Liverpool	17,698	.....	....
Boatmans F. and M., Pittsburgh	11,619	5,895	50.7
Boston Marine, Boston	2,588	.....	....
Boylston, Boston	29,140	17,016	58.4
Buffalo German, Buffalo	41,148	17,337	42.1
Burlington, Burlington	29,362	14,462	49.3
California, San Francisco	40,236	15,750	39.1
Central Manufacturers Mutual, Van Wert	8,997	3,196	35.5
Citizens, Cincinnati	15,919	7,196	45.2
Citizens, New York	45,479	19,707	43.6
Citizens, Pittsburgh	19,310	11,480	59.5
Citizens, St. Louis	13,974	3,731	26.7
City of London, London	36,144	14,682	40.6
Commercial, San Francisco	31,716	21,492	67.8

Guardian, London	$16,871	$10,313	61.1
Greenwich, New York	363	2,400	661.0
Georgia Home, Columbus	81,479	25,462	31.2
Germania, New York	18,102	11,372	62 8
Hartford, Hartford	46,668	36,671	78.6
Hamburg-Bremen, Hamburg	20,284	15,419	76.0
Home, New York	87,701	69,621	79.3
Hanover, New York	10,865	5 588	51.4
Insurance Company of N. America, Philadelphia	20,986	11,807	56.3
London and Lancashire, Liverpool	22,043	15,156	68.7
Lion, London	11,498	9.063	78.8
Liverpool and London and Globe, Liverpool	84,650	57,836	68.3
Lancashire, Manchester	30,836	29,058	94.2
London Assurance Corporation, London	11,220	3,631	31.4
Merchants, Newark	22,528	12,670	56.2
Macon, Macon	50,013	*33,003	65.9
Niagara, New York	11,936	3,950	33.1
North British and Mercantile, London	45,317	30,731	67.7
Northern, London	29,676	14,803	49.8
Norwich Union, Norwich	20,187	19,635	97.3
Orient, Hartford	9,817	5,496	56.0
Phenix, Brooklyn	53,592	25,678	47 9
Phœnix, London	23,475	24,620	104 9
Phœnix, Hartford	35,674	20,866	58.5
Queen, Liverpool	32,335	14,545	44.9
Rochester German, Rochester	9,276	6,441	69.4
Rome, Rome	33,065	17,302	52.3
Royal, Liverpool	54,459	38,206	70.1
Sun Fire Office, London	17,638	10,005	56.8
Scottish Union and National, Edinburgh	15,760	2,770	17.5
Sun Mutual, New Orleans	8,061	2,734	33.9
Southern Mutual, Athens	239,014	51,883	21.7
Williamsburgh City, Brooklyn	25,741	19,252	74.8
Western, Toronto	25,284	20,966	82.9
Westchester, New York	14,073	4,178	29.7
Totals	$1,398,407	$761,536	54.4
IDAHO.			
American, Philadelphia	$454	.....	...
California, San Francisco	1,161	$21	1.8
Commercial, San Francisco	911	.....	....
Fire Association, Philadelphia	.....	750	....
Firemans Fund, San Francisco	5,263	1,000	19.0
Hartford, Hartford	1,570	1,000	63 7
Michigan F. and M., Detroit	526	.....	....
National, Hartford	1,878	421	22.4
North British and Mercantile, London	1,521	.....	....

* Losses paid.

Commercial Union, London	148,507	72,687	48.9
Commonwealth, New York	24,487	1,376	5.6
Commonwealth Mutual, Decatur	21,509	9,046	42.1
Concordia, Milwaukee	37,845	16,332	43.2
Connecticut, Hartford	95,287	37,369	37.1
Continental, New York	173,727	57,933	33.3
Delaware Mutual Safety, Philadelphia	26,044	10,955	42.1
Detroit F. and M., Detroit	29,989	13,677	45.6
Dwelling House, Boston	38,405	8,166	21.3
Eagle, New York	23,914	4,563	19.1
Eliot, Boston	24,083	11,502	47.8
Empire State, Rochester	5,475	1,783	35.1
Enterprise, Cincinnati	14,986	5,890	39.3
Equitable, Providence	19,868	11,675	58.8
Exchange, New York	18,726	7,670	41.0
Farmers, York	30,797	21,377	69.4
Farragut, New York	8,055	1,840	22.7
Fidelity, Cincinnati	4,577	3,089	67.5
Fire Association, Philadelphia	167,094	110,530	66.1
Fire Ins. Co. of the County of Philadelphia	19,450	5,770	28.6
Firemens, Baltimore	20,299	14,379	70.8
Firemens, Boston	23,795	10,068	42.4
Firemens Chicago	23,292	11,484	49.3
Firemens, Dayton	20,243	15,862	78.5
Firemens, Newark	21,259	3,944	18.6
Firemans Fund, San Francisco	76,532	27,897	36.5
Forest City, Rockford	123,721	32,493	26.3
Franklin, Columbus	27,703	9,357	33 8
Franklin, Philadelphia	25,278	19,764	78 2
German, Freeport	241,721	90,428	38.7
German, New York	106,799	47,329	44.3
German, Peoria	101,944	59,898	58.8
German, Pittsburgh	24,613	16,975	69 0
German-American, New York	183,250	73,051	39.9
German Insurance and Sav. Institution, Quincy	11,689	9,140	78.2
Germania, New Orleans	14,807	10,615	71.7
Girard F. and M., Philadelphia	67,031	17,661	26.3
Glens Falls, Glens Falls	101,355	30,595	30.2
Grand Rapids, Grand Rapids	12,132	8,359	68.9
Granite State, Portsmouth	21,723	12,648	58.2
Greenwich, New York	37,111	20,031	54 0
Guardian F. and L., London	51,674	14,169	27.4
Guardian, New York	8,893	6,599	74.2
Hamburg-Bremen, Hamburg	106,562	46,886	44.0
Hanover, New York	91,939	39,413	42.9
Hartford, Hartford	225,926	85,428	37.8
Hekla, Madison	13,746	10,190	73.4
Hibernia, New Orleans	20,617	7,260	35.2

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Illinois—*Cont.*			
Home, New York	$341,976	$134,409	39.3
Illinois Mutual, Alton	25,653	13,399	52.2
Imperial, London	44,894	7,345	16.4
Insurance Company of N. America, Philadelphia	162,034	50,879	31.4
Insurance Co. of State of Pennsylvania, Phila	45,973	9,692	21.5
Jefferson, New York	10,813	7,626	70.5
Jersey City, Jersey City	12,813	2,119	16.5
Kenton, Covington	10,001	6,161	61.6
Kings County, Brooklyn	17,221	1,972	11.5
Lancashire, Manchester	77,859	21,044	27.0
Liberty, New York	78,195	10,193	13.0
Lion, London	46,491	17,239	37.1
Liverpool and London and Globe, Liverpool	206,569	99,852	48.3
London and Lancashire, Liverpool	70,681	14,923	21.1
London Assurance, London	59,797	22,691	37.9
Mannheim, Mannheim	24,835	23,841	96.0
Long Island, Brooklyn	17,175	5,330	30.9
Louisville Underwriters, Louisville	9,916	26,786	270.1
Lumbermens, Philadelphia	18,424	4,832	24.1
Manufacturers and Mechanics Mutual, Rockford	52,956	6,767	12.8
Manufacturers Mutual, Indianapolis	3,950	3,875	98.1
Marine, London	60,700	30,490	50.2
Marine, St. Louis	6,410	694	10.8
Manufacturers and Builders, New York	26,782	14,575	54.4
Manufacturers and Merchants, Pittsburgh	10,872	3,771	34.7
Mechanics and Traders, New Orleans	14,556	3,199	22.0
Mercantile, Cleveland	20,186	7,667	37.8
Mercantile F. and M., Boston	27,087	14,799	54.6
Merchants, Newark	36,963	15,870	42.9
Merchants, Philadelphia	13,463	11,050	82.1
Merchants, Providence	19,709	11,675	59.2
Meriden, Meriden	9,621	356	3.7
Michigan F. and M., Detroit	23,277	9,591	41.2
Millers and Manufacturers Mutual, Minneapolis	18,982	696	3.7
Millers Mutual, Alton	40,948	29,428	71.9
Millers National, Chicago	201,986	8,193	4.1
Milwaukee Mechanics, Milwaukee	78,975	35,716	45.2
Minneapolis Mutual, Minneapolis	6,998	1,808	25.8
Mississippi Valley Mfs. Mut., Rock Island	39,255	25,378	64.6

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Illinois—*Cont.*			
Security, Cincinnati	$14,264	$5,850	41.0
Southern California, Los Angeles	8,917	2,537	28.5
Springfield F. and M., Springfield	125,154	44,538	35.6
Spring Garden, Philadelphia	22,471	8,809	39.2
Standard, New York	7,434	1,635	22.0
Sun, San Francisco	13,157	*8,006	60.8
Sun Fire Office, London	72,702	28,281	38.9
Sun Mutual, New Orleans	22,390	5,863	26.2
Syndicate, Minneapolis	14,433	5,715	39.6
Teutonia, Philadelphia	2,503	1,696	67.8
Teutonia, New Orleans	12,517	8,428	67.3
Traders, Chicago	151,893	71,473	47.1
Transatlantic, Hamburg	34,166	22,253	61.1
Union, Philadelphia	40,132	24,503	61.1
Union, San Francisco	36,836	26,924	73.1
United Firemens, Philadelphia	22,134	5,838	26.4
United Fire Reinsurance, Manchester	77,452	44,382	57.3
United States, New York	14,765	963	6.3
Washington, Cincinnati	6,592	2,627	39.9
Westchester, New York	70,734	26,212	37.1
Western, Pittsburg	19,563	15,624	79.9
Western, Toronto	49,021	18,749	38.2
Western Home, Sioux City	16,738	8,756	52.3
Western Manufacturers Mutual, Chicago	32,917	8,492	25.8
Williamsburgh City, Brooklyn	53,297	23,861	44.8
Totals	$9,554,580	$3,925,604	41.0
Indiana.			
Ætna, Hartford	$68,573	$35,618	51.9
Agricultural, Watertown	7,790	1,446	18.6
American, Newark	5,622	7,311	130.0
American, Philadelphia	30,722	31,278	101.8
American Central, St. Louis	6,021	1,776	29.5
Anglo-Nevada, San Francisco	5,537	2,105	38.0
British America, Toronto	11,641	9,940	85.4
Buffalo German, Buffalo	23,739	18,007	75.9
California, San Francisco	6,776	6,409	94.7
Citizens, New York	23,306	19,936	85.5

* Losses paid. Losses insured not given.

Mutual, Chicago	$22,839	$12,109	52.7
Mutual Union, Moline	17,055	10,968	64.3
National, Hartford	101,057	23,692	23.4
National, New York	14,620	8,299	56.8
Neptune F. and M., Boston	16,517	18,461	111.8
Newark, Newark	19,267	12,662	65.7
New Hampshire, Manchester	65,052	26,805	41.2
New York, New York	17,303	5,990	34.6
New York Bowery, New York	28,289	11,478	45.7
New York Equitable, New York	15,289	1,512	10.1
Niagara, New York	94,829	43,676	46.1
North American Boston	4,027	1,876	46.6
North British and Mercantile, London	123,953	60,291	48 6
Northern, London	74,279	21,551	29.0
North River, New York	12,444	4,740	38.1
Northwestern Mutual, Rock Island	7,525	4,748	63.1
Northwestern National, Milwaukee	96,311	32,005	33.2
Norwich Union, Norwich	85,875	31,630	36.8
Orient, Hartford	59,907	17,034	24 3
Pacific, New York	23,331	7,406	31.7
Pacific Mutual, Alton	3,775	4,561	120.9
Packers and Provision Dealers, Chicago	14,522	3,487	24.0
Park, New York	3,930	364	9.3
Pennsylvania, Philadelphia	65,478	26,609	40.6
Peoples, Manchester	16,369	12,690	77.6
Peoples, New York	17,476	13,842	79.2
Peoples, Pittsburgh	14,865	10,019	67.4
Phenix, Brooklyn	473,925	193,871	41.0
Phœnix Mutual, Cincinnati	4,773	5,215	109.3
Phœnix, Hartford	164,872	69,361	42.1
Phœnix, London	78,482	35,767	45.6
Protection Mutual, Hyde Park	5,155	5,560	107.9
Providence-Washington, Providence	43,994	12,902	29.3
Prudential Fire Association, New York	11,930	.....	....
Oshkosh Mutual, Oshkosh	6,199	4,049	65.3
Ohio Farmers, Le Roy	21,223	508	2.4
Queen, Liverpool	173,490	101,640	58.6
Reading, Reading	29,726	16,302	54.8
Reliance Mutual, Dubuque	3,661	*1,445	39.5
Reliance, Philadelphia	25,092	9,494	37.8
Rochester German, Rochester	49,896	26,878	53.8
Rockford, Rockford	262,550	88,410	33.7
Royal, Liverpool	106,141	37,557	35.4
Rutgers, New York	12,811	9,299	72.6
St. Paul F. and M., St. Paul	96,331	49,112	51.0
Sea, Liverpool	19,361	7,911	40.9
Scottish Union and National, Edinburgh	68,366	9,557	14.0
Security, New Haven	20,254	13,332	65.9
Citizens, Evansville	$51,435	$26,970	52.4
Citizens, St. Louis	3,391	2,980	87.9
City of London, London	3,655	3,126	85.6
Concordia, Milwaukee	13,505	4,213	31.1
Commercial Union, London	13,944	16,140	115.7
Connecticut, Hartford	21,862	14,359	65.7
Continental, New York	129,949	107,240	82.5
Detroit F. and M., Detroit	9,066	14,536	160.3
Farmers, York	19,403	12,576	64.8
Fire Association, Philadelphia	36,241	35,727	98.3
Fire Insurance Association, London	3,987	14,054	357.9
Firemens, Dayton	7,883	10,858	137.8
Fireman's Fund, San Francisco	29,183	18,204	62.4
Franklin, Indianapolis	31,390	23,186	73.9
Franklin, Philadelphia	23,470	16,740	71.3
Firemens, Newark	2,314	8,067	34.8
German, Freeport	53,039	35,711	67.3
German, Peoria	9,026	6,738	74.6
German, Pittsburgh	2,914	2,419	83.0
German Quincy	398	5	1.3
German Mutual, Indianapolis	32,271	9,093	28.2
German-American, New York	58,946	43,488	73 8
Germania, New York	35,586	22,055	60.4
Girard F. and M., Philadelphia	7,237	4,595	63.5
Glens Falls, Glens Falls	8,606	10,635	123.6
Guardian, London	8,148	10,805	132.6
Hamburg-Bremen, Hamburg	9,721	16,545	170.2
Hanover, New York	46,612	39,871	85.5
Hartford, Hartford	99,568	43,518	43 8
Hibernia, New Orleans	10,355	5,137	48.7
Home, New York	195,558	135,043	69.1
Imperial, London	11,587	6,947	60.0
Indiana, Indianapolis	60,474	40,478	66 9
Insurance Company of N. America, Philadelphia	63,294	47,219	74.6
Lancashire, Manchester	28,509	12,529	43.9
Louisville Underwriters, Louisville	8,006	5,057	63.2
Liberty, New York	6,193	3,139	50.7
Lion, London	2,156	1,219	48.4
Liverpool and London and Globe, Liverpool	52,833	34,482	65 3
London and Lancashire, Liverpool	17,630	21,891	124.2
Merchants, Newark	5,592	3,534	63.2
Michigan F. and M., Detroit	15,353	10,985	71.5
Milwaukee Mechanics, Milwaukee	15,100	17,494	115.9
National, Hartford	26,339	16,312	61.9
Newark, Newark	144	.....	....
New Hampshire, Manchester	10,776	6,013	55.8
New York Bowery, New York	13,751	7,982	58.0
Niagara, New York	36,004	23,294	66.4

*Losses Paid.

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Indiana—*Cont.*			
Northern, London	$24,051	$26,910	111.9
North British and Mercantile, London	59,864	33,943	56.7
Northwestern National, Milwaukee	27,646	22,333	80.8
Norwich Union, Norwich	17,576	8,019	45.6
Ohio Farmers, Leroy	102,792	59,312	57.7
Orient, Hartford	16,359	12,668	77.4
Pacific, New York	4,633	4,243	91.6
Pennsylvania, Philadelphia	26,421	22,221	84.1
Peoples, Pittsburgh	4,475	5,654	126.3
Peoples, Manchester	5,304	3,883	73.2
Phenix, Brooklyn	179,762	111,951	62 3
Phœnix, Hartford	119,051	77,798	65 3
Phœnix, London	13,459	20,286	150 7
Queen, Liverpool	37,434	26,567	71.0
Rochester German, Rochester	8,859	5,802	65.5
Reading, Reading	850	.....	....
Royal, Liverpool	86,370	74,966	86.6
St. Paul F. and M., St. Paul	4,492	4,775	106.3
Scottish Union and National, Edinburgh	3,530	939	26.6
Springfield F. and M., Springfield	43,628	20,128	46.1
Spring Garden, Philadelphia	7,208	10,578	146.8
Sun, San Francisco	5,403	8,522	157.7
Sun Fire Office, London	9,441	10,049	106.4
Teutonia, F. and M., Dayton	12,516	2,349	18 8
Traders, Chicago	19,275	32,029	166.2
United States, New York	1,571	2,829	180.1
United Firemens, Philadelphia	4,913	4,749	96.7
Union, San Francisco	8,409	6,172	73.4
Westchester, New York	30,830	20,046	65 0
Western, Toronto	14,419	15,287	106 0
Williamsburgh City, Brooklyn	14,428	3,216	22.3
Totals	$2,456,306	$1,765,005	71.9
Iowa.			
Ætna, Hartford	$37,409	$15,657	41.9
Agricultural, Watertown	5,230	4,159	79.5
Amazon, Cincinnati	9,299	2,540	26.2
American, Boston	3,821	928	24.3

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Iowa—*Cont.*			
Iowa State Mutual, Keokuk	$64,649	$28,283	43.7
Jersey City, Jersey City	1,238	1,150	92 9
Lancashire, Manchester	14,062	2,594	11.3
Liberty, New York	4,469	1,578	35.3
Lion, London	1,617	384	23.7
Liverpool and London and Globe, Liverpool	39,909	10,205	25 6
London and Lancashire, Liverpool	9,436	863	9.1
London Assurance Corporation, London	7,671	1,707	23 6
Long Island, Brooklyn	3,917	1,948	6.0
Mercantile F. and M., Boston	4,673	891	19 1
Merchants, Newark	7,843	364	4.6
Merchants, Providence	2,740	110	4.0
Merchants and Bankers, Des Moines	50,495	11,171	22.1
Michigan F. and M., Detroit	6,754	1,214	18.0
Milwaukee Mechanics, Milwaukee	25,653	4,044	15.8
National, Hartford	41,404	4,515	10.9
Newark, Newark	225	.....	....
New Hampshire, Manchester	15,706	2,368	15.1
New York Bowery, New York	6,989	1,287	18.4
Niagara, New York	21,955	7,250	33.0
North British and Mercantile, London	41,890	13,732	32 8
Northern, London	10,420	1,924	18.5
Northwestern National, Milwaukee	37,570	10,672	28.4
Norwich Union, Norwich	12,415	632	5.1
Oakland Home, Oakland	15,898	6,247	39.2
Ohio Farmers, Leroy	8,601	420	48.8
Orient, Hartford	10,366	1,090	10.5
Pacific, New York	1,428	1,397	97.8
Pennsylvania, Philadelphia	19,488	3,935	20.2
Peoples, Manchester	3,179	1,848	58.1
Phenix, Brooklyn	100,975	31,742	31.5
Phœnix, Hartford	62,172	22,118	35.6
Phœnix, London	9,465	2,464	26.0
Providence-Washington, Providence	5,403	1,979	36.6
Queen, Liverpool	24,469	5,155	21.1
Reliance Mutual, Dubuque	6,743	.....	....
Rochester German, Rochester	8,682	2,339	26.9
Rockford, Rockford	41,222	17,043	41.3
Royal, Liverpool	19,363	6,208	32.6

American, Newark	$4,817	$42	0.9
American, New York	3,325	109	03.3
American, Philadelphia	20,083	15,980	79.6
American Central, St. Louis	13,181	4,980	37.8
Anglo-Nevada, San Francisco	5,084	906	17.8
Boylston, Boston	2,128	2,882	135.4
British America, Toronto	9,370	3,167	33.8
Buffalo German, Buffalo	10,685	1,188	11.1
Burlington, Burlington	62,525	19,903	31.8
California, San Francisco	4,100	1,527	37.2
Capital, Des Moines	56,284	28,488	50.6
Citizens, New York	12,565	5,066	40.3
Citizens, Pittsburgh	2,835	1,346	47.6
Citizens Mutual, Waterloo	6,721	3,114	46.3
City of London, London	6,769	1,971	29.1
Commercial, San Francisco	1,027	1,382	13.5
Commercial Union, London	30,634	11,423	37.3
Concordia, Milwaukee	10,749	4,685	43.6
Connecticut, Hartford	26,417	3,617	13.7
Continental, New York	144,906	53,346	36.9
Council Bluffs, Council Bluffs	92,384	42,325	45.8
Des Moines, Des Moines	79,978	28,278	35.4
Detroit F. and M., Detroit	5,159	483	9.4
Dubuque F. and M., Dubuque	51,780	5,330	10.3
Dwelling House, Boston	9,190	3,995	43.5
Equitable F. and M., Providence	2,740	110	4.0
Farmers, Cedar Rapids	213,985	70,809	33.1
Farmers, York	27,741	6,197	33.2
Fire Association of Philadelphia, Philadelphia	35,555	10,872	30.6
Firemans Fund, San Francisco	15,324	3,979	26.0
Franklin, Philadelphia	11,336	1,542	11.8
German, Freeport	94,434	27,264	28.9
German, Peoria	25,651	7,057	27.5
German-American, New York	38,543	9,064	23.5
Germania, New York	16,406	10,175	62 0
Girard F. and M., Philadelphia	14,139	2,579	18.2
Glens Falls, Glens Falls	11,022	5,531	50.2
Guardian, London	10,012	747	7 1
Hamburg-Bremen, Hamburg	10,434	2,153	20.6
Hanover, New York	25,131	10,158	40.4
Hartford, Hartford	80,982	28,343	35.0
Hawkeye, Des Moines	234,752	66,056	28.1
Hekla, Madison	5,701	3,190	56.0
Hibernia, New Orleans	6,064	2,048	33.8
Home, New York	130,782	50,676	38.7
Imperial, London	5,657	2,354	41.6
Insurance Co. of North America, Philadelphia	59,829	10,502	17.6
Insurance Co. of the State of Pa., Philadelphia	3,372	234	69.4
St. Paul F. and M., St. Paul	$29,576	$10,285	34.8
Scottish Union and National, Edinburgh	3,880	1,035	26.7
Security, Davenport	65,328	11,602	17.8
Springfield F. and M., Springfield	55,387	19,517	35.2
State, Des Moines	207,735	75,022	36.1
Sun, San Francisco	4,231	998	23.6
Sun Fire Office, London	13,391	12,139	90.7
Syndicate, Minneapolis	1,930	73	37.8
Traders, Chicago	13,710	5,334	38.9
Union, Philadelphia	5,573	3,774	67.7
Union, San Francisco	8,169	1 707	20.9
United Firemens, Philadelphia	2,581	357	13.8
United States, New York	1,966	.....	....
Westchester, New York	23,415	7,060	30.1
Western, Toronto	10,267	3,099	30.2
Western Home, Sioux City	36,952	16,890	45.8
Williamsburg City, Brooklyn	11,011	1,164	10.6
Totals	$3,074,303	$983,384	31.9
KANSAS.			
Ætna, Hartford	$29,231	$20,372	69.7
Agricultural, Watertown	6,771	1,210	17.9
American, Newark	8,673	8,224	94.8
American Central, St. Louis	24,250	13,031	53.7
American, New York	5,057	1,668	33.0
American, Philadelphia	28,216	21,480	76.1
Anglo-Nevada, San Francisco	24,027	11,536	48.0
Boylston, Boston	4,736	4,567	96.4
British America, Toronto	6,872	7,774	113.1
Burlington, Burlington	50,924	23,241	45.6
California, San Francisco	3,300	1,074	32.5
Citizens, New York	5,458	3,285	60.2
City of London, London	6,345	4,914	77.4
Commercial, San Francisco	1,954	1,940	99.3
Commercial Union, London	37,681	16,970	47.7
Concordia, Milwaukee	15,039	9,602	63.8
Connecticut, Hartford	33,201	17,453	52.6
Continental, New York	108,954	45,335	41.6
Fire Association, Philadelphia	21,199	17,757	83 7
Firemans Fund, San Francisco	21,823	8,453	38.7
Firemens, Dayton	6,458	1,834	28.4
Franklin, Philadelphia	10,065	2,660	26.4
German, Freeport	158,130	94,769	59.9
German-American, New York	55,123	30,778	55.8
German, Peoria	42,077	34,477	81.9
German, New York	17,989	16,623	92.4
Girard F. and M., Philadelphia	4,533	1,793	40.0

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Kansas—*Cont.*			
Glens Falls, Glens Falls	$11,192	$11,870	106.1
Guardian, London	94	.....	....
Hamburg-Bremen, Hamburg	8,896	4,102	46.1
Hanover, New York	10,917	6,720	61 6
Hartford, Hartford	66,026	45,302	68.6
Home, New York	128,697	62,895	48.9
Imperial, London	6,053	727	12.0
Insurance Co. of North America, Philadelphia	40,244	24,358	60.5
Lancashire, Manchester	14,162	11,898	84 0
Liberty, New York	2,453	1,534	62.5
Liverpool and London and Globe, Liverpool	26,281	20,181	76.8
London Assurance, London	17,753	3,869	21.8
London and Lancashire, Liverpool	7,674	3,237	41.2
Merchants, Newark	12,547	9,086	72.4
Milwaukee Mechanics, Milwaukee	17,677	24,091	141.9
National, Hartford	30,700	8,950	29.2
New Hampshire, Manchester	18,045	5,943	32.9
New York Bowery, New York	6,790	768	11 3
Niagara, New York	34,220	23,080	67.4
Northern Assurance, London	12,039	8,678	72.1
North British and Mercantile, London	45,838	24,941	54.4
Northwestern National, Milwaukee	27,844	14,625	52.5
Norwich Union, Norwich	13,294	6,566	49 4
Oakland Home, Oakland	23,851	11,950	50.1
Orient, Hartford	13,564	7,639	56.3
Pennsylvania, Philadelphia	19,606	9,910	50.3
Peoples, Manchester	17,084	8,893	52 1
Phenix, Brooklyn	67,514	44,951	66.6
Phœnix, Hartford	64 709	31,775	49.1
Phœnix, London	13,606	4,069	29.9
Queen, Liverpool	30,069	8,940	29.7
Rochester German, Rochester	12,446	2,815	22.6
Rockford, Rockford	20,938	12,134	58.0
Royal, Liverpool	12,524	3,266	26.1
Security, New Haven	12,726	14,090	110.7
St. Paul F. and M., St. Paul	14,727	7,019	47.7
Springfield F. and M., Springfield	58,653	44,450	75.8
State, Des Moines	66,920	29,698	44.4
Sun Fire Office, London	9,229	3,129	33.9

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Kentucky—*Cont.*			
Germania, New York	$5,935	$1,344	22.6
German National, Louisville	11,956	3,863	32.3
German Security, Louisville	12,160	430	3.5
Glens Falls, Glens Falls	8,669	11,022	127.1
Guardian, London	13,195	1,980	15.0
Hamburg-Bremen, Hamburg	9,810	5,226	53 2
Hanover, New York	16,609	8,915	53.7
Hartford, Hartford	35,954	12,523	34.8
Hibernia, New Orleans	19,886	20,789	104.5
Home, New York	75,124	40,973	54.5
Imperial, London	8,793	3,722	42.3
Insurance Co. of North America, Philadelphia	59,653	26,725	44.8
Insurance Co. of the State of Pennsylvania, Phila.	5,320	1,499	28.2
Kenton, Covington	43,487	21,311	49.0
Lancashire, Manchester	48,453	17,154	35 4
Liberty, New York	10,058	2,535	25 2
Lion, London	11,595	3,118	26.9
Liverpool and London and Globe, Liverpool	76,594	30,868	40.3
London Assurance, London	12,948	8,968	69.3
London and Lancashire, Liverpool	31,719	12,983	40.9
Louisville, Louisville	100,160	60,533	60.4
Louisville Germania, Louisville	13,275	4,786	36.1
Louisville Underwriters, Louisville	27,257	9,409	34.5
Mercantie, Cleveland	2,517	561	22 3
Mercantile F. and M., Boston	2,098	2,823	134.1
Merchants, Louisville	33,610	18,382	54 7
Merchants, Newark	10,281	9,028	87.8
Merchants, Providence	3,591	553	15 4
Michigan F. and M., Detroit	3,027	1,174	38 8
Milwaukee Mechanics, Milwaukee	5,157	3,524	68.3
National, Hartford	17,892	3,416	19.1
New Hampshire, Manchester	8,050	1,221	15.2
New York Bowery, New York	7,653	2,578	33.7
Niagara, New York	21,624	8,507	39 3
North British and Mercantile, London	48,363	41,631	86.1
Northern, London	14,052	2,322	16.5
Northwestern National, Milwaukee	13,372	8,054	60.2
Norwich Union, Norwich	16,775	5,974	35.6
Oakland Home, Oakland	15,432	12,473	80 8

Traders, Chicago	$12,233	$10,547	86.2
Union, San Francisco	12,283	1,289	10.5
Westchester, New Rochelle	28,555	11,800	41.3
Western, Toronto	7,689	4,477	58.2
Williamsburgh City, Brooklyn	6,572	924	14.1
Totals	$1,823,110	$1,020,006	69.1

KENTUCKY.

Ætna, Hartford	$51,811	$22,517	43.5
Agricultural, Watertown	4,739	1,133	23.9
Amazon, Cincinnati	2,712	1,833	67.6
American, Boston	2,086	282	13.5
American, Newark	2,674	2,301	86.1
American, New York	10,440	1,205	11.5
American, Philadelphia	20,621	14,276	69.3
American Central, St. Louis	5,941	3,500	58.9
Anglo-Nevada, San Francisco	34,255	26,960	78.7
Boatmans F. and M., Pittsburgh	3,367	2,039	65.6
Boylston, Boston	3,419	236	6.9
British America, Toronto	10,211	6,041	59.2
Buffalo German, Buffalo	5,671	2,207	38.9
California, San Francisco	31,233	17,170	55.0
Citizens, New York	8,305	4,458	53.7
Citizens, Pittsburgh	2,916	2,271	77.9
City F. and M., Louisville	19,301	9,851	51.0
City of London, London	5,956	2,683	44.0
Commerce, Albany	2,148	29	1.4
Commercial Union, London	28,617	15,080	52.7
Connecticut, Hartford	13,768	9,234	67.1
Continental, New York	42,782	16,465	38.5
Detroit F. and M., Detroit	1,980	510	25.3
Dwelling House, Boston	1,613	1,173	72.7
Eagle, New York	222	.....	....
Eliot, Boston	1,585	8	.5
Enterprise F. and M., Cincinnati	2,875	1,126	39.2
Equitable F. and M., Providence	3,591	553	15.4
Exchange, New York	2,579	1,956	75.8
Falls City, Louisville	50,350	34,364	68.2
Fire Association, Philadelphia	27,496	9,694	35.3
Firemans Fund, San Francisco	19,852	20,829	54.5
Firemens, Newark	5,122	4,156	81.1
Firemens, Dayton	4,531	964	21.3
Franklin, Louisville	30,745	11,206	36.4
Franklin, Philadelphia	5,885	3,373	57.3
German, Peoria	29,186	22,148	75.9
German, Louisville	19,712	9,093	46.1
German-American, New York	42,482	25,762	60.6
Orient, Hartford	$7,197	$3,497	48.6
Pacific, New York	1,977	69	3.5
Pennsylvania, Philadelphia	9,219	5,782	62.7
Peoples, Manchester	5,783	869	15.0
Phenix, Brooklyn	46,008	43,727	95.0
Phœnix, Hartford	57,791	51,984	90.0
Phœnix, London	15,644	3,087	19.7
Providence-Washington, Providence	13,067	10,639	81.4
Queen, Liverpool	46,428	7,234	15.6
Reading, Reading	2,368	135	5.7
Rochester German, Rochester	4,945	1,837	37.1
Royal, Liverpool	205,433	52,698	25.7
St. Paul F. and M., St. Paul	5,021	800	15.9
Scottish Union and National, Edinburgh	14,422	2,468	17.1
Security, New Haven	2,606	678	26.0
Security, Cincinnati	7,538	8,117	107.7
Southern California, Los Angeles	677	1,874	276.8
Springfield F. and M., Springfield	42,343	21,891	51.9
Sun, San Francisco	3,533	11	.3
Sun Fire Office, London	8,189	4,718	57.6
Syndicate, Minneapolis	1,789	.....	....
Traders, Chicago	12,948	7,427	57.4
Transatlantic, Hamburg	5,102	694	13.6
Union, San Francisco	8,652	2,243	25.9
Union, Louisville	47,964	25,129	52.4
Union, Philadelphia	7,865	5,021	63.8
Westchester, New Rochelle	5,389	3,870	71.8
Western, Toronto	28,266	15,978	56.5
Western, Louisville	13,158	1,432	10.9
Williamsburgh City, Brooklyn	5,702	4,161	73.0
Totals	$2,081,915	$1,019,654	48.9

LOUISIANA.

Ætna, Hartford	$15,068	$235	15.6
American Central, St. Louis	681	.....	....
Amazon, Cincinnati	2,126	17	.8
American, Philadelphia	10,123	4,359	43.0
Anglo-Nevada, San Francisco	19,033	11,748	61.7
Commercial, San Francisco	4,166	5,101	122.4
California, San Francisco	2,915	528	18.1
Citizens, New York	6,316	3,237	51.2
Commercial Union, London	18,635	1,472	78.1
Continental, New York	14,920	10,447	70.0
Crescent, New Orleans	95,559	48,110	50.3
Dakota F. and M., Dakota	11,535	7,742	67.1
Exchange, New York	5,659	519	9.1
Farragut, New York	5,706	2,742	48.0

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Louisiana—*Cont.*			
Fire Association, New York	$2,648	.....	....
Fire Association, Philadelphia	6,119	$541	8.8
Firemens, New York	94	.....	....
Germania, New York	6,276	3,779	60.2
German-American, New York	48,300	14,757	30.5
Greenwich, New York	2,126	.....	....
Guardian, London	10,815	9,364	86.5
Hamburg-Bremen, Hamburg	8,732	5,059	57.9
Hanover, New York	12,631	6,475	51.2
Hartford, Hartford	32,508	4,147	12.7
Home, New York	21,987	8,380	38.1
Howard, New York	3,492	2,473	70.8
Imperial, London	12,204	4,957	40.6
Insurance Company of N. America, Philadelphia	9,382	5,650	60.2
Lafayette, New Orleans	41,959	10,525	25.0
Lancashire, Manchester	14,524	2,740	18.9
Liberty, New York	7,779	1,723	22.1
Lion, London	15,825	918	5.8
Liverpool and London and Globe, Liverpool	108,440	34,553	31.8
London Assurance, London	6,832	8,197	119.9
London and Lancashire, Liverpool	35,966	2,941	8.1
Louisville Underwriters, Louisville	16,337	2,163	13.2
Manchester, Manchester	6,525	1,527	23.4
Mechanics and Traders, New Orleans	122,709	65,718	53.5
Merchants, Newark	18,096	13,606	75.1
Niagara, New York	6,386	2,391	37.4
North British and Mercantile, London	28,983	15,350	52.2
Northern, London	17,758	5,493	30.8
Norwich Union, Norwich	10,416	1,725	16.5
Orient, Hartford	2,695	.....	....
Phenix, Brooklyn	26,012	13,028	50.0
Phœnix, Hartford	8,099	5,293	65.3
Phœnix, London	14,701	6,783	46.0
Providence-Washington, Providence	9,921	3,156	31.8
Queen, Liverpool	42,659	14,809	34.7
Royal, Liverpool	66,415	20,769	31.2
St. Paul F. and M., St. Paul	19,577	19,835	101.4
Scottish Union and National, Edinburgh	15,326	7,909	51.6
Security, New Haven	2,090	.....	....

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Maine—*Cont.*			
Lancashire, Manchester	$10,986	$5,551	50.5
Liberty, New York	4,619	189	4.1
Lion, London	2,159	.....	....
Liverpool and London and Globe, Liverpool	60,112	30,476	50.7
London and Lancashire, Liverpool	10,521	7,750	73.7
London Assurance, London	10,678	6,300	59.0
Manufacturers and Builders, New York	2,303	382	16.6
Merchants, Newark	12 422	2,425	19.5
Merchants, Providence	4,072	1,281	31.5
Meriden, Meriden	3,448	1,797	52.1
National, Hartford	17,183	6,209	36.1
National, New York	365	.....	....
Neptune F. and M., Boston	3,844	3,959	103.0
New Hampshire, Manchester	13,474	7,328	54.4
Niagara, New York	26,977	24,334	....
North British and Mercantile, London	18,044	4,621	25.6
Northern Assurance, London	8,495	5,492	90.2
Norwich Union, Norwich	8,765	3,551	40.5
Orient, Hartford	17,255	1,446	8.4
Pacific, New York	2,934	2,805	95 6
Pennsylvania, Philadelphia	37,225	13,686	36.8
Peoples, Manchester	19,889	8,807	44.3
Phenix, Brooklyn	23,283	8,567	36.8
Phœnix, Hartford	63,388	38,882	61.3
Phœnix Assurance, London	19,253	14,427	74.9
Providence-Washington, Providence	8,742	2,055	23.5
Queen, Liverpool	16,722	6,766	40.5
Rochester German, Rochester	1,282	262	20.4
Royal, Liverpool	60,140	28,436	47.3
Scottish Union and National, Edinburgh	2,931	542	18.5
Security, New Haven	2,621	1,491	56.9
Springfield F. and M., Springfield	41,746	14,189	34.0
Sun, London	5,798	5,495	93.6
Traders, Chicago	7,318	2,846	38.9
Union, Pittsburgh	10,029	4,524	45.1
United Firemens, Philadelphia	2,653	452	17.1
United States, New York	1,292	328	25.4
Westchester, New York	5,198	2,415	46.5
Western Assurance, Toronto	4,669	1,079	23.2

Springfield F. and M., Springfield	$15,750	$9,045	57.4
Sun Fire Office, London	26,858	13,084	49.7
Sun Mutual, New Orleans	109,976	50,574	45.9
Union, Philadelphia	2,164	8,361	386.3
Westchester, New York	5,229	4,125	78.8
Western, Toronto	23,181	6,715	28.9
Williamsburgh City, Brooklyn	984	504	51.2
Totals	$1,229,418	$514,439	41.8
MAINE.			
Ætna, Hartford	$80,124	$32,683	40.8
American, Boston	1,787	....	....
American, Newark	1,114	710	63.7
American, New York	320	.....	....
American, Philadelphia	5,679	4,924	86.7
American Central, St. Louis	3,975	1,652	41.6
Anglo-Nevada, San Francisco	8,897	5,489	61.7
Atlantic F. and M., Providence	1,038	250	24.1
Boatman's F. and M., Pittsburgh	1,684	563	33.4
British America, Toronto	5,583	1,643	29.4
Buffalo German, Buffalo	5,793	1,805	31.1
California, San Francisco	1,121	.....	....
Citizens, Pittsburgh	4,281	2,927	68.4
City of London, London	8,624	2,356	27.3
Commerce, Albany	3,300	538	16.3
Commercial Union, London	24,253	10,096	41.5
Connecticut, Hartford	19,452	9,764	50.2
Continental, New York	12,566	5,615	44.7
Dwelling House, Boston	4,303	6,488	150.8
Equitable F. and M., Providence	3,931	2,558	65.1
Fire Association, Philadelphia	25,328	12,752	50.4
Firemans Fund, San Francisco	5,097	3,041	59.7
Firemens, Boston	3,652	5,552	152.0
First National, Worcester	11,546	5,395	46.7
Franklin, Philadelphia	6,064	6,648	109.6
German American, New York	12,848	12,075	94.0
Germania, New York	8,555	4,979	58.2
Girard F. and M., Philadelphia	8,315	316	9.5
Granite State, Portsmouth	15,562	5,403	34.7
Guardian Assurance, London	14,273	2,672	18.7
Hamburg-Bremen, Hamburg	1,434	41	2.9
Hanover, New York	22,136	11,728	53.0
Hartford, Hartford	43,431	14,867	34.2
Home, New York	56,818	21,368	37.6
Imperial, London	25,196	14,995	59.5
Insurance Co. of North America, Philadelphia	40,445	24,942	61.7
Insurance Co. of Pennsylvania, Philadelphia	17,410	9,360	53.8
Williamsburgh City, Brooklyn	$3,318	$27	0.8
Total	$1,087,088	$517,327	47.5
MARYLAND.			
Ætna, Hartford	$31,440	$33,694	107.1
Agricultural, Watertown	21,214	10,039	47.3
Alliance, New York	5,210	1,381	26.5
American, Baltimore	22,704	5,410	23.8
American, Boston	7,906	6,465	81.8
American, Newark	5,400	6,261	115.9
American, New York	6,026	6,075	100.8
American, Philadelphia	14,497	8,436	58.2
American Central, St. Louis	5,085	9,065	178.3
Anglo-Nevada, San Francisco	6,254	10,155	162.4
Associated Firemens, Baltimore	28,044	12,149	43.3
Baltimore, Baltimore	45,932	35,021	76.2
Baltimore Equitable Society, Baltimore	33,720	20,031	59.4
British America, Toronto	8,152	3,667	45.0
Boatmans F. and M., Pittsburgh	4,905	3,558	60.8
Boston Marine, Boston	36,534	31,433	86.0
Boylston, Boston	5,082	1,845	36.3
California, San Francisco	13,402	12,604	94.0
Commerce, Albany	1,963	493	25.1
Commercial, San Francisco	4,632	1,649	35.6
Commercial Union, London	23,028	43,626	189.4
Citizens, New York	4,299	9,613	223.6
City of London, London	5,327	8,942	167.9
Commonwealth, New York	2,374	.....	....
Connecticut, Hartford	9,947	9,799	98.5
Continental, New York	34,916	29,158	83.5
Delaware Mutual Safety, Philadelphia	4,502	2,537	56.4
Equitable F. and M., Providence	12,232	8,633	70.6
Exchange, New York	478	2,782	582.0
Farmers, Cincinnati	16,874	8,780	52.0
Fire Association, New York	6,468	15,185	234.8
Fire Association, Philadelphia	24,928	18,218	73.1
Fire Ins. Co. of the County of Philadelphia, Phila.	6,586	3,631	55.1
Firemans Fund, San Francisco	6,652	10,106	151.9
Firemens, Baltimore	49,171	31,821	64.7
Firemens, Newark	3,247	5,000	154.0
Franklin, Philadelphia	8,072	4,774	58.8
German, Baltimore	112,825	77,870	69.0
German-American, Baltimore	25,987	10,750	41.4
German-American, New York	19,971	20,479	102.5
Germania, New York	28,084	17,477	62.2
Girard F. and M., Philadelphia	5,128	4,269	83.2
Glens Falls, Glens Falls	7,425	5,771	77.7

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Maryland—*Cont.*			
Guardian, London	$8,214	$20,600	250.8
Guardian, New York	1,777	2,955	166.3
Hamburg-Bremen, Hamburg	7,783	37,572	482.7
Hanover, New York	8,860	8,886	100.3
Hartford, Hartford	17,060	17,706	103.8
Home, Baltimore	26,697	19,439	72.9
Home, New York	19,322	16,121	83.4
Howard, Baltimore	26,260	12,817	48.8
Imperial, London	8,624	14,906	172.8
India Mutual, Boston	2,876	40	1.4
Insurance Co. of North America, Philadelphia	41,168	13,343	32.4
Insurance Co. of the State of Pennsylvania, Phila.	6,950	817	11.8
Jefferson, New York	3,206	7,656	238.8
Jersey City, Jersey City	1,548	990	64.0
Kent County Mutual, Dover	4,862	10,171	209.2
Kings County, Brooklyn	4,261	902	21.2
Lancashire, Manchester	10,999	31,649	287.7
Liberty, New York	7,114	6,042	84.9
Lion, London	9,774	10,091	103.2
Liverpool and London and Globe, Liverpool	45,022	88,301	196.1
London and Lancashire, Liverpool	18,376	19,561	106.4
London Assurance, London	10,375	14,747	142.1
Long Island, Brooklyn	13,814	3,300	23.9
Lumbermens, Philadelphia	5,463	4,860	89.0
Manufacturers and Builders, New York	3,929	9,526	242.4
Maryland, Baltimore	16,229	5,129	31.6
Mercantile F. and M., Boston	3,477	3,800	109.3
Mechanics, Philadelphia	5,960	6,294	105.6
Merchants, Newark	7,482	18,440	246.5
Merchants, Providence	8,391	9,887	117.8
Milwaukee Mechanics, Milwaukee	70	.....	....
Mutual, Baltimore	6,326	5	....
Mutual, Chicago	1,505	.....	....
Mutual, New York	16,453	46,771	284.3
National, Baltimore	15,546	9,458	60.8
National, Hartford	8,127	7,093	87.3
Newark, Newark	3,266	1,858	57.2
New York, New York	934	2,028	217.1
New Hampshire, Manchester	7,166	10,477	146.2

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Massachusetts.			
Ætna, Hartford	$142,747	$96,981	67.9
Albany, Albany	11,514	5,073	49.5
Alliance, New York	13,672	2,829	20.8
American, Boston	35,863	17,407	48.5
American, Newark	35,178	23,252	66.1
American, New York	32,206	10,822	33.6
American, Philadelphia	85,755	68,484	79.9
American Central, St. Louis	19,204	6,708	34.9
Anglo-Nevada, San Francisco	46,401	39,147	84.3
Atlantic F. and M., Providence	6,585	9,159	139.1
Boatmans, Pittsburgh	5,057	4,736	93.7
Boylston, Boston	86,340	37,645	42.9
British America, Toronto	38,006	33,437	88.0
Buffalo German, Buffalo	16,839	15,258	90.6
California, San Francisco	30,086	17,380	57.8
Citizens, Cincinnati	20,191	17,414	86.2
Citizens, New York	27,606	25,515	92.4
Citizens, Pittsburgh	12,363	14,394	116.4
Citizens, St. Louis	4,199	2,684	63.9
City, New York	5,133	102	2.0
City of London, London	88,076	68,658	78.0
Commerce, Albany	14,985	6,622	44.2
Commercial, San Francisco	8,815	6,719	76.2
Commercial Union, London	134,351	88,249	65.7
Commonwealth, New York	23,208	4,477	19.3
Concordia, Milwaukee	10,901	13,253	121.6
Connecticut, Hartford	82,075	44,702	54.5
Continental, New York	608,265	42,176	39.0
Delaware Mutual Safety, Philadelphia	171,525	106,780	62.3
Detroit F. and M., Detroit	771	.....	....
Dwelling House, Boston	31,129	2,340	7.5
Eliot, Boston	25,372	19,173	75.6
Empire State, Rochester	6,091	2,430	40.1
Enterprise F. and M., Cincinnati	5,435	2,127	39.1
Equitable F. and M., Providence	43,438	23,442	54.0
Exchange, New York	36,286	20,232	55.8
Farragut, New York	4,394	5,710	129.9
Fidelity F. and M., Cincinnati	4,252	3,968	93.3
Fire Association, New York	17,105	4,386	25.6

New York Bowery, New York	$4.239	$4.357	102.8
New York Equitable, New York	2,343	2,481	105.9
Niagara, New York	11,749	11,437	97.3
North American, Boston	2,761	1,207	43.7
North British and Mercantile, London	21,035	30,712	146.0
Northern Assurance, London	12,719	5,836	45.9
Northwestern National, Milwaukee	2,738	3.850	140.6
Norwich Union, Norwich	10,502	15,007	142.9
Old Town, Baltimore	7,838	660	8.4
Orient, Hartford	9,581	8,452	88.2
Pacific, New York	2,073	8,095	390.5
Peabody, Baltimore	27,973	28,706	102.6
Phenix, Brooklyn	19,688	22,833	116.0
Phœnix, Hartford	13 441	8,152	60.7
Phœnix, London	20,776	23,100	111.2
Pennsylvania, Philadelphia	16,996	21,377	125.8
Peoples, Manchester	3,115	2,044	65.6
Peoples, Pittsburgh	3,955	2,374	60.0
Potomac, Baltimore	16,007	12,755	79.7
Providence-Washington, Providence	13,623	8,880	65.2
Prudential Fire Association, New York	2,584	.....	....
Queen, Liverpool	12,127	29,716	245 0
Reliance, Philadelphia	7,201	8,787	122.0
Rochester German, Rochester	4,206	6,994	166.3
Royal, Liverpool	51,849	27,396	52.8
St. Paul F. and M., St. Paul	8,794	5,347	....
Scottish Union and National, Edinburgh	13,663	13,248	97.0
Sea, Liverpool	1,763	.....	....
Springfield F. and M., Springfield	14,861	14,145	95.2
Spring Garden, Philadelphia	8,895	1,532	17.2
Sun Fire Office, London	10,625	9,214	86.7
Traders, Chicago	7,171	8,337	116.3
Transatlantic, Hamburg	4,578	260	5.7
Union, Philadelphia	8,219	5,876	71.5
Union, San Francisco	10,516	7,044	67.0
United Firemens, Philadelphia	5,189	5,978	115.2
Washington, Cincinnati	3,100	1,651	53.3
West Baltimore, Baltimore	9,061	564	6.2
Westchester, New York	7,786	4,132	53.0
Western, Pittsburgh	7,449	4,929	66.2
Western, Toronto	43,130	23,047	53.4
Williamsburgh City, Brooklyn	2,924	3,180	108.8
Total	$1,610,732	$1,466,582	91.0

Fire Association, Philadelphia	$101,154	$58,289	57.6
Fire Insurance Company County of Philadelphia	9,831	1,539	15.7
Firemans Fund, San Francisco	44,636	26,217	58.5
Firemens, Baltimore	6,100	870	14 3
Firemens Fire, Boston	68,677	24,868	36.2
Firemens, Dayton	10,065	10,228	101.6
Firemens, Newark	22,764	13,132	57.2
Firemens, New York	5,293	773	14.6
First National, Worcester	60,268	52,023	86.3
Franklin, Columbus	8,665	2,649	30.6
Franklin, Philadelphia	40,143	17,630	43.9
German Pittsburgh	5,013	4,281	85 4
German-American, New York	89,742	48,426	53 6
Germania, New York	53,244	28,364	53.3
Girard F. and M., Philadelphia	22,653	17,206	76.0
Glens Falls, Glens Falls	25,418	18,352	72.2
Grand Rapids, Grand Rapids	5,694	3,073	54.0
Granite State, Manchester	26,399	26,185	99.2
Greenwich, New York	11,279	3,671	32.5
Guardian, London	108,286	37,666	34.8
Guardian, New York	4,871	2,760	56.7
Hamburg-Bremen, Hamburg	39,828	20,595	51.7
Hanover, New York	61,883	41,793	67.5
Hartford, Hartford	101,497	62,980	62.1
Home, New York	282,394	164,857	58.4
Imperial, London	118,239	64,526	54.3
Insurance Co. of North America, Philadelphia	393,844	256,886	65.2
Ins. Co. State of Pennsylvania, Philadelphia	32,593	15,152	46.5
Jefferson, New York	5,050	3,575	70.8
Jersey City, Jersey City	6,995	990	14 2
Lancashire, Manchester	73,216	48,394	66.1
Liberty, New York	39,337	30,790	78.3
Lion, London	20,885	11,366	54.4
Liverpool and London and Globe, Liverpool	246,119	131,872	53.6
London and Lancashire, London	117,585	92,406	78.8
London Assurance Corporation, London	48,205	26,361	54.7
Long Island, Brooklyn	8,376	5,157	61.6
Lumbermens, Philadelphia	4,821	1,530	31.7
Manufacturers and Builders, New York	7,908	5,150	65.1
Manufacturers and Merchants, Pittsburgh	4,201	4,549	108.3
Marine, St. Louis	2,612	1,733	66.3
Mechanics, Philadelphia	10,442	2,892	27.7
Mercantile, Cleveland	10,945	4,736	43.3
Mercantile F. and M., Boston	18,667	10,285	55.1
Merchants, Newark	66,568	50,293	75.6
Merchants, Providence	33,944	22,806	67.2
Meriden, Meriden	51,277	34,734	67.7
Michigan F. and M., Detroit	21,101	7,243	34.3

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Massachusetts—*Cont.*			
Middlesex Mutual, Middletown	$86	.....	....
Milwaukee Mechanics, Milwaukee	9,429	$4,297	45.6
Mutual, New York	64,453	31,966	49.6
National, Hartford	100,540	64,358	64.0
National, New York	11,465	10,232	89.2
Neptune F. and M., Boston	100,034	72,592	72.6
Newark, Newark	11,598	5,059	43.6
New Hampshire, Manchester	70,413	61,213	86.9
New York, New York	8,729	8,880	101.8
New York Bowery, New York	33,280	25,981	78.1
New York Equitable, New York	6,363	6,110	96.0
Niagara, New York	123,978	70,588	56 9
North American, Boston	70,735	27,582	39.0
North British and Mercantile, London	171,427	100,489	58.6
Northern, London	85,826	73,741	85.9
North River, New York	2,604	.....	....
Northwestern National, Milwaukee	15,552	13,484	86.7
Norwich Union, Norwich	72,091	36,636	50.8
Orient, Hartford	53,878	23,065	42.8
Pacific, New York	25,814	10,444	40.5
Packers and Provision Dealers, Chicago	5,730	1,925	33.6
Pennsylvania, Philadelphia	86,804	66,835	76.9
Peoples, Manchester	30,493	26,154	86.0
Peoples, New York	7,620	6,530	85.7
Peoples, Pittsburgh	15,022	12,379	82.4
Phenix, Brooklyn	122,358	44,900	36.7
Phœnix, Hartford	99,017	62,824	63.4
Phœnix, London	114,399	72,962	63.8
Providence-Washington, Providence	153,140	87,574	57.2
Queen, Liverpool	92,696	39,377	42.9
Reading, Reading	6,991	780	11.7
Reliance, Philadelphia	18,918	7,224	38.1
Rochester German, Rochester	26,894	25,473	94.7
Rutgers, New York	7,963	3,500	44.0
Royal, Liverpool	249,898	148,175	59.7
St. Paul F. and M., St. Paul	16,289	9,906	60 8
Scottish Union and National, Edinburgh	30,446	18,499	60.8
Security, New Haven	31,056	20,679	66.6
Springfield F. and M., Springfield	153,671	91,413	59.5

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Michigan—*Cont.*			
Eureka F. and M., Cincinnati	$7,747	$3,458	44.6
Exchange, New York	8,442	249	2.9
Farragut, New York	3,374	2,838	84.1
Firemens, Dayton	10,421	3,951	37.9
Firemens, Newark	4,708	2,065	43 9
Firemans Fund, San Francisco	43,596	21,536	49 4
Fire Association, Philadelphia	56,319	40,332	71.6
Fire Ins. Co. of the County of Philadelphia, Phila.	3,711	1,408	37.9
Franklin, Columbus	3,055	2,591	84.8
Franklin, Philadelphia	28,234	9,374	33.2
German, Freeport	49,106	31,839	63 9
German-American, New York	54,716	22,365	40.9
German, Peoria	9,688	4,173	43.1
German, Pittsburgh	4,323	3,293	76.2
Germania, New York	36,931	15,403	41.7
Germania F. and M., Cincinnati	9 664	182	1.9
Girard F. and M., Philadelphia	17,086	3,826	22.4
Glens Falls, Glens Falls	11,035	10,964	99.4
Grand Rapids, Grand Rapids	62,236	34,608	55.6
Granite State, Portsmouth	4,720	2,079	44.0
Greenwich, New York	7,730	4,038	52.2
Guardian, London	17,122	5,277	30.8
Guardian, New York	755	.....	....
Hamburg-Bremen, Hamburg	28,107	15,729	56.0
Hanover, New York	38,570	19,574	50.7
Hartford, Hartford	106,437	61,044	57.4
Hekla, Madison	3,241	1,020	31.5
Hibernia, New Orleans	18,975	16,583	87.4
Home, New York	122,331	62,651	51.2
Imperial, London	37,238	20,766	55.8
Insurance Co. of North America, Philadelphia	89,132	41,265	46.3
Insurance Co. of the State of Pennsylvania, Phila.	12,323	7,868	63.8
Kings County, Brooklyn	3,193	5,080	160.0
Lancashire, Manchester	35,283	22,914	64 9
Liberty, New York	23,033	4,967	21.6
Lion, London	7,100	5,429	76.5
Liverpool and London and Globe, Liverpool	84,856	37,754	44 5
London and Lancashire, Liverpool	28,407	6,520	23.0
Long Island, Brooklyn	4,788	614	12.8

Spring Garden, Philadelphia	$33,190	$22,784	68.5
Standard, New York	4,500	3,599	78.0
Sun Fire Office, London	136,869	55,060	40.2
Teutonia, Philadelphia	1,860	25	1.3
Traders, Chicago	63,328	44,168	69.7
Transatlantic, Hamburg	6,719	4,672	69.5
Union, Philadelphia	85,613	57,052	66.6
Union, San Francisco	19,285	8,610	44.6
United Firemans, Philadelphia	19,234	6,593	34.3
United Fire Reinsurance, Manchester	9,136	7,230	79.1
United States, New York	5,151	4,798	98.2
Westchester, New Rochelle	54,247	22,393	41.3
Western, Pittsburgh	15,273	13,052	85.5
Western, Toronto	53,196	25,705	48.3
Williamsburgh City, Brooklyn	27,744	13,608	49.0
Total	$7,393,111	$4,118,839	55.7

MICHIGAN.

Ætna, Hartford	$94,911	$49,841	52.5
Agricultural, Watertown	9,972	3,492	35.0
Amazon, Cincinnati	16,246	8,882	54.7
American, Boston	9,409	4,736	50.3
American, Newark	3,516	1,007	28.4
American Central, St. Louis	7,655	4,790	62.6
American, New York	4,752	954	20.1
American, Philadelphia	71,509	47,429	66.3
Artisans, Pittsburgh	1,219	451	37.0
Aurora F. and M., Cincinnati	5,143	1,564	30.4
Boatmans F. and M., Pittsburgh	6,008	5,338	88.8
Boylston, Boston	13,607	4,092	30.1
British America, Toronto	37,972	31,413	82.7
Buffalo German, Buffalo	25,647	7,328	28.6
California, San Francisco	20,414	15,056	73.8
Citizens, New York	19,286	9,787	50.7
Citizens, Pittsburgh	18,814	4,763	25.3
City of London, London	14,889	11,102	74.5
Commerce, Albany	8,306	4,994	60.1
Commercial Union, London	89,898	42,350	47.1
Concordia, Milwaukee	24,355	23,201	95.3
Connecticut, Hartford	52,018	14,941	28.7
Continental, New York	64,090	35,191	54.9
Cooper, Dayton	23,369	14,667	62.8
Detroit F. and M., Detroit	132,893	40,468	30.5
Dwelling House, Boston	17,018	4,637	27.2
Eagle, New York	704	24	3.4
Empire State, Rochester	5,693	1,486	26.1
Equitable F. and M., Providence	11,154	3,926	35.2
Mannheim, Mannheim	$4,230	.....	....
Manufacturers and Builders, New York	9,729	$758	7.8
Manufacturers and Merchants, Pittsburgh	2,189	538	24.6
Mechanics, Philadelphia	2,839	2,401	84.6
Mercantile, Cleveland	23,333	4,933	18.6
Mercantile, New York	1,894	1,150	60.7
Mercantile F. and M., Boston	10,652	3,144	10.8
Merchants, Newark	14,823	5,323	35.9
Merchants, Providence	9,973	3,926	39.4
Michigan F. and M., Detroit	108,484	31,326	28.9
Milwaukee Mechanics, Milwaukee	28,393	13,925	49.0
National, Hartford	50,674	18,635	36.8
National, New York	2,605	1,558	59.8
Newark, Newark	8,274	3,847	46.5
New Hampshire, Manchester	24,650	7,274	29.5
New York Bowery, New York	12,507	556	44.5
Niagara, New York	72,148	32,445	45.0
North American, Boston	2,471	2,768	11.2
North British and Mercantile, London	85,621	31,340	37.8
Northern, London	39,875	23,652	59.1
Northwestern National, Milwaukee	35,573	19,886	55.9
Norwich Union, Norwich	32,236	16,064	49.8
Ohio, Dayton	13,098	6,535	49.9
Ohio Farmers, Le Roy	95,306	38,014	39.9
Orient, Hartford	31,907	14,899	46.7
Pacific, New York	4,994	3,177	63.6
Park, New York	713	555	77.8
Packers and Provision Dealers, **Chicago**	1,843	.....	....
Pennsylvania, Philadelphia	34,578	22,856	66.1
Peoples, Pittsburgh	14,906	9,400	63.1
Peoples, Manchester	12,562	5,615	44.7
Peoples, New York	4,080	128	03.1
Phenix, Brooklyn	88,433	27,765	31.4
Phœnix, Hartford	87,981	32,073	36.5
Phœnix, London	33,381	13,002	38.9
Providence-Washington, **Providence**	13,544	4,158	30.7
Prudential, New York	1,506	.....	....
Queen, Liverpool	44,814	19,662	43.9
Reading, Reading	3,310	25	00.1
Rochester German, Rochester	31,119	9,356	30.1
Royal, Liverpool	36,858	2,525	61.1
Rutgers, New York	5,064	2,399	47.4
Scottish Union and National, Edinburgh	10,513	5,732	54.5
Security, Cincinnati	7,747	3,458	44.6
Security, New Haven	13,487	6,063	45.0
Springfield F. and M., Springfield	40,856	7,313	42.4
Spring Garden, Philadelphia	11,809	6,277	53.2
Standard, New York	2,685	2,731	101.7

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
MICHIGAN—*Cont.*			
St. Paul F. and M., St. Paul	$27,893	$36,180	129 7
Sun, San Francisco	4,580	105	2.3
Sun Fire Office, London	59,919	33,670	56.2
Teutonia, Philadelphia	2,079	1,044	50.2
Teutonia F. and M., Dayton	10,019	2,363	23.6
Traders, Chicago	50,626	50,362	99.5
Transatlantic, Hamburg	7,859	1,079	13.7
Union, San Francisco	34,006	26,449	77.8
Union, Buffalo	2,952	893	30 3
United Firemens, Philadelphia	4.347	1,145	26.3
United States, New York	3,128	242	7.7
Western, Pittsburgh	5,582	1,392	24.9
Western, Toronto	32,887	15,064	45.8
Westchester, New York	47,841	15,624	32.7
Williamsburgh City, Brooklyn	17,026	3,104	18.2
Supplemental Report.			
Anglo-Nevada, San Francisco	23.370	8,138	34 8
Commercial, San Francisco	17,549	18,715	106.6
Merchants, New York	433	451	104.1
Union, Philadelphia	17,321	14,557	84.0
London Assurance, London	20,146	10,342	51.3
Totals	$3,490,337	$1,688,438	48.3
MINNESOTA.			
Ætna, Hartford	$59 737	$21.897	36.6
Agricultural, Watertown	10,782	1,417	13.1
Amazon, Cincinnati	15,159	6,536	43 1
American, Boston	5,369	3,528	60.7
American, Newark	9,180	8,147	88.8
American, New York	16,907	8,025	47.5
American, Philadelphia	48,570	52,644	108.4
American Central, St. Louis	19,054	14,949	78.5
Anglo-Nevada, San Francisco	16,325	7,611	46.6
Boatmans F. and M., Pittsburgh	8,134	11,691	143.7
Boston Marine, Boston	1,091	.....	....
Boylston, Boston	14,574	14,298	98.1
British America, Toronto	18,373	14,621	79.5
British and Foreign Marine, Liverpool	2,058	.....	....
MINNESOTA—*Cont.*			
Hekla, Madison	$14,189	$11,294	79.6
Hibernia, New Orleans	10,680	5,147	48.2
Home, New York	116,898	67,660	57.9
Illinois, Alton	6,576	.....	....
Imperial, London	20,277	13,624	67.2
Insurance Company of N. America, Philadelphia	87,764	42,470	48.4
Ins. Co. of State of Pennsylvania, Philadelphia	9,565	5,802	60.7
Jersey City, Jersey City	4,584	2,561	55.9
Lancashire, Manchester	25,188	21,525	85.5
Liberty, New York	21,475	6,298	29 4
Lion, London	16,657	10,308	61.9
Liverpool and London and Globe, Liverpool	33,341	27,750	83.3
Long Island, Brooklyn	7,972	5,860	73.8
London and Lancashire, London	18,021	8,534	47.4
London Assurance, London	16,752	10,248	61.2
Mannheim, Mannheim	3.931	.....	....
Manufacturers, Indianapolis	5,926	1,165	19.7
Manufacturers and Builders, New York	12,213	4,859	39.8
Manufacturers and Merchants, Rockford	8,353	.....	....
Marine	18,463	1,203	65 1
Marine, St. Louis	4,132	1,116	27.3
Mechanics, Philadelphia	10,843	986	9.1
Mercantile, Cleveland	10,529	8,569	81.4
Mercantile F. and M., Boston	6,961	4,767	71.1
Merchants, Newark	16,859	9,715	57.6
Merchants, Providence	8,879	4,952	55.8
Merchants and Manufacturers, Clinton	2,479	.....	....
Michigan F. and M., Detroit	10,853	3,246	29.8
Millers and Manufacturers, Minneapolis	24,356	1,090	4.5
Millers National, Chicago	3,276	.....	....
Milwaukee Mechanics, Milwaukee	34,164	16,463	48.2
Minneapolis, Minneapolis	30,069	4,329	14.4
Minnesota Fire Association, Minneapolis	16,107	6,225	38.6
Miss. Valley Manufacturers, Rock Island	19,416	3,334	17,2
Mutual, Chicago	26,059	27	.1
Mutual Union, Moline	7,284	68	.9
Mutual, Chicago	10,089	8,963	88.8
National, Hartford	41,709	33,334	79.9
National, New York	19,346	7,958	41.1

Buckeye, Shelby	$5,247	$6	....
Buffalo German, Buffalo	25,350	15,048	59.4
Burlington, Burlington	5,001	.....	....
California, San Francisco	14,808	8,239	55.5
Central Manufacturers, Van Wert	5,200	.....	...
Citizens, New York	15,564	10,657	68.5
Citizens, Pittsburgh	8,905	9,573	107.5
City of London, London	10,715	11,861	110.7
Commerce, Albany	7,807	5,912	75.7
Commercial, San Francisco	11,029	6,236	56.5
Commercial Union, London	41,857	27,164	64.7
Commonwealth, Decatur	5.505	509	9.2
Concordia, Milwaukee	27,343	12,038	44.0
Connecticut, Hartford	31,420	28,110	89.5
Continental, New York	141,543	81,826	57.7
Detroit F. and M., Detroit	10,949	6,329	57.8
Detroit Manufacturers, Detroit	1,454	.....	....
Eagle, New York	2,806	.....	....
Empire State, Rochester	5.447	.....	....
Enterprise F. and M., Cincinnati	12,455	8,261	66.3
Equitable F. and M., Providence	8,879	4.952	55 8
Exchange, New York	31,060	4,624	14.9
Farmers, Cincinnati	5,100	128	2.5
Farmers, York	12,740	7 038	55.2
Farragut, New York	14.657	9,836	67.1
Fire Association, New York	12,736	.....	....
Fire Association, Philadelphia	32,002	25.376	79.3
Firemans Fund, San Francisco	40.553	25,129	62.0
Fire Insurance Co. of the Co. of Philadelphia	11,906	6,768	56.8
Firemens, Dayton	8,958	6,750	75.4
Firemens, Newark	12,083	11,097	91.0
Franklin, Columbus	4.560	8,767	192.3
Franklin, Philadelphia	16,478	7,027	42 6
German, Freeport	52,666	39,852	75.7
German, Peoria	17,066	10,533	61.1
German, Pittsburgh	9,907	6,159	62.2
German-American, New York	67,386	37,147	55.1
Germania, New York	35,790	21,217	59.3
German Savings, Quincy	2,086	2,243	107.5
Girard F. and M., Philadelphia	12,317	4,636	37.6
Glens Falls, Glens Falls	6,136	1,883	30.1
Grand Rapids, Grand Rapids	3,805	725	19.1
Greenwich, New York	2,523	70	27 7
Guardian, London	17,544	10,735	61.2
Guardian, New York	4,699	2,439	51 7
Hamburg-Bremen, Hamburg	22,555	11,200	49.7
Hanover, New York	31,129	21,314	68.5
Hartford, Hartford	75,611	36,145	47.8

Newark, Newark	$2,241	$750	33.5
New Hampshire, Manchester	20.584	10,102	49.1
New York, New York	3.341	799	23.9
New York Bowery, New York	14,257	10.763	75.5
Niagara, New York	35,875	18,459	51.2
North American, Boston	6,161	6,138	99.6
North British and Mercantile, London	39.378	28,228	71.7
Northern, London	21,033	14,619	69.6
Northwestern, Rock Island	4.772	.....	....
Northwestern National, Milwaukee	24,309	14,840	61.5
Norwich, Union, Norwich	20,969	8,559	40.8
Orient, Hartford	28,221	15,193	53.8
Oshkosh, Oshkosh	10,101	1,714	17.0
Pacific, Alton	754	.....	....
Pacific, New York	6,316	5,500	89.6
Packers and Provision Dealers, Chicago	4,187	173	4.1
Park, New York	2,698	1,010	26.7
Pennsylvania, Philadelphia	43,623	17,678	40.5
Peoples, Manchester	10,610	5,637	53.1
Peoples, New York	8,847	3.737	42 3
Peoples, Pittsburgh	12,046	11,175	92.8
Phenix, Brooklyn	85,338	37,296	43.7
Phœnix, Cincinnati	4,199	11	.2
Phœnix, Hartford	73,623	32,877	44.7
Phœnix, London	27,494	10,318	37.5
Protection, Hyde Park	2,497	.....	....
Providence-Washington, Providence	17,003	12,777	75.1
Queen, Liverpool	24,040	23,908	99 5
Reliance, Dubuque	8,104	.....	....
Reliance, Philadelphia	9.935	1,973	19.9
Rochester German, Rochester	13,965	14,405	103.2
Rockford, Rockford	10,789	1,610	14.9
Royal, Liverpool	19.559	4.577	23.4
Rutgers, New York	8,072	5,125	63.5
St. Paul F. and M., St. Paul	174,184	104,211	59.8
Scottish Union and National, Edinburgh and Lon	26,956	12,483	46.3
Sea	1,502	.....	....
Security, New Haven	16,286	17,629	108.2
Springfield F. and M., Springfield	59.325	28 220	47.6
Spring Garden, Philadelphia	13,969	8,085	57.9
Standard, New York	6,774	5,764	85.1
State, Des Moines	47,987	17,420	36.3
Sun, San Francisco	8,331	6,310	75.7
Sun Fire Office, London	35,922	33,291	92.7
Sun Mutual, New Orleans	13,398	13,552	101.1
Syndicate, Minneapolis	35,826	23,992	67.0
Teutonia, Philadelphia	2,678	1,412	52.7
Traders, Chicago	23,347	11,776	50.4

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Minnesota—*Cont.*			
Transatlantic, Hamburg	$10,640	$7,304	68.6
Union, San Francisco	16,169	15,374	95.1
Union, Philadelphia	9,024	4,779	53.0
Union Marine	3,541	.....	....
United Firemens, Philadelphia	12,356	8,862	71.7
United States, New York	9,983	3,597	36.0
Westchester, New York	21,614	14,419	66 7
Western, Pittsburgh	17,540	16,095	91 8
Western, Toronto	28,533	12,265	46.5
Western Home, Sioux City	12,370	1,758	142.1
Western Manufacturers, Chicago	11,416	.....	....
Williamsburgh City, Brooklyn	16,704	5,447	32.7
Total	$3,232,241	$1,776,369	54.9
Mississippi.			
Cincinnati, Cincinnati	$336	.....	....
Crescent City, New Orleans	62,858	$24,822	39.5
Georgia Home, Columbus	27,879	9,707	34.8
Germania, New York	12,952	1,187	91.6
Hanover, New York	16,044	4,410	27.5
Mississippi Home, Vicksburg	59,203	25,409	42.9
Phœnix, Hartford	32,459	15,047	46.4
Sun, New Orleans	26,206	11,206	43.1
Western, Toronto	37,663	24,989	66.3
Totals	$275,600	$116,867	42.4
Missouri.			
Ætna, Hartford	$71,838	$49,495	68.9
Agricultural, Watertown	21,067	8,199	38.9
Allemania, Pittsburgh	8,615	4,446	51 6
Amazon, Cincinnati	17,231	8,225	47.7
American, Boston	9,175	2,087	22.7
American, Newark	21,225	14,541	68.5
American, New York	23,597	12,530	53.1
American, Philadelphia	48,761	28,960	59.4
American Central, St. Louis	114,159	61,153	53.6
Anglo-Nevada, San Francisco	19,951	16,779	87.2
Boatmans F. and M., Pittsburgh	10,699	10,896	101.8

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Missouri—*Cont.*			
Grand Rapids, Grand Rapids	$8,748	$5,494	62.8
Granite State, Portsmouth	18,558	10,571	57.0
Greenwich, New York	10,477	854	8 2
Guardian, London	18,408	6,857	37.3
Guardian, New York	11,983	6,338	52 9
Hamburg-Bremen, Hamburg	27,907	11,619	41 6
Hanover, New York	55,029	34,906	63.4
Hartford, Hartford	86,702	39,975	46.2
Hekla, Madison	3,937	776	19.7
Hibernia, New Orleans	23,155	14,808	64.0
Home, New York	194,500	112,503	57.8
Hope, St. Louis	10,939	4,656	42.6
Imperial, London	23,524	12,887	54.7
Insurance Co. of North America, Philadelphia	95,431	77,209	80.9
Insurance Company of the State of Pa., Phila	14,886	6,183	41.5
Jefferson, New York	5,211	488	9.4
Jefferson, St. Louis	30,903	3,558	11.5
Jersey City, Jersey City	4,338	2,415	56.5
Laclede F. and M., St. Louis	5,982	3,138	52.5
Lancashire, Manchester	31,752	20,097	63.3
Liberty, New York	23,217	6,284	27.1
Lion, London	23,522	6,640	28.2
Liverpool and London and Globe, Liverpool	62,994	28,481	45.2
London and Lancashire, Liverpool	22,523	8,954	39.8
London Assurance Corporation, London	35,028	10,413	29.7
Long Island, Brooklyn	11,445	6,004	52.4
Louisville Underwriters, Louisville	6,969	6,643	96.2
Lumbermans, Philadelphia	2,087	.....	....
Mannheim, Mannheim	1,525	12,855	843.0
Manufacturers and Builders, New York	14,012	5,917	42.2
Manufacturers and Merchants, Pittsburgh	5,186	1,704	32.9
Marine, St. Louis	18,157	9,613	52,9
Mechanics, Philadelphia	10,979	5,476	50.0
Mechanics and Traders, New Orleans	9,740	10,955	112.9
Mercantile, Cleveland	11,310	6,715	59.4
Mercantile F. and M., Boston	6,743	607	9.0
Merchants, Newark	24,028	9,877	41.1
Merchants, Providence	13,181	5,815	44.1
Michigan F. and M., Detroit	14,665	5,568	38.0

Boylston, Boston	$12,036	$559	4.6
British America, Toronto	24,040	12,882	53.6
British and Foreign Marine, Liverpool	2,367	.....	....
Buffalo German, Buffalo	28,644	14,365	50 2
California, San Francisco	22,252	17,663	79.4
Carondelet Home, St. Louis	1,057	141	13 3
Citizens, Cincinnati	22,138	11,005	49.7
Citizens, New York	27,515	17,445	63.4
Citizens, Pittsburgh	15,615	14,649	93.8
Citizens, St. Louis	20,195	3,567	17.7
City of London, London	24,271	16,022	66.0
Commerce, Albany	4,706	5,758	122.4
Commercial, San Francisco	22,458	14,605	65.0
Commercial Union, London	60,405	54,096	89.5
Commonwealth, New York	20,260	476	2.3
Concordia, Milwaukee	22,509	10,682	47.5
Connecticut, Hartford	49,920	23,130	46.3
Continental, New York	155,193	78,430	50.5
Delaware Mutual Safety, Philadelphia	11,823	3,808	32.2
Detroit F. and M., Detroit	14,905	2,479	16.6
Dwelling House, Boston	48,997	14,561	29.7
Eagle, New York	712	.....	....
Eliot, Boston	5,808	2,411	41.5
Empire State, Rochester	7,920	3,103	39.2
Enterprise F. and M., Cincinnati	9,734	3,758	38.6
Equitable F. and M., Providence	13,181	5,815	44.1
Exchange, New York	10,211	3,189	31.2
Farragut, New York	9,842	6,164	62.6
Fidelity F. and M., Cincinnati	9,431	1,656	17.6
Fire Association, Philadelphia	67,635	35,909	53.1
Fire Ins. Co. of Co. of Philadelphia, Philadelphia	11,720	7,636	65.2
Firemens, Baltimore	11,769	6,944	59 0
Firemens, Boston	5,998	2,197	36.6
Firemens, Dayton	12,891	6,418	49.8
Firemens, Newark	18,139	3,097	17.1
Firemans Fund, San Francisco	32,240	12,372	38.4
Franklin, Columbus	1,245	10	.8
Franklin, Philadelphia	24,876	11,301	45.8
Franklin, St. Louis	19,458	5,027	25.8
German, Freeport	162,307	95,663	58.9
German, Peoria	14,282	12,334	86.6
German, Pittsburgh	26,984	22,777	84.4
German, St. Louis	1,795	.....	....
German-American, New York	97,515	62,172	63.8
Germania, New Orleans	13,256	16,545	124.8
Germania, New York	39,834	28,267	71.0
Girard F. and M., Philadelphia	11,860	3,578	30.2
Glens Falls, Glens Falls	30,816	6,522	21.2

Milwaukee Mechanics, Milwaukee	$19,590	$18,848	96 0
Missouri State, St. Louis	9,161	8,747	95.5
Mound City, St. Louis	20,494	3,126	15.3
National, Hartford	56,836	18,877	33.2
National, New York	11,242	2,479	22.1
Neptune F. and M., Boston	6,299	2,356	37.4
Newark, Newark	8,372	7,692	91.9
New Hampshire, Manchester	30 272	19,896	65.7
New York, New York	21,094	2 281	10.8
New York Bowery, New York	24,828	9,800	39.5
New York Equitable, New York	5,465	436	8.0
Niagara, New York	46,752	22,889	49.0
North American, Boston	5,915	826	14.0
North British and Mercantile, London	95,881	67,520	70.4
Northern, London	35,033	9,135	26.1
North River, New York	5,739	.....	....
Northwestern National, Milwaukee	19,699	9 802	49.8
Norwich Union, Norwich	37,187	27,227	73 2
Oakland Home, San Francisco	32,083	26,499	82.6
Orient, Hartford	30,152	24,197	80.3
Pacific, New York	13,823	1,434	14.7
Packers and Provision Dealers, Chicago	3,203	2,270	70.9
Pennsylvania, Philadelphia	38,555	25,668	66.6
Peoples, Manchester	21,943	14,671	66.9
Peoples, New York	13,558	4,663	34.4
Peoples, Pittsburgh	11,476	6,197	54.0
Phenix, Brooklyn	69,492	120,326	173.2
Phœnix, Hartford	104,706	52,991	50.6
Phœnix, London	58,377	28,743	49.2
Providence-Washington, Providence	21,316	8,472	39.7
Prudential, New York	3,992	.....	....
Queen, Liverpool	40,854	20,971	51.3
Reading, Reading	6,006	2,619	43.6
Rochester German, Rochester	30,011	11,159	37.2
Rockford, Rockford	8,184	1 487	16,9
Royal, Liverpool	46,769	26,648	57.0
Rutgers, New York	5,876	9	.2
St. Charles, St. Charles	5,398	1,882	34.9
St. Louis, St. Louis	49,233	14,185	29.0
St. Paul F. and M., St. Paul	18,525	9,628	52.0
Scottish Union and National, Edinburgh	41,228	15,424	37.4
Security, New Haven	22,354	9,863	44.1
Southern, New Orleans	37,662	14,344	38.1
Southern California, Los Angeles	2,442	.....	....
Springfield F. and M., Springfield	74,104	31,235	42.2
Spring Garden, Philadelphia	14,243	4,151	29.1
Standard, New York	7,960	2,441	30.7
State, Des Moines	51,301	42,530	82.9

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Missouri—*Cont.*			
State Investment, San Francisco	$9,141	$4,893	53.5
Sun, San Francisco	7,883	6,913	87.7
Sun Fire Office, London	56,198	23,658	42.1
Sun Mutual, New Orleans	12,767	8,695	68.1
Teutonia, New Orleans	4,932	.....	....
Traders, Chicago	24,723	16,079	65.0
Transatlantic, Hamburg	9,395	1,141	12.1
Union, Philadelphia	14,382	8,009	55 7
Union, San Francisco	12,779	5,100	39.9
Union Marine, Liverpool	764	.....	....
United Firemens, Philadelphia	9,188	2,547	27.7
United States, New York	10,520	3,988	37.9
Virginia F. and M., Richmond	8,408	1,547	18.4
Washington, St. Louis	38,844	7,353	18.9
Westchester, New York	37,009	27,288	73.7
Western, Pittsburgh	7,245	8,962	123.7
Western, Toronto	35,842	14,848	41 4
Western Home, Sioux City	14,249	12,676	89.0
Williamsburgh City, Brooklyn	15,623	6,710	42.4
Totals	$4,322,647	$2,329,413	53.9
Montana.			
Ætna, Hartford	$17,766	$4,843	27.2
Agricultural, Watertown	576	.....	....
American, New York	588	.....	....
American, Philadelphia	8,272	2,244	27.1
American Central, St. Louis	1,449	33	2.2
Anglo-Nevada, San Francisco	12,903	7,468	57.9
California, San Francisco	6,719	1,216	180.9
Citizens, Cincinnati	1,241	150	12.0
City of London, London	11,641	4,935	42.3
Commercial, San Francisco	8,472	2,663	31.4
Commercial Union, London	10,756	7,508	69.8
Connecticut, Hartford	8,237	5,031	61.0
Fire Association, Philadelphia	2,717	4	.1
Firemans Fund, San Francisco	24,316	7,746	31.8
Girard F. and M., Philadelphia	1,745	398	22.8
German-American, New York	8,647	1,301	15.0

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Nebraska—*Cont.*			
Citizens, New York	$15,448	$5,105	33.0
Citizens, Pittsburgh	2,805	49	1.7
City of London, London	5,743	1,010	17.6
Concordia, Milwaukee	1,487	1,000	67.3
Connecticut, Hartford	31,930	14,383	45.0
Continental, New York	62,624	17,805	28.4
Commercial Union, London	29,199	6,548	22.4
Commercial, San Francisco	1,654	124	7.5
Dwelling House, Boston	5,187	1,099	21.2
Eagle, New York	1,790	.....	....
Equitable F. and M., Providence	1,229	43	3.5
Farragut, New York	1,495	.....	....
Farmers and Merchants, Lincoln	108,154	20,618	19 1
Fire Association of Philadelphia, Philadelphia	11,254	6,673	59.3
Firemans Fund, San Francisco	14,040	2,392	17.0
Firemens, Dayton	6,899	699	10.0
Firemens, Newark	2,705	62	2.3
Franklin, Columbus	318	.....	....
Franklin, Philadelphia	6,242	2,266	36.3
German, Freeport	103,413	23,744	23.0
German, Peoria	17,608	9,057	51.4
Germania, New York	16,556	4,367	26.4
German-American, New York	36,694	13,399	36.5
Girard F. and M., Philadelphia	3,602	3,190	88.6
Glens Falls, Glens Falls	9,160	945	10.3
Granite State, Portsmouth	3,494	18	.5
Guardian, London	587	.....	....
Hanover, New York	30,895	10,210	33.0
Hamburg-Bremen, Hamburg	8,087	2,887	35.7
Hartford, Hartford	39,546	14,998	37.9
Hibernia, New Orleans	4,572	1,208	26.4
Home, New York	77 531	24,062	31.0
Home, Omaha	128,281	15,582	12.1
Insurance Co. of North America, Philadelphia	36,053	18,435	51.1
Imperial, London	7,948	2,316	29.1
Jersey City, Jersey City	641	.....	....
Lancashire, Manchester	10,652	585	5.5
Liberty, New York	3,852	77	2.0
Lion, London	3,236	282	8.7

Germania, New York	$2,398	$1,540	64 2
German, Freeport	184	.....	....
Hartford, Hartford	16,466	5,511	33.4
Imperial, London	10,860	7,077	65.1
Lancashire, Manchester	4,341	942	21.7
Liberty, New York	2,447	1,209	49.4
Lion, London	8,993	4,219	46.9
Liverpool and London and Globe, Liverpool	13,733	4,099	29 8
London and Lancashire, Liverpool	15,302	7,348	48.0
Michigan F. and M., Detroit	479	508	100.5
Niagara, New York	3,548	678	19.1
Northern Assurance, London	5,198	6,151	118 3
North British and Mercantile, London	13,619	8,605	63.1
Norwich Union, Norwich	6,135	2,656	43.2
Oakland Home, Oakland	1,276	.....	....
Pennsylvania, Philadelphia	4,370	936	21.4
Phenix, Brooklyn	7,010	3,741	53 3
Phœnix, London	8,712	2,832	32.5
Providence-Washington, Providence	5,044	988	19.5
Queen, Liverpool	5,079	3,038	59.8
St. Paul F. and M., St. Paul	4,843	1,143	23 5
Scottish Union and National, Edinburgh	2,955	778	26.3
Security, New Haven	557	.....	....
Springfield F. and M., Springfield	5,993	2,368	39.5
State Investment, San Francisco	4,571	396	8.6
Sun, San Francisco	1,124	1,600	142.3
Sun Fire Office, London	3,449	1,859	53.9
Traders, Chicago	4,874	171	3.5
Union, San Francisco	9,915	2,994	30 2
Union F. and M., Christchurch, N. Z.	3,610	614	17.0
Western, Toronto	4,626	822	17 7
Totals	$307,756	$120,363	39.1

NEBRASKA.

Ætna, Hartford	$20,870	$4,693	22.5
Agricultural, Watertown	1,688	178	10.5
Anglo-Nevada, San Francisco,	13,621	5,337	39.2
Amazon, Cincinnati	5,857	455	7.8
American, Boston	2,305	2,007	87.1
American, Newark	5,465	2,011	36.8
American, New York	3,569	1,055	29.6
American, Philadelphia	10,317	8,504	82.4
American Central, St. Louis	3,679	1,892	51.4
Boylston, Boston	3,755	29	.8
British America, Toronto	5,773	2,042	35.4
Buffalo German, Buffalo	1,139	8	.7
California, San Francisco	5,407	334	6.1
Liverpool and London and Globe, Liverpool	$17,241	$8,885	51.5
London Assurance, London	5,602	.....	....
London and Lancashire, Liverpool	5,493	121	2.2
Long Island, Brooklyn	3,983	2	....
Manufacturers and Builders, New York	4,069	486	11.9
Mechanics, Philadelphia	2,256	.....	....
Mercantile F. and M., Boston	2,274	1,018	44 8
Merchants, Newark	8,193	3,669	44.8
Merchants, Providence	1,229	43	3.5
Michigan F. and M., Detroit	3,651	1,068	29.3
Milwaukee Mechanics, Milwaukee	9,177	1,991	21.7
National, Hartford	21,946	2,235	10 2
Nebraska and Iowa, Omaha	110,282	29,785	27.0
Neptune F. and M., Boston	499	190	38.1
New Hampshire, Manchester	12,229	4,540	37.1
Niagara, New York	15,948	4,767	29.9
North American, Boston	1,107	.....	....
North British and Mercantile, London	30,552	11,552	37.8
Northern, London	7,995	201	2.5
Northwestern National, Milwaukee	10,093	3,909	38.7
Norwich, Norwich	9,385	511	5.4
Oakland Home, Oakland	18,077	2,239	12.4
Orient, Hartford	12,326	2,595	21.1
Pennsylvania, Philadelphia	14,425	2,181	15.1
Peoples, Manchester	2,587	64	2.5
Phenix, Brooklyn	186,030	67,276	36.2
Phœnix, Hartford	42,051	12,019	28.6
Phœnix, London	7,480	1,920	25.7
Providence-Washington, Providence	9,691	1,985	20.5
Queen, Liverpool	17,683	7,247	41.0
Rochester German, Rochester	3,861	998	25.8
Rockford, Rockford	8,868	2,990	33.6
Royal, Liverpool	8,259	1,653	20.0
Scottish Union and National, Edinburgh	4,348	402	9.0
Security, New Haven	5,711	290	5.1
Southern California, Los Angeles	1,800	.....	....
Springfield F. and M., Springfield	49,690	14,890	30.0
Spring Garden, Philadelphia	2,168	4	.2
Standard, New York	2,256	13	.6
State, Des Moines	41,970	15,098	26.0
St. Paul F. and M., St. Paul	10,723	1,964	18.3
Sun, San Francisco	$4,114	$864	21.0
Sun Fire Office, London	6,633	1,142	17.2
Syndicate, Minneapolis	2,136	.....	....
Traders, Chicago	7,497	4,920	65.6
Transatlantic, Hamburg	2,655	55	2.1
Union, San Francisco	6,822	3,803	55.7
Union, Philadelphia	1,088	251	23.1

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Nebraska—*Cont.*			
United Firemens, Philadelphia	$1,181	$10	.8
United States, New York	2,390	.....	....
Western, Toronto	6,865	848	12.4
Westchester, New York	7,149	1,153	16 1
Western Home, Sioux City	7,676	1,664	21.7
Williamsburgh City, Brooklyn	6,868	3,281	47.8
Totals	$1,722,238	$484,765	28.1
Nevada.			
American, New York	$446	.....	....
American, Philadelphia	1,901	.....	....
California, San Francisco	2,169	$1,210	55.8
Commercial, San Francisco	2,107	.....	....
Fire Association, Philadelphia	573	.....	....
Firemens, Newark	172	.....	....
Firemans Fund, San Francisco	8,031	134	1.7
Girard F. and M., Philadelphia	1,510	.....	....
Guardian, London	5,747	45	.8
Hartford, Hartford	4,508	.....	....
Insurance Co. of North America, Philadelphia	998	.....	....
Michigan F. and M., Detroit	16	.....	....
National, Hartford	942	4	.4
North British and Mercantile, London	2,865	.....	....
Oregon F. and M., Portland	114	.....	....
Providence-Washington, Providence	319	.....	....
Sun, New Orleans	178	.....	....
Sun Fire Office, London	2,560	800	31.3
Union, San Francisco	2,080	1,414	68.0
Western, Toronto	2,887	58	2.0
Totals	$40,123	$3,665	9.1
New Jersey.			
Ætna, Hartford	$36,738	$17,077	46.5
Agricultural, Watertown	28,318	12,995	45.9
Alliance, New York	15,544	4,375	28.1
American, Newark	96,096	28,969	30.1
American, New York	22,537	4,171	18.5
American, Philadelphia	32,212	16,056	49.8

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
New Jersey—*Cont.*			
Manufacturers and Builders, New York	$1,210	$96	7.9
Mechanics, Philadelphia	502	.....	....
Merchants, Newark	284,657	33,252	11.6
Milwaukee Mechanics, Milwaukee	760	.....	....
Mount Holly, Mount Holly	12,363	3,297	26.7
Mutual, New York	39,628	2,947	74.4
National, Elizabeth	17,299	17,084	98.8
National, Hartford	10,318	2,520	24.4
National, New York	2,960	1,838	62.1
Neptune F. and M., Boston	7,393	1,580	21.4
Newark, Newark	40,585	11,594	28.6
New Brunswick, New Brunswick	4,592	2,346	51.1
New Hampshire, Manchester	8,851	3,442	38 9
New York Bowery, New York	9,395	6,668	71.0
Niagara, New York	90,745	31,982	35.2
North American, Boston	2,979	1,552	52.1
North British and Mercantile, London	58,116	15,910	27.4
North River, New York	8,409	542	6.4
Northern, London	34,774	18,220	52.4
Northwestern National, Milwaukee	654	6	.9
Norwich Union, Norwich	41,616	27,097	64 9
Orient, Hartford	9,634	2,342	24.3
Pacific, New York	2,804	1,170	41.7
Peoples, Pittsburgh	3,471	872	25.1
Peoples, Manchester	6,835	1,926	28.2
Peoples, New York	5,683	3,139	55.2
Phenix, Brooklyn	77,726	27,072	35.0
Phœnix, Hartford	22,771	15,588	68.4
Phœnix, London	43,941	43,860	99.8
Providence-Washington, Providence	21,400	5,518	25.8
Queen, Liverpool	56,006	15,677	28.0
Reading, Reading	2,269	339	14.9
Rutgers, New York	3,545	1,021	28.8
Royal, Liverpool	80,048	42,007	52.5
Scottish Union and National, Edinburgh	3,784	788	20.8
Springfield F. and M., Springfield	32,494	13,039	40.1
Spring Garden, Philadelphia	3,543	.....	....
Standard, Trenton	15,946	9,859	61.2
St. Paul F. and M., St. Paul	11,649	5,049	43.3

American Central, St. Louis	$10,185	$8,081	79.3
Anglo-Nevada, San Francisco	8,465	5,662	66.9
Boatmans F. and M., Pittsburgh	5,772	3,926	68.0
British America, Toronto	9,057	3,150	34.8
Broadway, New York	1,540	300	19.5
Bucks County Contributionship, Pennsylvania	1,276	525	41.1
Camden, Camden	10,898	2,254	20 7
Citizens, New York	24,917	5,062	20.3
Citizens, Pittsburgh	6,994	2,758	39.4
City of London, London	7,545	4,700	62.3
Commerce, Albany	2,448	1,152	47.1
Commercial, San Francisco	1,670	3,701	221.6
Commercial Union, London	72,965	45,837	62.8
Concordia, Milwaukee	3,461	1,238	35.8
Connecticut, Hartford	7,714	2,000	26.0
Continental, New York	50,792	24,241	47.7
Dutchess County Mutual, Poughkeepsie	13,108	7,366	56.2
Dwelling House, Boston	3,061	63	2.1
Eliot, Boston	9,058	1,654	18.3
Exchange, New York	4,696	1,079	23.0
Farmers, York	3,948	388	9.8
Farragut, New York	1,665	29	1.7
Fire Association, New York	5,572	1,506	9.7
Fire Association of Philadelphia, Philadelphia	19,128	25,861	43.7
Fire Insurance Company, Easton	51,942	1,610	82 9
Fireman's Fund, San Francisco	9,673	3,685	38.1
Firemens, Newark	82,289	29,037	35.3
Franklin, Philadelphia	6,924	879	12.7
German-American, New York	137,332	52,420	38.2
Germania, New York	74,018	23,389	31.6
Girard F. and M., Philadelphia	9,816	1,179	12.0
Glens Falls, Glens Falls	12,482	6,456	51.7
Globe, New York	6,096	1,057	17.3
Greenwich, New York	60,083	31,493	52.4
Guardian, London	22,034	2,142	9.7
Hamburg-Bremen, Hamburg	21,951	9,231	42.1
Hanover, New York	60,885	24,943	41.0
Hartford, Hartford	11,432	3,077	26.9
Home, New York	67,716	34,176	50.5
Imperial, London	17,729	8,008	45.2
Insurance Co. of North America, Philadelphia	67,745	21,611	31.9
Jersey City, Jersey City	25,402	10,087	39 7
Lancashire, Manchester	38,407	12,999	33.8
Liberty, New York	33,628	8,394	25 0
Lion, London	823	11	1.3
Liverpool and London and Globe, Liverpool	191,249	65,776	34.4
London and Lancashire, Liverpool	49,642	20,480	41.3
London Assurance, London	34,412	12,871	37.4
Sun Fire Office, London	$11,424	$6,485	56.8
Transatlantic, Hamburg	10,840	5,214	48.1
Union, Philadelphia	13,080	7,405	56.6
Union, San Francisco	12,974	8,825	68.0
United Firemens, Philadelphia	7,339	1,997	27.2
United States, New York	879	410	46.6
Western, Toronto	3,537	4,634	131.0
Westchester, New York	37,890	8,541	22.5
Williamsburgh City, Brooklyn	19,705	1,169	69.3
Totals	$2,810,113	$1,037,164	36.9

New Mexico.

Ætna, Hartford	$2,827	$2,020	71.5
American Central, St. Louis	1,815	.....	....
American, Philadelphia	3,683	2,061	55.9
Anglo-Nevada, San Francisco	2,397	1,360	56.7
California, San Francisco	3,838	538	14.0
Commercial Union, London	4,792	1,542	32.1
Connecticut, Hartford	3,423	94	2.7
Fire Association, Philadelphia	2,382	.....	....
Firemans Fund, San Francisco	6,052	3,486	57.6
German-American, New York	5,067	6,112	120.6
Germania, New York	2,049	525	25.6
Hartford, Hartford	4,300	13	.3
Home, New York	2,772	31	1.1
Imperial, London	5,688	4,574	70.4
Insurance Co. of North America, Philadelphia	6,626	1,361	20.5
Lancashire, Manchester	1,433	275	19.1
Lion, London	6,201	6,809	109.8
Liverpool and London and Globe, Liverpool	8,344	2,111	25.3
London and Lancashire, Liverpool	4,005	845	21.1
Merchants, Newark	2,406	235	9.7
Michigan F. and M., Detroit	362	37	1.2
National, Hartford	4,243	3,455	81.4
Niagara, New York	68	.....	....
Norwich Union, Norwich	1,563	1,498	95.8
North British and Mercantile, London	4,460	5,552	162.4
Northern, London	2,130	16	.7
Pennsylvania, Philadelphia	4,425	1,013	22.9
Phenix, Brooklyn	4,107	1,366	33.4
Phœnix, Hartford	5,851	4,573	78.1
Phœnix, London	3,772	3,097	82.1
Providence-Washington, Providence	3,300	875	26.5
Queen, Liverpool	4,414	85	1.9
Royal, Liverpool	1,433	275	19.2
St. Paul F. and M., St. Paul	2,556	2,562	100.2
Springfield F. and M., Springfield	3,330	150	4.5

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
New Mexico—*Cont.*			
Sun Fire Office, London	$2,286	$1,709	74.7
Traders, Chicago	2,054	1	....
Union, San Francisco	2,299	1,757	76.4
Westchester, New York	1,161	1,500	120.9
Western, Toronto	803	.....	....
Totals	$134,707	$63,513	47.1
New Hampshire. *Stock Companies.*			
Amoskeag, Manchester	$35,497	$22,115	62.3
Capital, Concord	45,723	20,519	44 9
Capitol Fire Association, Nashua	32,778	14,642	44.7
Citizens, Dover	13,164	.....	....
Fire Underwriters Association, Concord	30,407	14,258	46.9
Granite State, Portsmouth	281,341	181,280	64.4
Guaranty, Great Falls	27,621	10,723	38.8
Manchester City, Manchester	2,498	.....	....
Mascoma, Lebanon	24,214	5,927	24.5
New Hampshire, Manchester	682,019	371,070	46.5
Peoples, Manchester	415,401	254,086	61.2
Portsmouth Fire Association, Portsmouth	11,103	1,372	12.4
Totals	$1,601,766	$895,992	55.9
New York.			
Ætna, Hartford	$503,996	$336,654	66 8
Agricultural, Watertown	243,359	144,885	59.5
Albany, Albany	44,834	31,865	71.7
Alliance, New York	147,955	93,826	63.4
American, Boston	62,055	42,973	69.2
American, Newark	63,101	51,444	81.3
American, New York	164,270	132,929	80.9
American, Philadelphia	146,051	101,355	69.4
American Central, St. Louis	99,832	101,391	101.6
Anglo-Nevada, San Francisco	97,755	74,358	76.1
Armenia, Pittsburgh	11,107	10,772	97.0
Atlantic F. and M., Providence	3,164	136	4.3
Boatmans, Pittsburgh	33,546	30,230	90.1
British America, Toronto	67,700	74,248	109.7

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
New York—*Cont.*			
Hartford, Hartford	$327,781	$236,259	69.0
Hekla, Madison	15,575	7,855	50.4
Home, New York	1,839,240	980,042	53.8
Imperial, London	262,858	157,150	59.8
Insurance Co. of North America, Philadelphia	289,858	177,833	54.2
Ins. Co. State of Pennsylvania, Philadelphia	57,962	44,379	76.6
Jefferson, New York	38,219	24,354	63.7
Jersey City, Jersey City	19,293	14,419	74.7
Kings County, Brooklyn	37,487	29,818	79 9
Knickerbocker, New York	37,283	18,759	50.3
Lafayette, Brooklyn	47,967	40,510	84.5
Lancashire, Manchester	335,427	265,494	79 2
Liberty, New York	206,711	157,094	76.5
Lion, London	113,606	57,669	50.8
Liverpool and London and Globe, Liverpool	857,504	733,966	85.6
London and Lancashire, London	296,972	190,401	64.1
London Assurance Corporation, London	215,141	179,679	83.5
Long Island, Brooklyn	101,374	53,775	53.0
Louisville Underwriters, Louisville	15,837	24,427	154.2
Manufacturers and Builders, New York	65,491	59,548	90.9
Manufacturers and Merchants, Pittsburgh	15,846	14,958	94.4
Marine, St. Louis	4,264	3,007	70.5
Mechanics, Philadelphia	38,326	18,752	48.9
Mechanics and Traders, New Orleans	1,748	4 791	274.1
Mercantile, Cleveland	11,757	13,395	113.9
Mercantile F. and M., Boston	17,931	11,960	66.7
Merchants, Newark	112,170	88,084	78.5
Merchants, Providence	43,744	39,163	89.5
Meriden, Meriden	27,159	11,312	41.7
Michigan F. and M., Detroit	18,180	11,713	64.4
Milwaukee Mechanics Mutual, Milwaukee	38 443	24,490	63.7
Nassau, Brooklyn	43,460	10,560	24.5
National, Hartford	58,592	48,326	82.5
National, New York	90,864	40,755	44.9
Neptune F. and M., Boston	17,458	15,104	86.5
Newark, Newark	49,631	33,477	67.5
New Hampshire, Manchester	88,356	65,644	74.3
New York, New York	54,926	39,378	71.7
New York Bowery, New York	195,564	142,638	72.9

Broadway, New York	29,718	28,461	95.8
Boylston, Boston	39,352	29,295	74.4
Buffalo German, Buffalo	120,117	62,943	52.4
California, San Francisco	45,045	43,011	95.5
Citizens, New York	213,768	173,809	81.3
Citizens, Pittsburgh	40,017	51,325	128.3
Citizens, St. Louis	10,855	9,172	84.5
City, New York	27,317	22,385	81.9
City of London, London	116,283	72,050	62.0
Commerce, Albany	42,513	26,094	61.4
Commercial, San Francisco	40,502	33,569	82.9
Commercial Union, London	555,159	384,318	69.2
Commonwealth, New York	67,876	62,109	91.5
Concordia, Milwaukee	67,078	55,193	82.3
Connecticut, Hartford	150,811	124,664	82 7
Continental, New York	362,812	211,724	58.4
Detroit F. and M., Detroit	8,676	5,650	65 0
Eagle, New York	88,873	46,531	52.2
Eliot, Boston	43,843	26,839	61.2
Empire City, New York	31,096	20,002	64.3
Empire State, Rochester	33,341	8,559	25 7
Equitable F. and M., Providence	34,539	34,876	101.0
Exchange, New York	63,026	72,071	114.4
Farmers, York	25,225	19,776	78 4
Farragut, New York	110,240	46,805	42.5
Fidelity F. and M., Cincinnati	12,686	32,449	255.8
Fire Association, New York	98,951	103,528	104.6
Fire Association, Philadelphia	214,996	164,574	76.5
Fire Insurance Association, London	7,503	53,717	713.3
Fire Insurance Company County of Philadelphia	27,294	26,766	98.1
Firemans Fund, San Francisco	105,977	56,641	53.4
Firemens, Baltimore	26,369	14,401	54.6
Firemens, Boston	15,411	5,886	37.9
Firemens, Newark	37,731	37,732	100.0
Firemens, New York	26,123	13,310	51.0
Franklin, Columbus	14,564	13,423	92.2
Franklin, Philadelphia	78,433	58,111	74.1
German Pittsburgh	15,441	22,041	142.1
German-American, New York	855,093	533,300	62.5
Germania, New York	333,845	150,186	45.0
Girard F. and M., Philadelphia	24,925	20,243	81.2
Glens Falls, Glens Falls	175,593	80,209	45.6
Globe, New York	68,390	45,796	67.0
Grand Rapids, Grand Rapids	11,510	3,868	33 6
Greenwich, New York	408,465	274,017	37.1
Guardian, London	200,851	108,370	54.0
Guardian, New York	22,750	25,157	110.5
Hamburg-Bremen, Hamburg	159,554	137,544	86.2
Hamilton, New York	57,335	60,282	105.1
Hanover, New York	286,159	192,736	67.3
New York Equitable, New York	23,700	20,962	88.4
Niagara, New York	499,384	336,313	67.3
North American, Boston	24,585	21,720	88.3
North British and Mercantile, London	305,720	159,629	52.2
Northern, London	169,419	122,916	72.6
North River, New York	56,429	47,128	83.5
Northwestern National, Milwaukee	20,147	11,618	57.7
Norwich Union, Norwich	172,137	125,718	73.3
Orient, Hartford	115,387	89,530	77.6
Pacific, New York	103,540	69,547	67.2
Packers and Provision Dealers, Chicago	18,571	14,981	80.7
Park, New York	38,901	43,344	111.4
Pennsylvania, Philadelphia	109,285	88,851	81.3
Peoples, Manchester	58,303	34,040	58.4
Peoples, New York	51,434	44,546	86.6
Peoples, Pittsburgh	47,708	42,474	89.0
Peter Cooper, New York	20,584	8,152	39.6
Phenix, Brooklyn	463,065	299,972	64.8
Phœnix, Hartford	258,672	206,035	79.7
Phœnix, London	211,497	214,274	101.3
Providence-Washington, Providence	100,641	72,708	72 2
Prudential Fire Association, New York	57,723	24,614	42 7
Queen, Liverpool	159,707	91,275	57.2
Reading, Reading	50,566	30,093	59.7
Reliance, Philadelphia	48,686	23,068	47.4
Rochester German, Rochester	81,599	42,931	52 6
Royal, Liverpool	766,945	389,395	50.8
Rutgers, New York	31,890	17,188	53.9
St. Paul F. and M., St. Paul	46,490	42,284	91.0
Scottish Union and National, Edinburgh	108,069	98,517	91.2
Security, New Haven	38,897	44,950	115 6
Springfield F. and M., Springfield	164,818	127,817	77.6
Spring Garden, Philadelphia	38,978	26,827	68 8
Standard, New York	22,169	27,008	121.8
Stuyvesant, New York	58,992	53,445	90.6
Sun, San Francisco	13,778	13,374	97.1
Sun Fire Office, London	249,322	177,762	71.3
Sun Mutual, New Orleans	43,134	24,003	55.6
Teutonia, New Orleans	14 629	11,133	76.1
Traders, Chicago	29,474	46,358	157.3
Transatlantic, Hamburg	38,899	28,379	73.0
Union, Buffalo	28,610	9,204	32.2
Union, San Francisco	67,252	34,156	50.8
United Firemans, Philadelphia	40,816	21,901	53.7
United Fire Reinsurance, Manchester	182,740	155,136	84.9
United States, New York	50,152	22,594	45.1

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
New York—*Cont.*			
Westchester, New Rochelle	$264,152	$186,589	70.6
Western, Pittsburgh	37,395	30,757	82.2
Western, Toronto	77,041	37,689	49.0
Williamsburgh City, Brooklyn	220,750	123,500	55 9
Totals	$19,355,542	$13,359,917	68.0
North Carolina.			
Ætna, Hartford	$ 13,671	$3,260	23.8
Agricultural, Watertown	2,186	55	2.5
American, Philadelphia	3,700	1,173	31.7
Cincinnati, Cincinnati	27	.....	....
Commercial Union, London	11,167	1,587	14 2
Fire Association, Philadelphia	14,141	6,917	48.9
Firemens, New York	56	.....	....
Georgia Home, Columbus	28,418	6,687	23.5
Germania, New York	5,016	561	11.2
Hamburg-Bremen, Hamburg	26,902	14,863	55.2
Hanover, New York	8,290	3,842	46.3
Hartford, Hartford	28,140	16,399	58.3
Insurance Co. of North America, Philadelphia	11,936	1,288	10.8
Merchants, Newark	3,445	4,703	136.5
North British and Mercantile, London	16,529	2,832	17.1
Northern, London	13,023	7,085	54.4
Norwich Union, Norwich	6,958	3,111	44.7
Orient, Hartford	2,804	175	6.2
Phœnix, Hartford	17,744	8,588	48.4
Providence-Washington, Providence	2,045	.....	....
Rochester German, Rochester	15,334	6,174	40.3
Springfield F. and M., Springfield	20,078	12,915	64 3
Sun Fire Office, London	3,980	54	1.4
Sun, New Orleans	5,650	10,732	189.9
Western, Toronto	13,240	4,517	34.1
Total	$274,380	$117,518	42.5
Ohio.			
Ætna, Hartford	$96,564	$48,957	50.7
Agricultural, Watertown	35,509	12,019	34.1
Amazon, Cincinnati	75,466	41,696	55.3
American, Boston	5,875	1,210	30.6

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Ohio—*Cont.*			
Germania F. and M., Cincinnati	$29,333	$32,215	109.8
Girard F. and M., Philadelphia	18,593	10,747	57.8
Glens Falls, Glens Falls	28,084	16,919	60.2
Globe, Cincinnati	32,727	11,523	35.2
Greenwich, New York	5,709	1,903	33.3
Guardian F. and L., London	35,882	25,032	69.8
Hamburg-Bremen, Hamburg	32,919	20,835	63.3
Hanover, New York	51,792	30,905	59.7
Hartford, Hartford	89,445	49,210	55.0
Home, New York	215,109	150,061	69.8
Imperial, London	20,493	16,416	80.1
Insurance Company of N. America, Philadelphia	108,422	65,789	60.7
Insurance Co. of State of Pennsylvania, Phila	11,056	5,889	53.3
Jersey City, Jersey City	962	.....	....
Kenton, Covington	24,911	16,340	65.6
Lancashire, Manchester	42,724	24,183	56.6
Liberty, New York	41,265	10,011	24.3
Lion, London	15,451	13,197	85.4
Liverpool and London and Globe, Liverpool	124,858	75,455	60.4
London Assurance Corporation	54,467	31,701	58.2
London and Lancashire, Liverpool	53,233	34,027	63.9
Long Island, Brooklyn	6,996	4,571	65.3
Louisville Underwriters, Louisville	31,406	20,881	66 1
Manufacturers and Builders, New York	2,749	132	48.0
Manufacturers and Merchants, Pittsburgh	4,320	3,946	80.9
Mercantile, Cleveland	49,667	16,679	33.6
Mercantile F. and M., Boston	9,447	6,247	66.1
Merchants, Newark	30,127	23,597	78.3
Merchants, Providence	10,627	5,038	47.4
Merchants and Manufacturers, Cincinnati	63,796	29,486	46.2
Miami Valley, Dayton	26,876	10,006	37.2
Michigan F. and M., Detroit	18,683	14,317	76.6
Milwaukee Mechanics, Milwaukee	57,018	35,455	62.0
National, Cincinnati	55,654	26,911	48 4
National, Hartford	71,185	35,302	49.6
National, New York	7,593	4,443	58.5
Newark, Newark	17,930	7,833	43.7
New Hampshire, Manchester	30,795	19,639	63.8
New York Bowery, New York	21,594	9,335	43.4
Niagara, New York	48,794	26,954	55.2

American, New York	$25,040	$8,508	33.9
American, Newark	17,272	8,514	49.2
American, Philadelphia	62,484	46,759	75.0
American Central, St. Louis	10,666	7,320	68.6
Anglo-Nevada, San Francisco	19,560	20,698	105.8
Atlantic F. and M., Providence	1,482	432	29.1
Aurora F. and M., Cincinnati	39,404	34,483	87.5
Boatmens F. and M., Pittsburgh	8,653	7,503	86.7
Boylston Mutual, Boston	3,970	2,031	51.2
British America, Toronto	34,737	23,019	66.6
Buffalo German, Buffalo	28,463	24,152	84.9
California, San Francisco	36,988	28,689	77.5
Cincinnati, Cincinnati	16,194	10,111	62.4
Citizens, New York	25,899	15,452	59.7
Citizens, Pittsburgh	16,617	14,114	84.9
Citizens, St. Louis	2,483	1,663	67.0
Columbia, Dayton	92,391	35,396	38.3
Commerce, Albany	5,172	3,793	73.3
Commercial, Cincinnati	37,053	20,631	55.7
Commercial Union, London	73,833	36,933	50.0
Commonwealth, New York	2,392	92	3.84
Concordia, Milwaukee	37,058	35,818	96.7
Connecticut, Hartford	43,367	31,177	71.9
Continental, New York	58,656	69,555	118.6
Cooper, Dayton	134,417	70,625	52.5
Delaware Mutual Safety, Philadelphia	23,846	8,091	33.9
Detroit F. and M., Detroit	10,238	5,859	57.2
Dwelling House, Boston	22,854	6,620	29.0
Empire State, Rochester	8,096	3,448	42.6
Enterprise F. and M., Cincinnati	34,113	15,764	46.2
Equitable F. and M., Providence	10,627	5,038	47.4
Eureka F. and M., Cincinnati	71,635	30,592	42.7
Exchange, New York	5,652	381	6.8
Farmers, Cincinnati	57,935	41,802	72.2
Farragut, New York	4,580	1,654	36.3
Fidelity F. and M., Cincinnati	27,415	3,353	12.2
Fire Association, Philadelphia	83,915	77,660	92.4
Firemans Fund, San Francisco	32,761	15,827	48.3
Firemens, Cincinnati	26,109	11,703	44.8
Firemens, Dayton	85,762	49,898	58.2
Firemens, Newark	8,402	3,503	41.7
Franklin, Columbus	109,487	52,375	47.8
Franklin, Philadelphia	20,951	12,303	58.7
German-American, New York	87,905	48,291	54.9
German, Freeport	65,177	70,545	108.2
German, Peoria	22,375	13,399	59.9
German, Pittsburgh	15,708	16,167	102.9
German, Wheeling	23,325	12,505	41.4
Germania, New York	41,900	23,845	56.9
North American, Boston	$7,433	$4,815	64.8
North British and Mercantile, London	90,113	52,328	58.1
Northern, London	79,420	53,652	67.6
Northwestern National, Milwaukee	39,732	27,588	69.5
Norwich Union, Norwich	38,767	23,304	59.8
Ohio Farmers, Leroy	377,499	285,945	75.7
Ohio, Dayton	51,208	24,903	48.6
Orient, Hartford	18,642	9,726	52.2
Pacific, New York	7,695	516	67.1
Pennsylvania, Philadelphia	40,049	27,702	69.2
Peoples, Manchester	18,829	13,137	69.8
Peoples, New York	4,067	2,500	61.5
Peoples, Pittsburgh	14,295	9,152	64.0
Phenix, Brooklyn	93,762	50,187	53.5
Phœnix, Hartford	173,071	94,547	54.6
Phœnix, London	42,502	26,508	60.0
Providence-Washington, Providence	17,930	14,172	79.0
Prudential Fire Association, New York	3,765	950	25.2
Queen, Liverpool	87,848	70,721	80.5
Reliance, Philadelphia	12,796	7,096	57.0
Rochester German, Rochester	20,404	17,839	87.4
Royal, Liverpool	255,808	134,660	52.6
St. Paul F. and M., St. Paul	47,902	26,432	55.3
Scottish Union and National, Edinburgh	24,663	16,896	64.5
Security, Cincinnati	75,713	38,760	51.1
Security, New Haven	19,689	14,568	73.8
Springfield F. and M., Springfield	41,045	21,335	54.4
Spring Garden, Philadelphia	25,376	17,986	78.1
Standard, New York	1,758	.....	....
Sun Fire Office, London	54,525	34,131	62.6
Sun, San Francisco	8,763	2,454	28.0
Syndicate, Minneapolis	2,302	.....	....
Teutonia F. and M., Dayton	54,624	9,999	18.3
Traders, Chicago	27,510	19,165	69.7
Union, Buffalo	2,385	193	8.1
Union, Philadelphia	36,685	14,499	39.5
Union, San Francisco	18,010	15,686	87.1
United Firemens, Philadelphia	13,637	4,456	32.7
United States, New York	4,132	3,150	76.1
Washington, Cincinnati	32,095	17,145	53.4
Westchester, New York	51,142	35,576	69.6
Western, Cincinnati	70,011	51,839	74.0
Western, Pittsburgh	11,843	10,718	90.5
Western, Toronto	61,358	41,413	67.5
Williamsburgh City, Brooklyn	20,636	7,546	36.6
Totals	$5,765,298	$3,455,851	59.9

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Oregon.			
American, Philadelphia	$8,190	$3,309	40.4
California, San Francisco	13,520	2,955	21.9
Commercial, San Francisco	7,631	4,872	63.8
Firemens, Newark	75	.....	....
Firemans Fund, San Francisco	24,754	5,988	24.2
Germania, New York	6,581	1,357	20.6
Guardian Assurance, London	11,555	2,870	24.8
Hamburg-Bremen, Hamburg	29,462	5,485	18.6
Hartford, Hartford	16,456	7,151	43 5
Michigan F. and M., Detroit	20	.....	....
National, Hartford	3,537	3,543	100.2
North British and Mercantile, London	14,772	5,804	39.3
Norwich Union, Norwich	10,883	.....	....
Oakland Home, Oakland	10,741	5,537	51 6
Oregon F. and M., Portland	24,414	7,416	30.4
Providence-Washington, Providence	2,353	1,689	71.8
Sun Mutual, New Orleans	235	.....	....
Union, San Francisco	20,007	347	1.7
Total	$205,246	$58,323	28 4
Pennsylvania.			
Ætna, Hartford	$260,635	$145,351	55.8
Agricultural, Watertown	73,650	39,545	53.7
Allegheny, Pittsburgh	16,729	6,273	37.5
Allemannia, Pittsburgh	88,518	37,010	41.8
Alliance, New York	8,883	989	11.1
American, Boston	9,199	7,525	81 7
American, Philadelphia	222,275	178,795	80.4
Armenia, Pittsburgh	18,553	8,062	43.5
American, New York	28,990	7,573	26.1
American, Newark	30,461	17,489	57.6
Artisans, Pittsburgh	25,299	7,899	31.2
American Central, St. Louis	45,803	30,736	67 1
Anglo-Nevada, California	40,756	21,588	53 0
Atlantic F. and M., Providence	1,483	4,512	304.3
Ben Franklin, Allegheny	26,351	9,586	36.4
Birmingham, Pittsburgh	18,036	7,393	41.0
Boatmans F. and M., Pittsburgh	53,910	33,267	61.7
British America, Toronto	81,169	66,107	81.4

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Pennsylvania—*Cont.*			
Humboldt, Allegheny	$26,914	$9,628	35.8
Imperial, London	86,298	51,437	59.6
Insurance Co. of State of Pennsylvania, Phila	74,165	48,869	65.9
Insurance Company of North America, Phila	322,214	161,743	50.2
Jefferson, New York	1,704	16	00.9
Jefferson, Philadelphia	21,385	5,815	27.2
Jersey City	11,901	7,130	60 0
Kenton, Covington	10,024	5,674	56.6
Kings County, New York	3,176	45	01.4
Lancashire, Manchester	141,995	132,118	93 1
Liberty, New York	53,188	24,675	46.4
Lion, London	23 815	15,308	64.3
Liverpool and London and Globe, Liverpool	286 936	205,913	71.8
London, London	97,247	66,580	68.3
London and Lancashire, Liverpool	114,838	66,607	58.0
Long Island, New York	20 131	7.735	38.4
Louisville Underwriters, Louisville	6,716	16 311	24 3
Lumbermens, Philadelphia	57,414	32,663	56.9
Manufacturers and Builders, New York	10,296	5,995	58.2
Manufacturers and Merchants, Pittsburgh	23,820	14,959	62.8
Marine, St. Louis	2,919	1,235	42.3
Mechanics, Philadelphia	37,547	20,701	55.1
Mercantile, Cleveland	6,296	3,377	53.6
Merchants, Newark	32,993	30,051	91.1
Merchants, Providence	22,758	27,567	121.6
Meriden, Meriden	8,305	3,543	42.7
Michigan F. and M., Detroit	11,177	5,279	47.2
Monongahela, Pittsburgh	14,487	.....	....
Mutual, New York	64,842	30,690	47.3
National, Allegheny	31,302	9,095	29.0
National, Hartford	41,620	29,702	71.4
National, New York	5,680	4,232	74.5
Neptune F. and M., Boston	20,220	9,638	42.7
Newark, Newark	14,767	9,574	64.8
New Hampshire, Manchester	35,793	21,991	61.4
New York Bowery, New York	23,653	20,678	87.4
New York, New York	5,906	5,777	97.8
Niagara, New York	108,520	46,807	43.1
North American, Boston	12,647	12,784	101.0

Buffalo-German, Buffalo	$30,680	$24,297	79.2
California, San Francisco	11,330	12,398	109.4
Cash, Pittsburgh	8,569	874	10.2
Citizens, Cincinnati	10,552	6,129	58.1
Citizens, New York	41,302	17,883	43.3
Citizens, Pittsburgh	59,835	28,747	48.0
City, Pittsburgh	42,212	29,031	68.8
City of London, London	21,021	13,840	65.8
Commerce, Albany	8,557	12,304	145.0
Commercial, San Francisco	11,969	12,007	100.3
Commercial Union, London	152,092	83,034	54.6
Commonwealth, New York	11,271	672	6.0
Concordia, Milwaukee	12,079	6,312	52.3
Connecticut, Hartford	65,445	44,726	68.3
Continental, New York	120,472	76,931	63.9
Delaware Mutual Safety, Philadelphia	150,285	85,411	56.2
Dwelling House, Boston	47,824	36,685	76.7
Eliot, Boston	11,942	12,794	107.1
Empire State, Rochester	3,804	998	26.2
Equitable F. and M., Providence	21,391	22,081	103.4
Exchange, New York	13,964	14,359	102.8
Farragut, New York	11,250	7,151	63.6
Fidelity F. and M., Cincinnati	2,600	3,828	147.2
Fire Association, New York	22,930	5,362	23.4
Fire Association, Philadelphia	245,348	201,580	82.2
Fire Insurance Company, Philadelphia	72,275	38,205	52.9
Firemans Fund, San Francisco	46,182	28,138	60.9
Firemens, Baltimore	9,348	2,243	24.0
Firemens, Dayton	15,855	14,473	91.3
Firemens, Newark	20,980	11,387	54.2
Franklin, Columbus	12,632	9,557	75.7
Franklin, Philadelphia	107,305	82,072	77.4
German, Philadelphia	84,650	53,094	62.7
German, Pittsburgh	73,814	36,569	49.5
German-American, New York	145,757	57,442	39.5
German-American, Pittsburgh	51,701	29,390	57.8
Germania, New York	103,673	56,587	54.3
Girard F. and M., Philadelphia	144,889	45,242	31.2
Glens Falls, Glens Falls	21,467	14,414	67.1
Grand Rapids, Grand Rapids	6,320	3,292	52.0
Granite State, Portsmouth	9,074	10,829	119.4
Greenwich, New York	21,917	9,609	43.8
Guardian, London	61,834	30,951	50.1
Guardian, New York	2,517	4,401	114.9
Hamburg-Bremen, Hamburg	71,888	46,575	64.8
Hanover, New York	81,215	45,636	56.2
Hartford, Hartford	184,374	110,281	54.4
Home, New York	208,828	104,948	50.3
North British, London	$127,088	$103,449	81.4
Northern, London	57,389	53,641	93.5
Northwestern National, Milwaukee	5,184	9,211	177.7
Norwich Union, Norwich	71,525	47,483	66.4
Orient, Hartford	80,991	59,112	73.0
Pacific, New York	13,394	8,472	62.5
Pennsylvania, Philadelphia	180,724	102,445	56.7
Phenix, Brooklyn	116,099	82,343	70.9
Phœnix, Hartford	153,464	124,867	81.4
Phœnix, London	106,637	95,357	89.4
Peoples, Manchester	30,915	32,380	104.7
Peoples, New York	8,196	7,625	93.0
Peoples, Pittsburgh	44,529	25,151	56.5
Pittsburgh, Pittsburgh	21,299	6,930	32.5
Providence-Washington, Providence	37,083	30,613	82.5
Prudential, New York	8,173	.....	....
Queen, Liverpool	106,771	94,646	88.6
Reading, Reading	55,634	36,608	65.8
Reliance, Philadelphia	46,030	32,426	70.4
Rochester German, Rochester	19,167	18,148	94.7
Royal, Liverpool	365,657	297,487	81.4
Rutgers, New York	3,833	4,134	107.9
St. Paul F. and M	25,815	21,164	82.0
Scottish Union and National, Edinburgh	25,658	21,678	84.5
Security, New Haven	16,570	8,051	48.6
Springfield F. and M., Springfield	151,578	110,064	72.5
Spring Garden, Philadelphia	66,688	40,873	61.3
Sun, San Francisco	4,148	2,536	61.1
Sun Fire Office, London	96,379	54,551	56.6
Teutonia, Allegheny	30,333	12,811	42.2
Teutonia, Philadelphia	10,841	1,046	9.6
Transatlantic, Hamburg	15,828	6,186	39.1
Union, Philadelphia	75,255	42,183	56.1
Union, Pittsburgh	14,929	1,574	10.5
Union, San Francisco	42,842	33,784	78.9
United Firemens, Philadelphia	38,663	25,307	65.5
United States, New York	8,649	3,292	38.0
Washington, Cincinnati	4,344	5,333	122.8
Westchester, New York	32,551	12,429	38.1
Western, Pittsburgh	33,968	17,564	51.7
Western, Toronto	66,205	53,487	80.8
Williamsburgh City, Brooklyn	16,878	7,366	43.6
Totals	$8,081,492	$5,160,220	63.8

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Rhode Island.			
Ætna, Hartford	$17,197	$13,713	79.7
American, Boston	2,559	.....	....
American, Newark	2,973	5,562	187.1
American, New York	4,743	1,982	41.8
American, Philadelphia	19,846	14,842	74.8
Anglo-Nevada, San Francisco	5,068	3,330	65.7
Atlantic F. and M., Providence	5,306	2,576	48.5
Boatmans F. and M., Pittsburgh	1,314	526	40.0
Boylston, Boston	5,115	1,663	32.5
British America, Toronto	4,805	3,092	64.3
California, San Francisco	1,535	.....	....
Citizens, New York	5,255	3,808	72.5
Citizens, Pittsburgh	1,047	2,614	25.0
City of London, London	7,192	3,133	43.6
Commerce, Albany	4,000	3,982	99.6
Commercial Union, London	17,100	24,315	142.2
Concordia, Milwaukee	1,177	.....	....
Connecticut, Hartford	16,192	15,433	95.3
Continental, New York	8,359	8,010	95.8
Eliot, Boston	4,378	5,009	114.4
Equitable F. and M., Providence	25,363	11,875	46.8
Farragut, New York	1,016	5,808	571.7
Fire Association, Philadelphia	9,082	6,455	71.1
Fire Insurance Association, London	2,099	3,700	176.3
Fire Ins. Co. of the County of Philadelphia, Phila.	1,616	663	41.0
Firemans Fund, San Francisco	5,425	9,479	174.7
Firemens, Boston	4,110	6,276	152.7
Firemens, Newark	1,995	353	17.7
First National, Worcester	3,457	1,450	41.9
Franklin, Philadelphia	6,573	4,100	62.4
German-American, New York	20,858	11,679	60.0
Germania, New York	4,610	9,437	204.7
Glens Falls, Glens Falls	4,594	4,972	108.2
Girard F. and M., Philadelphia	725	3,626	500.1
Granite State, Portsmouth	1,982	1,265	63.8
Guardian, London	10,488	5,039	48.0
Guardian, New York	546	453	83.0
Hamburg-Bremen, Hamburg	16,191	19,951	118.3
Hanover, New York	5,735	15,192	264.9
Rhode Island—*Cont.*			
Sun Fire Office, London	$13,880	$11,540	83.1
Traders, Chicago	3,774	10,558	279.8
Transatlantic, Hamburg	633	2,520	398.1
United Firemens, Philadelphia	3,194	1,241	38.9
Union, Philadelphia	4,429	8,625	194.7
Union, San Francisco	3,836	3,685	96.1
Westchester, New York	4,449	8,932	200.8
Western, Toronto	636	3,747	589.2
Williamsburgh City, Brooklyn	2,602	5,545	213.1
Totals	$780,514	$741,270	95.0
South Carolina.			
Ætna, Hartford	$14,424	$3,963	25.6
American, New York	1,708	15	.9
American, Philadelphia	5,636	1,896	33.6
Cincinnati, Cincinnati	70	.....	....
Commercial Union, London	11,287	4,156	36.8
Exchange, New York	1,086	14	1.3
Fire Association, Philadelphia	7,413	2,952	39.8
Georgia Home, Columbus	14,101	3,308	23.5
Germania, New York	8,530	5,213	61.1
Guardian, London	3,604	4,441	123.2
Hamburg-Bremen, Hamburg	7,118	5,330	74.9
Hanover, New York	11,048	6,169	55.8
Hartford, Hartford	21,852	8,546	39.1
Insurance Company of North America, Phila.	13,832	5,914	42.8
Manufacturers and Builders, New York	610	.....	....
Merchants, Newark	5,482	5,989	109.2
National, Hartford	3,631	446	12.3
North British and Mercantile, London	17,955	4,641	25.8
Northern, London	12,059	2,447	20.2
Norwich Union, Norwich	14,273	4,369	30.6
Orient, Hartford	2,428	76	3.1
Pacific, New York	734	.....	....
Phœnix, Hartford	15,962	6,803	42.6
Phœnix, London	7,252	3,653	50.4
Providence-Washington, Providence	5,522	8,951	162.9
Rochester German, Rochester	9,879	6,879	69.6

Hartford, Hartford	$13,404	$12,817	95.6
Home, New York	34,165	21,916	63.0
Howard, New York	2,632	9,526	361.9
Imperial, London	8,995	2,399	26.7
Insurance Company of N. America, Philadelphia	15,626	19,043	121.9
Insurance Co. of State of Pennsylvania, Phila	2,617	6,254	239.0
Jersey City, Jersey City	38	.....	....
Liberty, New York	7,832	1,599	20 4
Lancashire, Manchester	6,395	11,716	183.2
Lion, London	6,033	2,373	39.3
Liverpool and London and Globe, Liverpool	39,425	39,023	99.0
London and Lancashire, Liverpool	6,426	10,258	159.6
London Assurance, London	6,731	7,063	104.8
Long Island, Brooklyn	1,145	2,385	208.3
Mechanics, Philadelphia	2,252	.....	....
Merchants, Newark	4,640	6,710	144.6
Merchants, New York	116	.....	....
Merchants, Providence	14,034	5,689	40.5
Meriden, Meriden	7,727	6,816	88.2
Milwaukee Mechanics, Milwaukee	680	11	1.6
National, Hartford	8,857	25,854	291.9
National, New York	1,897	2,406	126.8
New Hampshire, Manchester	11,344	4,770	42.0
New York, New York	381	1,069	280.6
New York Bowery, New York	2,656	3,324	125.2
Niagara, New York	13,088	9,696	74.1
North American, Boston	92	.....	....
North British and Mercantile, London	16,129	25,439	157.7
Northern, London	6,666	10,509	157.8
Northwestern National, Milwaukee	888	3,500	394.1
Norwich Union, Norwich	11,212	15,946	142.2
Orient, Hartford	7,291	1,943	27.0
Pacific, New York	1,438	786	54.6
Pennsylvania, Philadelphia	8,711	6,598	75.7
Peoples, Manchester	3,106	2,204	71.0
Phenix, Brooklyn	20,269	7,122	35.1
Phœnix, Hartford	16,450	19,444	118.2
Phœnix, London	8,972	15,160	180.0
Prescott, Boston	1,181	34	2.8
Providence-Washington, Providence	96,236	62,570	65.0
Queen, Liverpool	10,337	4,963	48.0
Reading, Reading	873	.....	....
Reliance, Philadelphia	936	882	94.2
Royal, Liverpool	16,629	20,608	123.9
Scottish Union and National, Edinburgh	13,005	12,941	99.5
Security, New Haven	3,652	3,676	100.7
Springfield F. and M., Springfield	14,795	12,063	81.5
Spring Garden, Philadelphia	3,549	9,323	262.7
Springfield F. and M., Springfield	$16,416	$7,278	44 3
Sun, New Orleans	6,040	4,196	69.5
Sun Fire Office, London	2,351	5,299	225 4
Transatlantic, Hamburg	1,841	2,663	144.6
Virginia State, Richmond	780	.....	....
Westchester, New York	3,232	851	10 9
Western, Toronto	6,068	6,320	104.2
Williamsburgh City, Brooklyn	5,436	5,651	104.0
Totals	$259,660	$127,929	49.2
TENNESSEE.			
Ætna, Hartford	$37,917	$10,559	27.8
Amazon, Cincinnati	5,238	3,845	73 4
American, New York	8,069	.....	....
American, Philadelphia	12,326	3,367	27.3
American Central, St. Louis	3,267	3,409	104.3
Anglo-Nevada, San Francisco	22,497	11,536	51.3
Arlington, Memphis	12,763	10,640	83.4
Bluff City, Memphis	17,780	5,228	29.4
British America, Toronto	13,108	10,169	77.6
California, San Francisco	11,472	1,929	16.8
Citizens, Memphis	10,887	7,596	70.0
Citizens, New York	4,260	995	23.4
City of London, London	7,861	4,787	60.9
Commercial Union, London	16,989	13,722	80.8
Connecticut, Hartford	16,011	12,095	75.5
Continental, New York	65,384	31,921	48.8
East Tennessee, Knoxville	7,786	3,040	39.0
Equitable, Nashville	50,486	21,857	43.3
Factors, Memphis	10,382	21,777	209.8
Farragut, New York	4,614	4,561	98.9
Fire Association, New York	2,903	6,296	216.9
Fire Association, Philadelphia	18,120	15,076	83 2
Firemans Fund, San Francisco	21,700	6,595	30.4
Georgia Home, Columbus	20,852	3,892	18.7
German, Freeport	22,801	11,007	48.3
German-American, New York	50,880	18,526	36.4
Germania, New York	10,880	3,365	30.9
Guardian, London	6,447	7,213	111.9
Hamburg-Bremen, Hamburg	20,406	11,745	57.6
Hanover, New York	8,520	1,989	23.3
Hartford, Hartford	38,712	22,033	56.9
Hermitage, Nashville	7,557	2,776	36.7
Hernando, Memphis	19,063	5,297	27.8
Hibernia, New Orleans	26,454	22,050	83 4
Home, Nashville	21,402	10,489	49.0
Home, New York	35,318	23,489	66.5

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
TENNESSEE—*Cont.*			
Imperial, London	$14,449	$4,649	32.2
Insurance Co. of North America, Philadelphia	42,290	31,638	74.8
Island Home, Knoxville	7,174	3,023	42.1
Knoxville, Knoxville	36,768	13,544	36 8
Lancashire, Manchester	23,054	7,771	33.7
Liberty, New York	9,553	12,911	135.2
Lion, London	6,965	2,128	30.6
Liverpool and London and Globe, Liverpool	38,256	30,340	79.3
London and Lancashire, Liverpool	24,998	3,479	13.9
London Assurance Corporation, London	10,207	6,365	62.4
Louisville Underwriters, Louisville	8,579	9,483	110.5
Manufacturers and Builders, New York	1,746	573	32.8
Mechanics and Traders, New Orleans	14,791	6,425	43.5
Merchants, Newark	12,850	9,568	74.5
Nashville Commercial, Nashville	13,124	3,076	23.4
Nashville F. and M., Nashville	25,335	15,272	60.3
National, Hartford	13,071	3,418	26.1
Niagara, New York	15,098	8,924	59.1
North British and Mercantile, London	36,086	40,093	111.1
Northern, London	12,612	4,352	34.5
Northwestern National, Milwaukee	21,565	17,441	80.9
Norwich Union, Norwich	13,651	6,254	45.8
Oakland Home, Oakland	3,483	.....	....
Orient, Hartford	9,252	7,367	79.6
Pennsylvania, Philadelphia	10,474	5,703	54.4
Phenix, Brooklyn	20,832	20,909	100.4
Phœnix, Hartford	60,506	28,102	46.4
Phœnix, London	11,997	1,702	14.2
Phœnix, Memphis	16,269	7,520	46.2
Providence-Washington, Providence	4,833	1,737	35.9
Queen, Liverpool	23,350	8,621	36.9
Royal, Liverpool	69,313	25,227	36 4
St. Paul F. and M., St. Paul	3,140	162	5.2
Scottish Union and National, Edinburgh	7,965	4,521	56.8
Security, New Haven	2,530	647	25.6
Southern, New Orleans	20,325	14,673	72.2
Springfield F. and M., Springfield	22,430	14,770	65.8
State, Nashville	32,164	12,290	38.2
Sun Fire Office, London	11,147	455	4.1

Name of Company.	Premiums	Losses.	Ratio of Losses to Premiums.
TEXAS—*Cont.*			
Oakland Home, San Francisco	$22,371	$5,159	23.0
Orient, Hartford	33,309	11,582	34.7
Pennsylvania, Philadelphia	41,034	18,995	46.2
Phenix, Brooklyn	62,699	27,080	43.2
Phœnix, Hartford	117,548	60,365	51.3
Phœnix, London	22,824	6,804	29.8
Planters and Merchants, Mobile	58,612	22,833	38.4
Queen, Liverpool	42,220	18,428	43.6
Royal, Liverpool	81,436	20,819	25.5
St. Paul F. and M., St. Paul	23,481	10,929	46.5
Scottish Union and National, Edinburgh	14,648	2,135	14.6
Southern California, Los Angeles	9,185	2,750	29.1
Southern, New Orleans	27,810	13,004	46.7
Springfield F. and M., Springfield	42,326	14,565	34.4
State Investment, San Francisco	6,464	760	11.7
Sun, San Francisco	5,555	4,572	82.3
Sun Fire Office, London	26,427	22,209	84.0
Sun Mutual, New Orleans	37,317	18,852	50.5
Teutonia, New Orleans	2,114	1,408	66.6
Transatlantic, Hamburg	13,225	6,053	45 7
Union, San Francisco	45,728	19,087	41.7
Western Home, Sioux City	7,289	12	.1
Western, Toronto	34,157	10,274	30.1
Williamsburgh City, Brooklyn	11,059	7,107	64.2
Totals	$2,242,687	$945,002	42.1
UTAH.			
Agricultural, Watertown	$1,585	.....	....
American, New York	1,007	.....	....
American, Philadelphia	3,902	$17	.4
American Central, St. Louis	1,104	53	4.8
British America, Toronto	946	1,539	162 7
California, San Francisco	2,655	774	29.2
Commercial, San Francisco	1,773	2,430	137.1
Fire Association, Philadelphia	1,702	500	29 4
Firemens, Newark	124	.....	....
Firemans Fund, San Francisco	5,272	853	16.2
Girard F. and M., Philadelphia	662	.....	....

Sun Mutual, New Orleans	$8,823	$4,614	52.3
Transatlantic, Hamburg	7,930	1,203	15.2
Union, San Francisco	12,760	6,607	51.8
United States, New York	2,787	.....	....
Westchester, New York	7,016	4,573	65.2
Western, Toronto	35,300	19,105	54.1
Williamsburgh City, Brooklyn	8,093	13,368	165.2
Totals	$1,496,023	$799,477	53.4

TEXAS.

Ætna, Hartford	$35,468	$21,614	60.9
American, Philadelphia	66,762	30,515	45.7
American Central, St. Louis	9,098	6,121	67.2
Anglo-Nevada, San Francisco	26,666	3,593	13.4
British America, Toronto	13,150	5,863	44.5
California, San Francisco	31,317	13,248	42.3
Citizens, New York	10,341	4,521	43.7
City of London, London	43,773	15,170	34.6
Commercial, San Francisco	29,492	19,678	66.7
Commercial Union, London	40,478	9,973	23.9
Connecticut, Hartford	17,735	1,851	10.4
Continental, New York	18,523	8,167	44.0
East Texas, Tyler	141,364	66,336	46.9
Fire Insurance Association, London	20,146	7,359	36.5
Firemans Fund, San Francisco	19,663	8,173	41.5
German, Freeport	20,379	4,152	20.3
German-American, New York	52,950	21,644	40.8
Germania, New York	18,002	13,410	74.4
Hamburg-Bremen, Hamburg	32,816	6,771	20.6
Hanover, New York	20,681	9,041	43.7
Hartford, Hartford	142,907	78,815	55.1
Hibernia, New Orleans	41,124	13,763	33.4
Home, New York	55,789	22,750	40.7
Imperial, London	38,408	22,591	58.7
Insurance Co. of North America, Philadelphia	43,059	30,238	70.2
Lancashire, Manchester	44,967	22,519	50.0
Liberty, New York	11,337	1,732	15.2
Lion, London	10,960	831	7.6
Liverpool and London and Globe, Liverpool	132,455	50,332	38.0
London and Lancashire, Liverpool	30,852	10,116	32.8
Mobile, Mobile	17,908	3,727	20.8
National, Hartford	21,017	5,454	25.9
New Orleans Insurance Association, New Orleans	47,621	20,516	41.4
Niagara, New York	37,112	10,074	27.1
North British and Mercantile, London	40,943	22,780	55.6
Northern, London	26,455	13,534	51.1
Norwich Union, Norwich	43,115	12,553	29.1
Guardian, London	$3,465	$211	6.1
Hartford, Hartford	4,562	551	12.1
Insurance Co. of North America, Philadelphia	3,649	2	....
Liberty, New York	914	.....	....
National, Hartford	2,764	916	33.1
North British and Mercantile, London	3,590	126	3.5
Oakland Home, Oakland	1,308	136	10.4
Oregon F. and M., Portland	881	2,302	261.3
Orient, Hartford	2,813	575	20.4
Providence-Washington, Providence	1,452	1	....
Sun, New Orleans	56	.....	....
Security, New Haven	274	.....	....
Springfield F. and M., Springfield	3,153	53	1.7
Sun Fire Office, London	2,287	1,698	74.2
Syndicate, Minneapolis	1,735	.....	....
Traders, Chicago	1,610	203	12.6
Union, San Francisco	5,448	1,444	26.5
Western, Toronto	1,362	.....	....
Williamsburgh City, Brooklyn	1,842	1,211	65.7
Totals	$63,897	$15,595	24.3

VERMONT.

Ætna, Hartford	$22,904	$9,362	40.9
American, Philadelphia	2,440	1,143	58.7
Anglo-Nevada, San Francisco	6,049	3,120	51.6
City of London, London	3,488	2,981	85.5
Connecticut, Hartford	6,801	7,165	105.4
Continental, New York	22,688	13,703	60.4
Commercial Union, London	14,509	12,180	83.9
First National, Worcester	8,064	4,108	50.9
Fitchburg Mutual, Fitchburg	5,714	2,785	48.7
Franklin, Philadelphia	1,668	1,992	119.4
Fire Association, Philadelphia	10,449	10,294	98.5
German-American, New York	11,935	8,278	69.4
Granite State, Portsmouth	6,187	4,366	70.5
Greenwich, New York	1,179	115	9.8
Guardian, London	6,136	4,739	77.2
Hartford, Hartford	12,744	6,682	52.4
Home, New York	12,202	17,185	140.6
Imperial, London	5,198	5,377	103.4
Insurance Company of N. America, Philadelphia	27,118	20,541	75.7
Insurance Co. of State of Pennsylvania, Phila.	2,398	1,610	67.1
Lancashire, Manchester	5,442	6,411	112.3
Liberty, New York	6,717	1,586	23.6
Liverpool and London and Globe, Liverpool	15,732	12,862	81.8
London and Lancashire, Liverpool	4,523	8,694	192.2
Merchants, Providence	1,348	1,313	97.4

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Vermont —*Cont.*			
National, Hartford	$4,475	$1,589	35.5
New Hampshire, Manchester	9,085	11,980	131.9
Niagara, New York	12,070	8,253	68.4
Northern, London	10,304	7,757	75.3
North British and Mercantile, London	7,498	10,759	143.5
Orient, Hartford	6,263	1,142	18.2
Pennsylvania, Philadelphia	7,147	9,699	135.3
Peoples, Manchester	6,601	8,976	136.0
Phenix, Brooklyn	13,569	8,043	59.3
Phœnix, Hartford	23,507	13,464	57.3
Phœnix, London	9,113	9,929	109.0
Queen, Liverpool	4,067	2,119	52.1
Quincy Mutual, Quincy	2,200	24	1.1
Royal, Liverpool	15,501	21,819	140.8
Springfield F. and M., Springfield	17,198	16,048	93.4
Sun, London	11,428	6,356	55.6
Westchester, New York	2,107	1,856	88.1
Totals	$385,756	$288,395	74.8
Virginia.			
Agricultural, Watertown	$34,983	$15,591	44.6
British America, Toronto	8,056	9,390	116.6
Cincinnati, Cincinnati	88	.....	....
Commercial Union, London	37,243	27,109	72.8
Fire Association, Philadelphia	27,840	33,707	121.1
Firemens, New York	165	.....	....
Georgia Home, Columbus	31,034	14,993	48.3
Germania, New York	22,204	9,325	42.0
Hamburg-Bremen, Hamburg	55,463	33,577	60.5
Hanover, New York	18,875	15,486	82.0
Hartford, Hartford	32,684	26,051	79.7
Home, Baltimore	271	.....	....
North British and Mercantile, London	31,963	31,669	99.1
Northern, London	26,627	25,622	96.2
Norwich Union, Norwich	27,300	8,376	30.7
Orient, Hartford	7,669	2,841	37.0
Phœnix, London	33,873	27,857	82.2
Rochester German, Rochester	3,895	346	8.9

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
West Virginia.			
Commercial Union, London	$5,972	$939	15.7
Exchange, New York	75	.....	....
Fire Association, Philadelphia	4,410	886	20.1
Franklin, Philadelphia	2,546	825	32.4
German-American, New York	2,479	.....	....
Guardian, New York	2,391	.....	....
German-American, Pittsburgh	2,178	645	29.6
German, Freeport	1,875	3,097	165.2
Germania, Chicago	2,597	.....	....
Hamburg-Bremen, Hamburg	3,276	4,465	136.3
Hartford, Hartford	5,073	1,356	26.7
Home, New York	8,697	4,551	51.3
Hanover and Citizens, New York	10,708	4,902	45.8
Imperial, London	724	.....	....
Insurance Company of N. America, Philadelphia	2,274	823	36.2
London and Lancashire, Liverpool	1,979	.....	....
Liverpool and London and Globe, Liverpool	13,577	.....	....
Louisville Underwriters, Louisville	1,781	2,436	136.8
London Assurance, London	1,670	.....	....
Lancashire, Manchester	4,797	1,287	26.8
Niagara, New York	3,632	1,818	50.1
North British and Mercantile, London	4,677	1,326	28.4
Norwich Union, Norwich	4,428	317	7.1
Northern Assurance, London	5,376	.....	....
Phœnix, London	11,313	.....	....
Phenix, Brooklyn	4,777	4,346	91.0
Providence-Washington, Providence	7,556	3,593	47.6
Queen, Liverpool	3,576	.....	....
Reading, Reading	3,685	319	8.7
Royal, Cincinnati	8,421	.....	....
St. Paul F. and M., St. Paul	.....	1,096	....
Western Assurance, Toronto	6,249	.....	....
Sun Fire Office, London	382	25	6.5
Union, San Francisco	1,427	.....	....
Teutonia F. and M., Dayton	1,269	831	65.5
Williamsburgh City, Brooklyn	1,438	.....	....
Totals	$173,709	$63,370	36.4

Sun Fire Office, London	$18,836	$10 971	58.2
Sun, New Orleans	6,833	4,049	59.3
Virginia State, Richmond	61,018	37,914	62 1
Westchester, New York	10,442	714	6.8
Western, Toronto	25,221	19,327	76.6
Williamsburgh City, Brooklyn	7,506	623	8.3
Totals	$530,089	$355,538	67.0

WASHINGTON TERRITORY.

Agricultural, Watertown	$2,027	.....	....
American, New York	1,203	$516	42.9
American, Philadelphia	6,783	346	5.1
California, San Francisco	9,766	7,558	77.4
Commercial, San Francisco	4,267	3,730	87.4
Fire Association, Philadelphia	4,696	1,086	23.1
Firemens, Newark	3,575	1,072	28.3
Firemans Fund, San Francisco	17,023	6,954	40.9
Germania, New York	3,585	3,653	101.9
Girard F. and M., Philadelphia	1,649	957	58.0
Guardian, London	8,073	1,672	20.9
Hartford, Hartford	14,598	11,782	80.7
Insurance Co. of North America, Philadelphia	6,961	2,132	30.6
Liberty, New York	1,579	1,554	98.4
Michigan F. and M., Detroit	1,191	.....	....
National, Hartford	6,381	3,795	59.5
North British and Mercantile, London	9,730	3,019	31.0
Oakland Home, Oakland	3,197	1,614	50.5
Oregon F. and M., Portland	5,511	3,445	62 5
Orient, Hartford	3,726	1,992	53.5
Providence-Washington, Providence	4,215	2,380	56.5
Sun, New Orleans	190	.....	....
Security, New Haven	504	.....	....
Sun Fire Office, London	5,044	2,300	45.7
Union, San Francisco	10,958	1,383	12.6
Western, Toronto	5,984	4,064	67.9
Totals	$142,416	$67,004	47.0

WEST VIRGINIA.

Ætna, Hartford	$5,746	$7,998	139.2
American, Philadelphia	4,283	1,160	27.1
Anglo-Nevada, San Francisco	2,868	2,367	82 5
Agricultural, Watertown	.....	1,455	....
British America, Toronto	3,191	1,701	53.3
Cooper, Dayton	2,109	1,320	62.6
Continental, New York	5,992	6,297	105.1
City of London, London	2,235	.....	....

WISCONSIN.

Ætna, Hartford	$67,500	$44,600	66.1
Agricultural, Watertown	8,579	3,361	39.2
Allemannia, Pittsburgh	9,822	11,964	121.8
Amazon, Cincinnati	17,682	10,683	60.4
American, Boston	3,893	242	6.2
American, Newark	5,835	7,172	122.9
American, Philadelphia	55,192	35,185	63.8
American, New York	5,930	6,434	108.5
American Central, St. Louis	9,757	2,173	22.3
American Steam Boiler, New York	9,532	35	.4
Anglo-Nevada, California	18,532	10,438	56.3
Boatmans F. and M., Pittsburgh	4,540	2,281	50.2
Boylston, Boston	9,895	4,544	45.9
British America, Toronto	19,819	12,687	64.0
Buffalo German, Buffalo	18,764	3,190	17.0
California, San Francisco	6,063	7,438	122.7
Central Manufacturers Mutual, Van Wert	4,874	2,376	48.7
Citizens, Cincinnati	4,825	2,298	47.6
Citizens, New York	12,384	10,923	88 2
Citizens, Pittsburgh	7,526	2,671	35.5
City of London, London	10,815	11,453	105.9
Commerce, Albany	4,762	3,391	71.2
Commercial, San Francisco	13,185	16,270	123.4
Commercial Union, London	60,430	22,179	36 7
Commonwealth, New York	6,050	5,353	88.5
Concordia, Milwaukee	97,031	32,845	33.8
Connecticut, Hartford	29,144	18,121	62 2
Continental, New York	50,931	37,432	73.5
Delaware Mutual Safety, Philadelphia	3,134	.....	....
Detroit F. and M., Detroit	9,045	12,065	133.4
Dwelling House, Boston	4,163	1,609	39.2
Eagle, New York	420	.....	....
Empire State, Rochester	950	.....	....
Equitable F. and M., Providence	7,051	5,230	74.2
Exchange, New York	1,116	.....	....
Farmers, York	7,213	2,859	39 6
Fire Association, Philadelphia	50,998	34,338	67.3
Fire Insurance Company, Philadelphia	4,299	4,569	105.9
Firemens, Dayton	4,675	6,413	137.2
Firemens, Newark	6,312	7,600	120.4
Firemans Fund, San Francisco	21,324	10,191	47 8
Franklin, Columbus	2,846	1,004	35 2
Franklin, Philadelphia	8,955	8,777	98 0
German, Freeport	61,865	30,049	48.6
G rman, Peoria	19,993	5,513	27.7
German, Pittsburgh	7,865	3,624	46 1
German-American, New York	79,732	57,148	72 9

Name of Company.	Premiums.	Losses.	Ratio of Losses to Premiums.
Wisconsin—*Cont.*			
Germania, New York	$32,696	$23,744	73.2
Girard F. and M., Philadelphia	14,491	8,595	59.3
Glens Falls, Glens Falls	7,298	2,222	30.4
Granite State, Portsmouth	8,476	3,051	36.0
Greenwich, New York	1,568	1,105	70.5
Guardian, London	14,257	13,749	96.4
Hamburg-Bremen, Hamburg	25,538	14,766	57.8
Hanover, New York	24,768	21,846	88.2
Hartford, Hartford	82,293	35,005	43.8
Hekla, Madison	37,711	30,509	81.2
Hibernia, New Orleans	16,913	14,072	83.2
Home, New York	121,073	65,636	53.9
Illinois Mutual, Alton	10,529	9,038	85.8
Imperial, London	17,881	6,434	36.0
Insurance Company of North America, Phila	98,677	51,952	52.6
Insurance Co. of State of Pennsylvania, Phila	8,664	2,712	31.3
Jersey City, Jersey City	617	.....	....
Lancashire, Manchester	26,521	17,908	67.5
Liberty, New York	23,173	1,815	7.8
Lion, London	7,106	4,133	58.2
Liverpool and London and Globe, Liverpool	50,702	42,664	84.1
Lloyds Plate Glass, New York	7,537	1,904	25.2
London, London	17,008	7,794	45.8
London and Lancashire, Liverpool	19,448	7,313	37.6
Long Island, New York	1,574	1,106	70.3
Mannheim, Mannheim	925	.....	....
Manufacturers and Builders, New York	4,746	503	10.6
Manufacturers and Merchants Mut., Rockford	7,005	.....	....
Manufacturers Mutual, Indianapolis	6,484	6,703	103.4
Mercantile, Cleveland	6,649	3,506	52.7
Mercantile F. and M., Boston	6,542	715	10.9
Merchants, Newark	13,847	10,345	74.7
Merchants, Providence	7,051	5,230	74.2
Metropolitan Plate Glass, New York	454	66	14.5
Michigan F. and M., Detroit	11,266	3,426	30.4
Millers and Manufacturers Mut., Minneapolis	17,661	5,467	36.6
Millers National, Chicago	3,715	7,768	209.1
Milwaukee Mechanics, Milwaukee	140,015	57,635	41.2
Minneapolis Mutual, Minneapolis	12,462	8,778	70.4
Wisconsin—*Cont.*			
Phœnix Mutual, Cincinnati	$3,949	$1,131	28.6
Providence-Washington, Providence	14,762	8,310	56.3
Prudential, New York	1,369	.....	....
Queen, Liverpool	37,773	14,532	38.5
Reliance Mutual, Dubuque	8,521	2,023	23.7
Rochester German, Rochester	16,946	8,763	51.7
Rockford, Rockford	39,420	21,487	54.5
Royal, Liverpool	23,384	14,173	60.6
Scottish Union and National, Edinburgh	11,703	14,951	127.8
Security, New Haven	7,749	10,437	134.7
Springfield F. and M., Springfield	35,923	14,650	40.8
Spring Garden, Philadelphia	5,108	8,795	172.2
St. Paul F. and M., St. Paul	30,125	17,538	58.2
Standard, New York	2,829	75	2.7
Sun, San Francisco	4,135	21	.5
Sun Fire Office, London	25,958	14,522	56.0
Sun Mutual, New Orleans	8,778	3,929	44.8
Syndicate, Minneapolis	8,932	4,134	46.4
Teutonia, Philadelphia	1,000	102	10.2
Traders, Chicago	42,179	35,573	84.3
Transatlantic, Hamburg	4,972	3,618	72.8
Union, Philadelphia	11,099	3,661	33.0
Union, San Francisco	20,195	12,353	61.2
United Firemens, Philadelphia	2,965	3,269	110.3
United States, New York	2,450	692	28.2
Westchester, New York	29,559	24,524	83.0
Western, Toronto	32,184	26,008	80.8
Western Home, Sioux City	5,247	1,852	35.3
Western Manufacturers Mutual, Chicago	12,524	4,773	38.1
Williamsburgh City, Brooklyn	14,442	6,093	42.2
Total	$2,892,869	$1,689,543	58.4
Wyoming.			
Ætna, Hartford	$711	$237	33.3
American, New York	1,401	4	.3
American, Philadelphia	1,239	1,202	97.0
American Central, St. Louis	1,689	219	13.0
British America, Toronto	333	.....	....

Mississippi Valley Manuf. Mut., Roc. Island	$23,355	$17,983	76 3
Mutual, Chicago	20,702	13,362	64.5
Mutual, New York	19,499	18,116	92.9
Mutual Union, Moline	11,234	13,116	116.8
National, Hartford	38,048	18,661	49 0
Newark, Newark	1,294	6	.5
New Hampshire, Manchester	16,139	11,568	71.7
New York, New York	1,241	1,810	145.9
New York Bowery, New York	13,396	8,275	61 8
Niagara, New York	44,963	24,893	55 4
North American, Boston	1,786	1,708	95.6
North British and Mercantile, London	66,054	47,406	71.8
Northern, London	11,732	10,076	85 9
Northwestern National, Milwaukee	72,981	39,696	54 4
Norwich Union, Norwich	15,092	5,455	36.1
Ohio Farmers, Leroy	7,077	100	14.1
Orient, Hartford	23,057	16,693	72.4
Pacific, New York	6,135	3,682	60.0
Packers and Provision Dealers, Chicago	1,482	3,509	23.6
Pennsylvania, Philadelphia	44,963	26,045	57.9
Peoples, Manchester	8,213	2,625	32.0
Phenix, Brooklyn	92,304	36,407	39.4
Phœnix, Hartford	62,336	46,818	75 1
Phœnix, London	33,017	20,581	62 3
California, San Francisco	$1,891	$2,868	151.7
Commercial, San Francisco	287	.....	....
Commercial Union, Liverpool	1,312	792	60.4
Fire Association, Philadelphia	2,962	1,047	35.3
Firemans Fund, San Francisco	5,043	1,922	38.1
Germania, New York	1,232	391	31.7
Insurance Company of N. America, Philadelphia	4,080	1,281	31.4
Liberty, New York	279	.....	....
London and Lancashire, Liverpool	1,235	59	4.8
Merchants, Newark	759	289	38 1
Michigan F. and M., Detroit	471	.....	....
National, Hartford	3,320	27	.8
North British and Mercantile, London	3,560	142	39.9
Northern Assurance, London	570	.....	....
Norwich Union, Norwich	1,619	9	.6
Orient, Hartford	1,117	635	56.8
Phœnix, Hartford	2,334	234	10.0
Providence-Washington, Providence	4,085	77	1.9
Security, New Haven	48	.....	....
Springfield F. and M., Springfield	2,676	29	1.1
Sun, New Orleans	25	.....	....
Sun Fire Office, London	686	15	2.2
Traders, Chicago	2,639	597	22.6
Western, Toronto	1,888	.....	....
Totals	$49,491	$12,076	24 4

ASSURE YOUR LIFE AT ONCE.

The present is the only time that we can make sure of. The future, with all the various possibilities that it embraces, may not be for us, because death may step in to rob us of all opportunities except those that pertain to the present moment. This being the case it is very clear that if a man recognizes a certain duty as being imperative upon him, his only safety lies in attending to it at once.

Life assurance agents are often blamed for their persistency, but those who throw this blame upon them ought rather to thank them and feel themselves under obligation for the very quality that they complain of. Hundreds of thousands of dollars that have been paid to widows and orphans upon the deaths of their natural protectors would never have been so paid, because the policies under which they became liabilities would never have been issued, but for the continued and determined persistence of the agents. To-day is truly the time for a man to assure his life, because he has no mortgage on to-morrow, nor on any day that is to follow. Even if you should not die before the period of delay brings you to the point of intended action, it is well to remember that life assurance companies select the risks they wish to assume, and while you may to-day be physically up to their standard, to-morrow may develop evidence of disease that would cause your rejection; and if you are not willing to apply for a policy of life assurance to-day, it is quite possible that you may never succeed in assuring your life, however strongly you may afterward desire to do so.

Recapitulation of Fire Premiums and Losses by States.

The following tabulation is a comprehensive exhibit of the premiums and losses of the different fire and fire-marine insurance companies operating in the various States and Territories of the United States and the Dominion of Canada. The comparison of the loss experience in the various parts of America in 1882, 1883, 1884, 1885, 1886, 1887 and 1888 will be studied with interest by fire underwriters:

State.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
Alabama	1888	$785,982	$258,451	32.8
	1887	569,292	404,421	71.0
	1886	431,949	281,637	65.2
	1885	612,528	250,436	40.7
	1884	450,159	360,244	80 0
	1883	462,330	251,773	54 5
	1882	357,487	119,675	33.5
Totals and average		$3,669,727	$1,926,637	52.5
Arizona	1888	$20,070	$14,940	74.4
	1887	26,229	7,716	39.4
	1886	44,396	68,483	154.3
	1885	53,598	77,942	145.4
	1884	55,352	58,456	105.6
Totals and average		$199,645	$227,537	113.9
Arkansas	1888	$492,180	$472,786	96.1
	1887	554,781	325,781	60.5
	1886	304,314	215,004	70.7
	1885	449,798	316,895	70 5
	1884	412,698	245,456	59.5
	1883	370,212	355,180	95.9
	1882	259,204	221,363	85.4
Totals and average		$2,843,187	$2,152,465	75.7
Dakota	1888	$872,369	$401,547	46.0
	1887	1,137,069	504,202	53.9
	1886	1,456,050	468,590	49.6
	1885	1,155,955	539,025	32.2
	1884	672,418	465,535	69.2
	1883	591,821	262,477	44.4
	1882	406,008	135,217	33.3
Totals and average		$6,291,890	$2,776,653	44 1
Delaware	1888	$227,678	$201,581	88.5
	1887	159,855	116,306	72.8
	1886	188,862	105,969	56.0
	1885	200,000	100,000	50.0
	1884	194,783	93,309	47.9
	1883	155,706	42,845	27.5
	1882	125,000	35,000	28 0
Totals and average		$1,251,884	$695,010	55.5
District of Columbia	1888	$147 930	$46,986	31.1
	1887	296,343	97,671	32.9
	1886	165,562	152,712	92.2
	1885	165,781	116,736	70.4
	1884	132,886	28,957	21.8
	1883	131,651	38,825	29 5
	*1882	100,000	35,000	55.0
Totals and average		$1,140,153	$516,887	45.3

* Figures for this year are estimated.

California	1888	$6,087,042	$3,049,431	51.8
	1887	6,383,721	2,417,092	37.9
	1886	5,185,772	2,654,371	51.2
	1885	4,541,268	2,033,215	44.8
	1884	4,484,768	1,279,480	28.5
	1883	4,038,581	1,612,968	39.1
	1882	4,192,821	1,639,819	39.9
Totals and average		$34,913,973	$14,686,376	42.0
Canada	1888	$5,442,695	$2,917,836	53.6
	1887	5,109,991	3,315,620	64.8
	1886	5,020,931	3,242,800	64.5
	1885	5,016,132	2,837,850	57.6
	1884	4,993,457	3,165,762	63.4
	1883	4,624,741	3,048,724	65.9
	1882	4,229,706	2,807,368	66.4
Totals and average		$34,437,653	$21,335,960	61.9
Colorado	1888	$1,120,187	$398,952	35.7
	1887	904,197	381,144	42.2
	1886	812,850	377,035	46.4
	1885	744,974	227,257	30.5
	1884	756,068	342,902	45.4
	1883	769,727	357,068	46.6
	1882	544,723	266,716	48.9
Totals and average		$5,652,726	$2,351,074	41.5
Connecticut	1888	$1,759,342	$824,191	46.8
	1887	2,020,116	994,799	49 2
	1886	1,723,602	726,492	42.1
	1885	1,822,364	1,043,120	57.2
	1884	1,740,060	761,068	43.7
	1883	1,526,808	1,037,790	67.9
	1882	1,420,199	959,864	67.9
Totals and average		$12,012,491	$6,347,304	52.8
Florida	1888	$328,772	$258,074	78.4
	1887	313,990	153,731	48.9
	1886	287,203	214,798	74.8
	1885	224,535	280,753	125 0
	1884	279,466	463,857	165.9
	1883	238,385	223,329	93.7
	1882	126,828	101,931	80.4
Totals and average		$1,799,179	$1,696,473	94.2
Georgia	1888	$1,398,407	$761,536	54.4
	1887	1,480,360	753,018	50.8
	1886	1,289,115	501,656	38.9
	1885	1,352,878	572,183	42.3
	1884	1,317,811	941,839	72.2
	1883	1,348,469	1,049,631	77.8
	1882	1,036,836	781,657	75.4
Totals and average		$9,223,876	$5,361,520	59.2
Idaho	1888	$17,038	$4,192	24.6
	1887	27,275	423	1.6
	1886	13,334	326	2.5
	1885	26,327	12,924	49.1
	1884	31,479	13,718	43.6
Totals and average		$115,453	$31,583	27.3
Illinois	1888	$9,554,580	$3,925,604	41.0
	1887	9,100,676	5,069,520	55.7
	1886	9,695,022	3,838,902	39.6
	1885	8,158,539	4,539,381	55.6
	1884	8,010,078	3,646,883	45.5
	1883	7,857,984	4,005,539	50.9
	1882	7,147,034	1,967,985	27.5
Totals and average		$59,523,913	$26,993,814	45.3

States.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
Indiana	1888	$2,456,306	$1,765,005	71.9
	1887	2,546,170	1,564,372	61.4
	1886	1,951,917	1,058,318	54 1
	1885	2,427,320	1,604,011	66.1
	1884	2,096,661	1,407,899	67.1
	1883	2,341,057	1,433,930	66.0
	1882	2,116,235	779,876	61 3
Totals and average		$15,935,666	$9,613,411	60.3
Iowa	1888	$3,074,303	$983,384	31.9
	1887	2,905,365	1,422,126	48.9
	1886	2,939,861	1,442,260	49.0
	1885	3,005,130	1,180,977	39.3
	1884	2,960,304	1,247,363	42.1
	1883	3,363,058	1,414,683	36.6
	1882	2,978,536	903,151	30.3
Totals and average		$21,226,557	$8,593,944	40.4
Kansas	1888	$1,823,110	$1,020,006	69.1
	1887	1,924,407	1,218,788	63.3
	1886	2,875,523	920,460	32.0
	1885	1,998,101	760,120	38.1
	1884	1,709,007	528,226	30.7
	1883	1,349,991	646,637	47.9
	1882	1,140,143	367,987	32.3
Totals and average		$12,820,282	$5,462,224	42.6
Kentucky	1888	$2,081,915	$1,019,654	48.9
	1887	2,051,290	1,748,865	85.3
	1886	1,921,183	1,099,451	57.2
	1885	1,904,013	1,106,506	58.1
	1884	1,846,945	1,356,335	73.4
	1883	1,878,509	942,601	50.2
	1882	1,569,761	721,952	45.9
Totals and average		$13,253,616	$7,995,364	64.8

States.	Year.	Premiums	Losses	Ratio of Losses to Premiums.
Michigan	1888	$3,490,337	$1,688,438	48.3
	1887	3,396,233	1,970,792	58.0
	1886	3,241,100	1,965,772	60.7
	1885	3,230,480	1,984,107	63.3
	1884	3,334,579	2,395,873	71.8
	1883	3,225,766	1,717,647	53.2
	1882	2,807,455	1,441,037	51.3
Totals and average		$22,725,950	$13,163,666	57.9
Mississippi	1888	$275,600	$116,867	42.4
	1887	250,419	96,384	38 5
	1886	384,944	315,525	55.5
	1885	317,880	262,296	82.5
	1884	338,564	229,097	67.7
	1883	317,832	154,433	48.6
	*1882	275,000	193,000	70 2
Totals and average		$2,160,239	$1,367,602	63.3
Minnesota	1888	$3,232,241	$1,776,369	54.9
	1887	3,151,412	2,341,345	74.3
	1886	2,833,048	1,797,923	63.4
	1885	2,769,030	1,144,493	41.3
	1884	2,539,092	1,888,561	74.4
	1883	2,452,329	1,910,461	77.9
	1882	1,941,244	1,169,187	60.2
Totals and average		$18,918,396	$12,028,339	63.5
Missouri	1888	$4,322,647	$2,329,413	53.9
	1887	4,243,232	3,157,920	74.4
	1886	3,843,032	2,396,022	62.3
	1885	3,905,167	2,109,512	54.0
	1884	4,027,053	2,780,400	69.4
	1883	4,056,763	2,092,686	51.1
	1882	3,698,205	2,221,666	60.1
Totals and average		$28,096,099	$17,087,619	60.8

Louisiana	1888	$1,229,418	$514,439	41 8
	1887	1,792,667	731,530	40.8
	1886	1,307,691	803,825	61 4
	1885	4,685,732	2,435,560	51.9
	1884	801,028	552,869	69 0
	1883	1,615,997	907,010	56.1
	*1882	1,500,000	850,000	56.7
Totals and average		$12,932,533	$6,795,233	52.5
Maine	1888	$1,087,088	$517,327	47.5
	1887	1,143,801	554,057	48 4
	1886	1,303,666	1,176,320	90.2
	1885	1,185,262	667,082	56.3
	1884	1,324,284	998,982	75 4
	1883	1,260,537	883,428	70.1
	1882	852,239	605,874	71.1
Totals and average		$8,156,877	$5,403,070	66 2
Maryland	1888	$1,610,732	$1,466,582	91.0
	1887	1,550,201	1,263,446	81.5
	1886	1,523,424	1,246,747	81.8
	1885	1,436,331	721,420	50.2
	1884	1,440,851	813,510	56.5
	1883	1,570,954	644,995	39.8
	1882	1,405,698	611,826	43.5
Totals and average		$10,538,191	$6,748,526	64.0
Massachusetts	1888	$7,393,111	$4,118,839	55.7
	1887	6,195,658	2,637,723	42.7
	1886	5,678,582	2,528,093	44 5
	1885	5,582,398	2,477,514	44.4
	1884	5,396,375	3,289,100	60.9
	1883	5,250,499	3,151,021	60.0
	1882	4,722,177	4,272,688	90.5
Totals and average		$40,218,800	$22,474,978	55.8
Montana	1888	$307,756	$120,363	39.1
	1887	319,686	132,126	41.3
	1886	267,278	169,356	63.3
	1885	237,859	175,233	73.7
	1884	228,134	48,803	21.4
	1883	146,311	28,713	19.6
	*1882	100,000	20 000	20.0
Totals and average		$1,607,024	$694,594	43.2
Nebraska	1888	$1,722,238	$484,765	28.1
	1887	1,504,836	631,678	41 9
	1886	1,497,738	475,481	31.9
	1885	1,381,501	353,357	25 6
	1884	1,296,146	417,813	32.2
	1883	1,045,564	297,245	28 4
	1882	637 415	180,073	28.3
Totals and average		$9,085,438	$2,840,412	31.2
Nevada	1888	$40,123	$3,665	9 1
	1887	46,797	4,837	10.3
	1886	106,471	27,635	26.0
	1885	98 421	22,505	22.9
	1884	81,675	43,755	53.6
	1883	85,628	39,952	46.7
	*1882	60,000	30,000	50.0
Totals and average		$519,115	$172,349	33.2
New Hampshire †	1888	$1,785,228	$971,827	54.4
	1887	1,612,576	441,716	27.4
	1886	553,534	107,728	19.5
	1885	506,419	368,939	72.9
	1884	610,754	312,468	51.2
	1883	560,958	348,237	62 1
	1882	530,661	360,723	67.9
Totals and average		$6,160,130	$2,911,638	47.2

* Figures for this year are estimated. † All business done by State companies; town mutuals omitted, but State mutuals included.

States.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
New Jersey	1888	$2,810,113	$1,037,164	36.9
	1887	2,536,470	1,150,069	45.3
	1886	2,424,175	1,017,143	41.5
	1885	2,299,144	1,281,688	55.7
	1884	2,090,374	1,054,750	50.5
	1883	2,105,440	976,017	46.4
	1882	1,903,178	964,793	50.6
Totals and average		$16,168,894	$7,481,624	46.2
New Mexico	1888	$134,707	$63,513	47.1
	1887	134,336	30,495	22 7
	1886	67,037	42,437	63.3
	1885	127,967	40,204	31.4
	1884	109,754	127,392	116.1
	1883	108,772	57,083	52.5
	1882	83,793	30,476	36 4
Totals and average		$766,366	$391,600	51 0
New York	1888	$19,355,543	$13,259,927	68.5
	1887	18,425,986	13,937,606	75.6
	1886	18,868,049	9,595,101	50.8
	1885	18,068,456	9,904,909	54.8
	1884	17,570,660	10,028,112	57.1
	1883	17,290,511	9,716,382	56.2
	1882	17,135,297	10,877,543	63 5
Totals and average		$126,714,502	$77,319,580	61.0
North Carolina	1888	$274,380	$117,518	42.5
	1887	348,119	177,358	50.9
	1886	458,634	535,425	116.7
	1885	463,778	447,542	96 5
	1884	443,979	453,686	102.2
	1883	423,290	231,514	54.7
	*1882	400,000	260,000	65.0
Totals and average		$2,812,180	$2,223,043	79.0

States.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
South Carolina	1888	$259,660	$127,929	49.2
	1887	287,386	107,332	38.5
	1886	458,825	221,691	48.3
	1885	579,536	198,457	34.2
	1884	569,306	369,282	64.9
	1883	578,845	411,259	71.0
	*1882	500,000	175,000	35.0
Totals and average		$3,233,558	$1,610,950	49.8
Tennessee	1888	$1 496,023	$799.477	53 4
	1887	1,285,326	1,334,092	103.8
	1886	1,081,188	492,139	45.6
	1885	1,026,872	759,666	73.9
	1884	1,041,901	681,242	65.4
	1883	1,017,223	1,010,881	99.4
	1882	781.426	435.799	55.8
Totals and aveaage		$7,729,959	$5,513,296	71.3
Texas	1888	$2,242,687	$945,002	42 1
	1887	2,236,518	1,517,504	68 7
	1886	1,983,314	895,444	44.1
	1885	2,055.428	2,259,435	109.9
	1884	2,155,947	1,639,426	76 0
	1883	2,619,863	1,756,130	67.0
	1882	1,960,981	1,907,508	97.3
Totals and average		$15,254,738	$10,920,449	71.5
Utah	1888	$63,897	$15,595	24.3
	1887	87,453	62,843	71.9
	1886	109,905	30,060	27.4
	1885	98,141	31,705	32.3
	1884	100,154	14,016	13.9
	1883	180,440	105,414	58.4
	*1882	80,000	20,000	25 0
Totals and average		$719 990	$279,633	38 8

Ohio	1888	$5,765,298	$3,455,851	59.9
	1887	5,588,139	3,083,395	55.2
	1886	4,845,575	3,021,266	62.4
	1885	4,981,358	2,956,711	59.4
	1884	5,795,242	4,269,989	73.7
	1883	4,490,010	2,355,677	52.5
	1882	4,579,736	2,466,033	63.9
Totals and average		$36,045,358	$21,608,922	59.9
Oregon	1888	$205,246	$58,323	28.4
	1887	732,769	205,911	27.9
	1886	413,290	166,800	40.4
	1885	454,794	99,508	21.9
	1884	470,074	287,892	61.2
	1883	478,577	354,118	73.9
	*1882	350,000	220,000	62.9
Totals and average		$3,104,750	$1,392,552	44.8
Pennsylvania	1888	$8,081,492	$5,160,220	63.8
	1887	8,273,875	4,497,879	54.4
	1886	7,353,361	4,906,864	66.7
	1885	7,316,583	4,000,546	54.7
	1884	6,605,145	5,362,930	74.7
	1883	7,067,733	4,171,323	59.0
	1882	6,362,908	4,274,913	67.2
Totals and average		$51,061,097	$32,374,675	63.4
Rhode Island	1888	$780,514	$741,270	95.0
	1887	2,729,352	622,252	22.8
	1886	684,463	165,711	24.2
	1885	2,593,162	562,160	21.7
	1884	2,463,748	910,698	36.9
	1883	2,348,245	650,853	27.7
	1882	2,075,190	966,641	46.6
Totals and average		$13,674,674	$4,619,585	33.7
Vermont	1888	$385,756	$288,395	74.8
	1887	381,250	216,134	56.7
	1886	357,587	195,603	54.7
	1885	299,842	140,808	46.9
	1884	340,735	197,498	57.9
	1883	321,290	321,740	100.1
	1882	295,641	235,500	79.7
Totals and average		$2,382,101	$1,595,678	66.9
Virginia	1888	$530,089	$355,538	67.0
	1887	1,101,702	612,429	55.6
	1886	957,684	482,187	50.4
	1885	1,081,050	750,793	69.5
	1884	1,002,586	735,606	73.3
	1883	1,094,833	665,469	60.8
	*1882	850,000	555,000	65.3
Totals and average		$6,617,944	$4,157,022	62.8
Washington Territory	1888	$142,416	$67,004	47.0
	1887	178,414	81,976	45.9
	1886	183,962	86,279	46.9
	1885	184,944	102,105	55.2
	1884	121,567	100,571	82.7
Totals and average		$811,303	$437,935	53.9
West Virginia	1888	$173,709	$63,370	36.4
	1887	170,778	110,280	64.6
	1886	172,830	129,976	75.2
	1885	170,864	142,174	83.2
	1884	232,582	103,022	44.3
	1883	272,971	125,183	45.9
	*1882	155,000	93,000	60.0
Totals and average		$1,348,734	$767,005	56.8

* Figures for this year are estimated.

States.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
Wisconsin	1888	$2,892,869	$1,689,543	58.4
	1887	2,959,290	1,814,002	61.3
	1886	2,802,603	1,363,867	48.7
	1885	2,903,010	2,158,260	74.5
	1884	2,683,737	2,010,901	74.9
	1883	2,557,125	1,775,804	69.9
	1882	2,193,381	1,625,531	74.1
Totals and average		$18,992,015	$12,437,908	65.4
Wyoming	1888	$49,491	$12,076	24.4
	1887	62,892	52,317	83.2
	1886	86,675	42,705	49.3
	1885	49,515	5,768	11.7
	1884	64,513	32,219	49.9
	1883	48,512	7,667	15.8
	1882	32,678	10,604	32.4
Totals and average		$394,276	$163,356	41.4
Aggregate business in United States and Canada	1888	$109,830,315	$60,690,765	55.2
	1887	113,000,926	65,641,156	58.1
	1886	102,164,111	53,770,387	52.6
	1885	103,950,165	56,163,788	54.0
	1884	97,424,939	58,557,752	60.1
	1883	95,641,849	47,594,442	49.8
	1882	86,019,824	48,939,576	56.9
Totals and average		$708,032,129	$391,357,866	55.2

Some years ago a partner in a prominent business house in Milwaukee suddenly died. Shortly after, the administrator of his estate, upon consultation with the partners, was startled with information that the firm's affairs were badly involved, and that even its solvency was a serious question. This state of things meant, of course, the worthlessness of the dead partner's interest, and, as his all was supposed to be represented therein, the poverty of his widow. Before leaving the store, however, his tin box was brought out, with the suggestion that its contents be examined, although nothing of value was supposed to be in it. Upon opening it, to the delight of the administrator, and the utter amazement of the remaining partners, there appeared life insurance policies to the amount of $40,000! It seems that the former partner, a man of secretive disposition, had, by dint of close economy, secured and kept up this large amount of life insurance without the knowledge of either wife or partners. The meaning of all this to those who would otherwise been left penniless requires no pointing out.

Shortly after, a life insurance agent told this story to Edward P. Allis, president of the Alliance Iron Works of Milwaukee, urging upon him a like course. Mr. Allis laughingly said: "No need of life insurance for me; my net profits last year were $50,000." The quick rejoinder was, that the interest on that $50,000 would carry $100,000 of good life insurance. This idea, so well put, found a lodgment in the capitalist's mind, and eventuated in his taking $100,000 with the man who suggested it, and afterwards increasing his line to $461,000.

Edward Allis died on the first inst. His estate is estimated at $2,000,000. His indebtedness of about $300,000 is more than covered, as was his evident intent, by the amount that will be paid into his estate by the several companies within the next thirty days.—*Fidelity Journal.*

State and Territorial Legislatures.

The next sessions of the legislatures of the several States and Territories and limit of session is shown in the following table:

STATES AND TERRITORIES.	Legislatures.		
	Next Session Begins.	Annual or Biennial.	Limit of Session.
States.			
Alabama	Nov., 1890	Biennial	50 days
Arkansas	Jan., 1891	Biennial	60 days
California	Jan., 1891	Biennial	60 days
Colorado	Jan., 1891	Biennial	90 days
Connecticut	Jan., 1890	Annual	None
Delaware	Jan., 1891	Biennial	None
Florida	Apr., 1891	Biennial	60 days
Georgia	Nov., 1891	Biennial	40 days
Illinois	Jan., 1891	Biennial	None
Indiana	Jan., 1891	Biennial	60 days
Iowa	Jan., 1890	Biennial	None
Kansas	Jan., 1891	Biennial	50 days
Kentucky	Dec., 1891	Biennial	60 days
Louisiana	May, 1891	Biennial	60 days
Maine	Jan., 1890	Biennial	None
Maryland	Jan., 1891	Biennial	90 days
Massachusetts	Jan., 1890	Annual	None
Michigan	Jan., 1891	Biennial	None
Minnesota	Jan., 1891	Biennial	60 days
Mississippi	Jan., 1890	Biennial	None
Missouri	Jan., 1890	Biennial	70 days
Nebraska	Jan., 1891	Biennial	40 days
Nevada	Jan., 1891	Biennial	60 days
New Hampshire	June, 1891	Biennial	None
New Jersey	Jan., 1890	Annual	None
New York	Jan., 1890	Annual	None
North Carolina	Jan., 1891	Biennial	60 days
Ohio	Jan., 1891	Biennial	None
Oregon	Jan., 1891	Biennial	40 days
Pennsylvania	Jan., 1891	Biennial	None
Rhode Island	May, 1890	Annual	None
South Carolina	Nov., 1890	Annual	None
Tennessee	Jan., 1891	Biennial	75 days
Texas	Jan., 1891	Biennial	90 days
Vermont	Oct., 1890	Biennial	None
Virginia	Dec., 1891	Biennial	90 days
West Virginia	Jan., 1891	Biennial	45 days
Wisconsin	Jan., 1891	Biennial	None
Territories.			
Arizona	Jan., 1891	Biennial	60 days
Dakota	Jan., 1891	Biennial	60 days
Idaho	Dec., 1890	Biennial	60 days
Montana	Jan., 1891	Biennial	60 days
New Mexico	Dec., 1890	Biennial	60 days
Utah	Jan., 1890	Biennial	60 days
Washington	Dec., 1891	Biennial	60 days
Wyoming	Jan., 1890	Biennial	60 days

In several States where biennial sessions are held, the legislatures hold adjourned sessions, by which means the law is evaded and annual sessions held. The Rhode Island legislature meets annually at Newport on the last Tuesday in May, and an adjourned session is required to be held at Providence each year. It is also permitted in several States to prolong the sessions beyond the term named by law.

"The life agent's plea," says The New York Commercial Bulletin, "has sometimes been met by the honestly stated belief that to insure their lives would be to distrust in Providence. But Providence rarely attempts to help those that make no effort to help themselves, and it is a peculiar fact that this trust in Providence rarely extends to their property, for that is usually well insured against loss. It looks very much, then, as if consistency was lacking in such individuals."

Life Insurance Statistics.

Exhibit of Transactions of American Life Companies for Ten Years.

The following tables show the transactions for the past ten years of all the regularly organized life insurance companies in the United States, exhibiting also their assets at the end of each year:

Name and Date of Organization of Company and Names of Officers.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (exclud'g Taxes).	Total Expenditures.	New Policies Issued & Revived (Including Additions).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
ALABAMA.		$	$	$	$	$	$		$		$	$
Mobile Life Insurance Company..... Mobile. † 1888. H. M. Friend, Pres.	1888	.....	.....	.....	.....	....	.....	....	.....	....	.....	.....
CALIFORNIA.												
Pacific Mutual Life Insurance Company... San Francisco. ‡ 1868. Geo. A. Moore, Pres., Geo. W. Beaver, Vice-Pres., J. N. Patton, Sec., William O. Gould, Actuary, W. R. Cluness, M. D., Med. Dir., Thomas Bennet, Gen. Supt. of Agencies.	1888	385,198	117,626	502,824	226,974	89,298	317,933	732	2,231,850	3,657	9,672,888	1,954,448
	1887	350,903	119,220	470,123	227,508	76,814	316,118	523	1,362,000	3,313	8,429,794	1,687,814
	1886	346,824	80,650	427,474	201,193	77,212	279,563	504	1,276,689	3,185	8,073,900	1,498,621
	1885	339,572	67,272	406,844	269,377	78,647	348,920	566	1,416,999	3,070	7,835,487	1,325,755
	1884	326,196	65,989	392,185	243,436	77,567	330,609	350	971,380	3,003	7,883,155	1,241,237
	1883	324,288	75,087	399,375	247,291	84,720	332,935	437	1,281,416	2,954	7,792,933	1,140,470
	1882	314,332	61,145	375,477	195,954	92,318	289,216	615	1,968,115	2,868	7,569,464	1,073,543
	1881	275,850	63,591	339,441	198,446	127,997	327,827	560	1,480,795	2,782	7,049,158	1,963,372
	1880	303,304	72,912	376,216	229,172	107,082	350,323	745	2,305,631	2,867	7,468,177	1,179,285
	1879	317,649	77,716	395,365	291,326	127,009	419,362	858	2,751,057	2,937	7,802,959	1,177,701
CONNECTICUT.												
Ætna Life Insurance Company..... Hartford. 1850. M. G. Bulkeley, Pres., John C. Webster, Vice-Pres., J. L. English, Sec., H. W. St. John, Actuary.	1888	3,404,265	1,729,464	5,133,729	3,181,119	646,953	4,044,052	8,130	16,233,553	67,749	102,904,303	33,743,010
	1887	3,201,345	1,629,368	4,830,713	3,025,659	565,606	3,881,865	7,446	14,486,886	65,485	97,372,334	32,550,688
	1886	3,030,012	1,609,619	4,639,631	2,978,024	525,635	3,687,045	6,756	13,133,547	63,293	92,262,969	31,463,988
	1885	2,845,491	1,734,383	4,579,874	3,119,472	484,468	3,785,865	5,726	11,018,298	61,437	87,791,243	30,499,508
	1884	2,688,320	1,601,908	4,290,228	2,960,728	427,403	3,566,139	4,497	8,094,226	60,286	84,663,591	29,730,139
	1883	2,719,350	1,760,372	4,479,722	2,781,828	469,931	3,420,804	5,522	10,114,585	60,354	85,040,335	29,017,935
	1882	2,519,437	1,513,789	4,033,226	2,460,940	421,498	3,054,865	5,204	9,594,136	59,129	82,928,860	28,018,029
	1881	2,394,650	1,456,665	3,851,315	2,679,479	385,902	3,300,667	4,785	8,293,370	57,564	79,772,426	26,986,520

CONNECTICUT GENERAL LIFE INS. COMPANY.... Hartford. 1865. T. W. Russell, Pres., F. V. Hudson, Sec.	1879	[illegible]	2,494,187	1,856,710	[illegible]	4,350,897	[illegible]	3,034,933	350,182	3,250,031	4,314	6,994,175	56,651	77,951,819	26,403,441
	1888	219,509	95,083	314,592	119,767	62,157	198,573	1,127	1,373,483	5,690	7,669,741	1,820,995			
	1887	204,241	91,821	296,062	117,572	59,858	204,413	1,218	1,431,551	5,325	7,291,778	1,692,738			
	1886	185,201	86,684	271,945	131,997	49,191	200,318	961	1,258,796	4,755	6,727,275	1,625,333			
	1885	171,825	81,764	253,589	126,220	50,506	197,237	693	1,019,378	4,454	6,456,465	1,525,095			
	1884	165,071	76,631	241,702	112,515	51,749	185,824	769	1,048,103	4,369	6,339,164	1,462,369			
	1883	160,317	95,579	255,896	148,459	44,241	211,276	741	1,028,470	4,155	6,066,638	1,433,341			
	1882	150,790	74,383	225,173	129,113	46,105	218,730	723	991,593	3,944	5,851,075	1,377,452			
	1881	145,999	68,607	214,606	115,624	46,583	184,046	710	1,014,300	3,745	5,696,422	1,343,045			
	1880	138,214	69,028	207,236	107,892	40,433	172,236	568	763,091	3,530	5,399,943	1,313,537			
	1879	159,325	69,641	228,966	155,204	45,609	221,010	597	777,601	3,417	5,336,750	1,349,908			
CONNECTICUT MUTUAL LIFE INS. COMPANY,... Hartford. 1864. Jacob L. Greene, Pres., J. M. Taylor, Vice-Pres., W. G. Abbott, Sec., D. H. Wells, Actuary and Ass't Sec., Chas. Hildebrand, Ass't Act'y, Chas. R. Shepherd, M. D., Consul'g Physician, Elisha Risley, Supt. of Agencies.	1888	4,436,285	2,987,191	7,423,476	5,385,348	664,885	6,699,145	3,461	9,068,990	63,660	151,361,913	57,447,441	
	1887	4,422,465	3,042,897	7,465,362	5,414,301	688,879	6,407,984	3,811	9,369,874	63,483	150,992,498	56,627,121	
	1886	4,464,544	2,960,463	7,425,007	5,285,001	689,352	6,296,269	3,439	8,292,830	63,027	150,528,923	55,696,218	
	1885	4,542,265	3,108,948	7,651,213	5,824,584	759,616	6,926,512	3,751	9,002,390	62,995	151,301,588	54,374,075	
	1884	4,707,437	2,794,578	7,502,015	5,512,307	653,269	6,499,846	3,213	7,283,710	62,934	152,230,685	53,430,033	
	1883	4,829,098	3,041,125	7,870,223	5,781,852	700,291	6,827,013	3,595	8,579,008	63,595	155,433,409	52,571,101	
	1882	4,998,030	2,761,061	7,759,091	5,309,494	678,707	6,364,813	3,461	8,464,005	63,662	157,105,751	51,602,423	
	1881	5,238,812	2,921,954	8,160,766	6,084,224	677,487	7,216,301	3,681	8,564,750	63,913	159,039,868	50,258,785	
	1880	5,247,283	2,902,777	8,150,060	6,413,695	627,772	7,432,675	4,052	9,597,908	64,343	162,105,367	49,492,629	
	1879	5,750,442	3,203,849	8,954,291	7,136,986	585,708	8,063,229	5,154	10,707,194	64,504	164,585,123	48,792,334	
HARTFORD LIFE AND ANNUITY INS. COMPANY.. Hartford. 1867. H. A. Whitman, Pres., William C. Jillson, Vice-Pres., Stephen Ball, Sec., A. T. Smith, Supt. of Agencies.	1888	994 255	52,826	1,047,081	768,502	211,764	1,008,953	♠ 4,874	♠ 10,942225	♠ 25,121	♠ 62,639 910	1,706,746	
	1887	931,626	47,673	979,299	659,961	187,163	875,281	♠ 4,378	♠ 10,326500	♠ 21,931	♠ 58,165,515	1,596,604	
	1886	853,381	46,251	899,632	626,870	181,896	838,921	♠ 4,445	♠ 11,575000	♠ 21,231	♠ 54,883,920	1,482,772	
	1885	735,361	39,176	774,537	561,356	156,778	780,713	♠ 6,005	♠ 16,673000	♠ 20,005	♠ 52,070,872	1,407,729	
	1884	557,894	45,278	603,172	332,092	155,833	511,994	♠ 3,974	♠ 10,641500	♠ 16,327	♠ 42,015,787	1,259,666	
	1883	492,325	52,704	545,029	346,827	92,625	463,980	♠ 4,619	♠ 12,470976	♠ 35,812	♠ 36,129,691	1,182,289	
	1882	378,565	49,555	428,120	214,237	70,375	352,460	♠ 4,054	♠ 10,945725	♠ 29,427	♠ 29,802,120	1,114,304	
	1881	306,222	56,354	362,576	218,027	92,817	333,318	♠ 5,816	♠ 15,723414	♠ 27,412	♠ 27,874,443	1,056,019	
	1880	121,528	79,401	200,929	94,531	30,769	160,557	♠ 5,840	♠ 15,745924	♠ 16,555	♠ 17,185,205	1,027,914	
	1879	67,188	68,432	135,620	55,378	31,407	112,400	241	252,694	2,235	2,871,424	989,816	
PEOPLES INDUSTRIAL INSURANCE COMPANY* .. Norwich. 1888. H. H. Osgood, Pres., S. B. Bishop, Vice-Pres. and Sec., Levi W. Meech, Actuary, Wm. Fairbanks, Gen. Manager.	1888	5,426	28,846	34,272	637	21,971	22,649	7,224	854,014	5,366	643,961	111,624	
PHŒNIX MUTUAL LIFE INSURANCE COMPANY.. Hartford. 1851. A. C. Goodman, Pres., J. B. Bunce, Vice-Pres., J. M. Holcombe, Sec.	1888	678,248	622,072	1,300,320	957,894	180,657	1,192,633	1,193	1,743,928	17,468	24,872,295	10,573,597	
	1887	691,031	618,551	1,309,582	1,015,389	184,539	1,308,345	1,136	1,777,005	17,677	25,267,687	10,489,688	
	1886	689,396	606,185	1,295,581	1,023,774	175,721	1,251,948	1,135	1,694,610	17,988	25,656,619	10,488,600	
	1885	703,713	615,706	1,319,419	1,187,529	182,856	1,428,640	1,271	1,690,227	18,407	26,237,240	10,430,316	
	1884	719,089	598,727	1,317,816	1,144,254	194,813	1,401,917	1,507	2,107,744	18,912	27,243,118	10,537,870	
	1883	719,474	641,249	1,360,723	1,122,709	177,618	1,374,815	1,102	1,527,201	19,089	27,788,496	10,615,756	

* Organized in 1888; does industrial business. † This company practically in a state of liquidation. ‡ Statement of life department only, except assets, which include accident department also. See accident department under miscellaneous insurance. ♠ Includes "Safety Fund" assessment business.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (exclud'g Taxes).	Total Expenditures.	New Policies Issued & Revived (Including Additions).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
CONNECTICUT—*Continued.*		$	$	$	$	$	$		$		$	$
PHŒNIX MUTUAL LIFE INSURANCE COMPANY.. Hartford—*Cont.*	1882	751,301	652,622	1,403,923	1,169,550	177,320	1,401,144	889	1,089,502	19,602	28,704,038	10,616,769
	1881	814,261	685,369	1,499,630	1,231,592	178,775	1,501,707	1,087	1,186,762	20,482	30,467,816	10,588,560
	1880	913,729	692,245	1,605,974	1,324,010	196,978	1,706,282	1,200	1,434,339	21,544	32,616,084	10,611,139
	1879	1,058,033	654,414	1,712,447	1,401,714	197,886	1,771,204	1,895	2,144,120	22,672	35,088,551	10,647,178
TRAVELERS INSURANCE COMPANY..... Hartford. ‡ 1863. J. G. Batterson, Pres., G. F. Davis, Vice-Pres., R. Dennis, Sec., George Ellis, Actuary, E. V. Preston, Supt. of Agencies.	1888	1,210,958	477,330	1,688,288	580,543	252,487	846,282	3,177	7,657,158	21,117	41,138,361	10,361,466
	1887	1,099,498	410,004	1,509,502	448 501	264,075	726,277	3,292	7,640,124	19,840	37,739,893	9,584,249
	1886	983,367	437,381	1,420,748	428,306	233,715	671,218	3,730	8,635,199	18,402	34,171,625	9,111,590
	1885	846,298	383,464	1,229,762	379,570	205,936	593,296	2,809	5,893,682	16,570	29,806,131	8,417,038
	1884	758,741	313,618	1,072,359	349,084	186,050	592,291	2 478	5,643,515	15,340	27,328,814	7,826,457
	1883	660,028	331,623	991,651	289,891	161,610	456,988	2,134	4,699,171	14,378	25,005,604	7,435,978
	1882	583,742	263,714	847,456	255,913	137,236	408,199	2,042	4,531,375	13,443	22,836,313	6,667,394
	1881	570,121	186,335	756,456	221,551	126,409	354,687	1,827	3,691,246	12,556	20,511,522	6,114,503
	1880	453,273	225,938	679,211	254,519	110,170	368,241	1,787	3,295,137	11,914	19,298,639	5,511,221
	1879	436,205	195,540	631,745	174,492	102,846	280,342	1,771	2,811,282	11,352	18,181,132	4,953,146
DISTRICT OF COLUMBIA.												
NATIONAL LIFE INS. CO. OF THE U. S. OF A.... Washington. *i* 1868. Van H. Higgins, Pres., J. H. Nitchie, Sec.	1888	42,968	158,104	201,072	197,486	74,223	286,221	6	14,558	2,405	3,236,929	1,887,756
	1887	52,584	179,590	232,174	207,938	38,845	361,978	17	14,677	2,690	3,615,966	2,328,412
	1886	62,777	226,617	289,394	250,306	42,792	530,253	30	32,035	3,044	4,267,415	2,472,512
	1885	78,562	238,350	316,912	236,739	53,984	519,957	32	38,641	3,490	4,858,061	2,716,983
	1884	91,882	239,471	331,353	273,265	89,937	537,665	61	56,060	3,869	5,482,315	2,779,282
	1883	117,931	247,054	364,985	364,442	134,540	623,416	76	114,649	4,437	6,402,163	3,001,792
	1882	151,201	230,961	382,162	374,688	112,935	649,617	159	175,830	5,043	7,633,853	3,301,793
	1881	254,881	216,451	471,332	449,756	103,868	672,275	211	275,371	5,966	9,606,031	3,633,352
	1880	359,935	218,950	578,885	506,645	101,958	702,654	374	440,409	6,994	11,744,924	3,743,557
	1879	405,956	218,312	624,268	443,570	112,593	653,348	561	740,703	7,931	14,272,153	3,902,036
IOWA.												
EQUITABLE LIFE INSURANCE COMPANY OF IOWA. Des Moines. 1867. F. M. Hubbell, Pres., Cyrus Kirk, Sec., R. T. Wellslager, Treas., Geo. P. Hanawall, Med. Dir., I. T. Martin, Supt. of Agencies.	1888	81,154	46,419	127,573	47,806	31,084	80,144	301	645,542	1,877	2,520,416	664,655
	1887	69,500	41,381	110,881	57,286	25,247	84,105	198	371,912	1,738	2,202,592	620,342
	1886	64,617	36,138	100,755	25,156	27,934	54,363	233	442,758	1,719	2,138,028	594,929
	1885	62,469	36,165	98,634	40,190	24,850	67,575	201	405,151	1,650	1,970,532	548,453
	1884	57,646	34,880	92,526	49,540	32,662	89,372	147	191,074	1,604	1,816,870	513,156
	1883	61,794	33,589	95,383	45,072	27,326	85,205	279	362,500	1,638	1,872,176	508,795
	1882	57,886	33 927	91,813	31,301	27,415	71,089	288	374,987	1,778	2,098,325	503,281

	1880	55,302	34,444	89,800	35,400	26,780	62,180	305	411,402	1,596	1,870,213	457,295
	1879	55,623	33,478	89,101	28,183	26,675	62,089	395	445,431	1,531	1,746,400	432,408
IOWA MUTUAL LIFE INSURANCE COMPANY.....	1888	9,338	519	9,857	.....	....	3,587	30	69,000	183	257,444	.....
Cedar Rapids.* 1884.	1887	9,237	221	9,458	176	....	5,530	90	165,000	201	281,000	10,968
J. H. Smith, Pres., A. G. Plumb, Sec.	1886	5,786	1,460	7,246	.....	1,834	1,834	203	227,500	160	188,000	5,413
LIFE INDEMNITY AND INVESTMENT COMPANY..	1888	109,396	7,016	116,412	64,709	43,570	111,127	370	547,500	2,376	5,476,250	120,630
Waterloo. 1881.	1887	113,215	6,011	119,226	73,853	34,245	108,098	301	657,000	2,437	5,822,850	112,200
Matt. Parrott, Pres., Geo. L. Pickett, Vice-Pres..	1886	114,720	4,792	119,512	57,560	35,207	92,767	524	1,188,750	2,969	7,270,000	110,893
C. E. Mabie, Sec.												
ROYAL UNION MUTUAL LIFE INS. COMPANY †...	1888	16,559	3,714	20,273	1,000	12,542	13,542	175	244,100	432	542,100	18,938
Des Moines. 1886.	1887	12,726	4,909	17,635	3,000	8,725	11,725	222	270,000	319	410,500	11,353
S. A. Robertson, Pres., Sydney A. Foster, Sec.	1886	6,089	4,489	10,578	59	5,298	5,357	....	.....	210	234,500	5,505
KENTUCKY.												
MUTUAL LIFE INS. COMPANY OF KENTUCKY....	1888	342,534	83,696	426,230	234,395	95,000	338,226	1,361	2,408,452	5,460	9,657,680	1,472,983
Louisville. 1866.	1887	305,809	79,019	384,828	214,058	108,607	331,143	1,387	2,430,523	5,100	9,145,717	1,376,498
Charles D. Jacob, Pres., J. K. Goodloe, Vice-Pres, Wm. W. Morris, Sec., David Meriweather, Actuary.	1886	252,057	74,707	326,764	141,684	90,550	239,814	1,212	2,217,353	4,442	8,079,386	1,333,578
	1885	222,446	67,974	290,420	140,240	68,783	216,510	877	1,528,000	3,800	6,879,069	1,225,592
	1884	198,342	61,506	259,848	121,361	66,174	195,060	750	1,318,334	3,516	6,464,314	1,150,077
	1883	182,641	68,551	251,192	143,495	61,299	212,115	846	1,478,547	3,204	5,951,435	1,082,131
	1882	163,808	74,297	238,105	147,610	50,623	205,526	638	1,138,951	2,774	5,216,972	1,049,479
	1881	140,144	71,106	211,250	177,123	45,620	229,706	435	747,474	2,470	4,640,268	991 872
	1880	133,272	55,224	188,496	106,206	44,953	162,360	361	535,170	2,324	4,466,424	1,023,945
	1879	152,607	70,589	223,196	121,278	50,323	179 431	397	593,506	2,250	4,518,647	971,876
MAINE.												
KENNEBEC MUTUAL LIFE INS. COMPANY.....	1889	.....	.....	.....	.....	....	.....	....	.....	....	.....	.....
Waterville. 1889.												
Wm. T. Haines, Pres., H. M. Heath, Vice-Pres., E. A. Davies, Sec.												
UNION MUTUAL LIFE INSURANCE COMPANY....	1888	711,888	251,632	963,520	690,152	287,253	991,639	2,462	5,020,107	14,728	26,395,600	6,002,194
Portland. 1848.	1887	688,327	296,548	984,875	743,633	272,872	1,030,984	2,569	4,933,215	14,478	25,794,195	6,014,523
John E. De Witt, Pres., Arthur L. Bates, Sec., J. Frank Lang, Ass't Sec.	1886	676,956	263,941	940,897	681,666	265,023	960,680	2,470	5,218,801	14,111	25,185,946	6,124,717
	1885	668,997	361,657	1,030,654	819,676	258,235	1,103,888	2,306	4,232,848	13,961	24,567,437	6,109,619
	1884	718,179	267,444	985,623	668,878	266,147	972,356	2,012	3,889,506	13,832	24,282,745	6,311,402
	1883	710,520	301,499	1,012,019	810,329	255,050	1,076,996	2,269	4,304,279	14,020	24,527,958	6,229,684
	1882	732,341	327,448	1,059,789	785,555	257,689	1,053,776	2,620	4,727,934	14,040	24,621,565	6,272,970
	1881	695,750	362,869	1,058,619	1,153,359	262,463	1,426,671	2,106	3,679,527	13,725	24,083,551	6,258,681
	1880	770,469	404,325	1,174,794	1 067,157	279,201	1,360,889	1,920	3,445,231	14,120	25,036,862	6,631,507
	1879	897,026	469,905	1,366,931	1,214,039	302,869	1,525,732	2,339	4,191,956	14,915	26,697,370	6,872,307
MARYLAND.												
HOME RECIPROCAL LIFE INS. CO a.....	1889	.....	.....	.....	.....	....	.....	....	.....	....	.....	.....
Baltimore. 1889.												
Thomas W. Blades, Manager.												
MARYLAND LIFE INS. CO. OF BALTIMORE.....	1888	131,189	97,257	228,446	93,047	38,895	142,648	339	807,045	2,063	4,794,313	1,361,097
Baltimore. 1865.	1887	115,540	60,325	175,865	103,577	36,238	150,347	292	632,695	1,894	4,360,328	1,315,795
Wm. H. Blackford, Pres., Clayton C. Hall,	1886	103,876	70,419	174,295	73,532	32,721	116,235	234	512,104	1,770	4,107,708	1,303,078
Actuary, John W. Hanson, Cashier,	1885	102,160	60,711	162,871	102,821	30,591	143,231	220	500,065	1,683	3,895,034	1,244,750

* Commenced business July, 1886. † Does business only in Iowa. ‡ Statement of life department only, except assets, which include accident department also. See accident department under miscellaneous insurance. a Does industrial business. e Includes industrial insurance. i Principal business office at Chicago.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (exclud'g Taxes).	Total Expenditures.	New Policies Issued & Revived (Including Additions).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
MARYLAND—*Continued.*		$	$	$	$	$	$		$		$	$
MARYLAND LIFE INS. CO OF BALTIMORE.....	1884	107,710	55,586	163,296	86,905	29,127	125,892	157	353,402	1,621	3,810,106	1,219,859
Baltimore—*Cont.*	1883	103,823	62,410	166,233	90,130	31,201	131,322	209	495,963	1,594	3,770,501	1,192,464
	1882	99,933	53,155	153,088	129,890	29,601	169,929	187	450,714	1,513	3,607,606	1,157,357
	1881	97,709	51,419	149,128	79,066	29,011	123,024	155	370,183	1,449	3,482,664	1,179,061
	1880	93,368	51,193	144,561	73,612	27,726	113,400	343	443,956	1,570	3,451,520	1,133,094
	1879	92,173	47,990	140,163	54,665	22,577	89,899	201	343,717	1,400	3,268,420	1,050,381
MUTUAL LIFE INSURANCE CO. OF BALTIMORE..	1888	53,445	4,953	58,398	33,108	15,222	49,517	729	138,556	5,007	1,095,590	154,091
Baltimore. 1870.	1887	52,178	5,769	57,947	29,436	15,152	45,333	1,028	164,894	4,843	1,088,808	143,993
B. G. Harris, Pres., Henry Roth, Sec.	1886	53,796	4,171	57,967	35,610	16,085	52,303	962	150,113	4,670	1,056,893	130,872
	1885	53,743	4,890	58,633	35,579	15,714	52,452	1,251	177,408	4,680	1,063,289	124,010
	1884	51,054	7,063	58,117	34,258	14,950	49,638	1,132	171,604	3,973	1,026,564	121,860
	1883	50,145	5,305	55,451	29,663	14,501	45,507	1,148	191,984	3,691	1,010,498	115,743
	1882	47,296	3,908	51,205	28,201	11,697	41,529	641	148,296	3,046	898,091	104,738
	1881	41,294	5,756	47,050	18,274	11,443	31,370	1,004	180,539	2,981	901,587	95,241
	1880	35,474	4,562	40,036	24,554	10,462	36,256	1,427	.....	2,303	790,216	84,657
	1879	32,785	6,647	39,432	23,895	9,675	34,813	581	123,117	146	734,563	80,605
MASSACHUSETTS.												
BERKSHIRE LIFE INSURANCE COMPANY.....	1888	811,557	183,124	994,681	593,943	174,858	785,153	2,234	5,421,753	9,275	21,901,288	4,122,343
Pittsfield. 1851.	1887	753,364	186,788	940,152	698,163	163,843	877,217	2,052	5,146,376	8,444	19,657,323	3,902,872
Wm. R. Plunkett, Pres., James M. Barker, Vice-Pres., J. W. Hull, Treas. and Sec.	1886	705,796	188,953	894,749	686,155	149,890	852,827	1,960	4,526,530	7,822	17,877,227	3,850,055
	1885	669,115	189,589	858,704	633,834	139,818	788,479	1,470	3,700,525	7,087	16,209,314	3,796,168
	1884	597,544	188,251	785,795	565,955	125,680	706,417	1,210	2,951,454	6,734	15,010,306	3,749,926
	1883	580,299	194,481	774,780	548,500	124,287	686,658	1,184	2,825,526	6,380	14,122,913	3,676,140
	1882	526,175	191,730	717,905	649,636	102,794	768,238	865	2,369,813	5,901	13,005,262	3,577,134
	1881	493,246	205,132	698,378	546,866	96,144	660,161	827	2,052,184	5,732	12,363,205	3,577,062
	1880	385,772	198,623	584,395	374,374	92,726	485,946	901	1,975,767	5,582	11,930,030	3,516,433
	1879	391,912	197,828	589,740	332,997	87,310	426,139	825	1,860,519	5,373	11,458,633	3,428,726
JOHN HANCOCK MUTUAL LIFE INS. COMPANY..	1888	1,317,374	162,789	1,480,163	650,857	577,961	1,243,544	137,338	17,302,131	262,011	39,311,096	3,316,802
Boston. *e* 1862.	1887	1,031,845	166,133	1,197,978	475,372	520,456	1,011,934	115,388	14,486,239	208,902	32,936,204	3,070,227
S. H. Rhodes, Pres., G. B. Woodward, Sec.	1886	815,750	168,817	984,567	449,134	390,514	852,705	87,196	11,530,827	154,299	26,784,420	2,878,794
	1885	647,143	159,175	806,318	389,246	304,336	704,440	60,892	8,269,972	113,176	21,466,371	2,749,537
	1884	547,059	137,007	684,066	388,775	251,593	649,920	44,077	5,809,508	85,925	17,864,710	2,626,748

	1883	472,242	135,597	607,839	320,146	212,667	541,531	39,632	5,069,369	68,901	15,782,799	2,587,268
	1882	415,537	145,358	560,895	348,949	177,212	536,630	36,086	4,832,257	53,951	14,542,776	2,526,661
	1881	346,887	169,939	516,826	382,438	168,656	562,479	28,690	4,022,718	41,631	13,693,993	2,511,605
	1880	336,198	162,658	498,856	383,627	199,983	597,972	54,639	6,921,970	36,741	14,117,602	2,571,098
	1879	294,043	159,958	454,001	418,813	115,134	541,060	1,159	2,273,001	6,365	11,922,714	2,662,121
MASSACHUSETTS MUTUAL LIFE INS. COMPANY.. Springfield. 1851. M. V. B. Edgerly, Pres., Henry S. Lee, Vice-Pres., John A. Hall, Sec., Oscar B. Ireland, Actuary.	1888	1,639,370	463,205	2,102,575	1,061,789	428,634	1,550,194	3,637	12,055,146	18,767	49,480,584	9,565,523
	1887	1,434,458	417,486	1,851,944	1,015,234	354,869	1,449,988	3,139	10,060,193	17,688	45,351,769	9,012,379
	1886	1,312,126	424,561	1,736,687	958,870	317,975	1,357,745	2,634	8,092,587	16,537	41,246,538	8,521,553
	1885	1,201,520	412,272	1,613,792	821,673	307,946	1,338,708	2,587	8,014,308	15,621	37,965,158	8,090,888
	1884	1,048,929	420,826	1,469,754	797,966	271,616	1,137,909	2,218	6,362,083	14,735	34,665,107	7,535,244
	1883	941,187	428,255	1,369,442	815,647	245,445	1,125,327	2,278	5,929,950	14,313	32,860,164	7,585,312
	1882	856,636	401,008	1,257,644	799,660	202,323	1,075,324	1,512	4,092,608	13,484	30,510,247	7,329,643
	1881	831,044	413,859	1,244,903	827,585	196,733	1,108,206	1,493	4,114,705	13,396	30,141,192	7,140,262
	1880	781,373	377,323	1,158,696	700,344	176,725	951,590	1,473	3,929,904	13,175	29,275,690	7,000,655
	1879	774,609	333 728	1,108,337	841,468	153,414	1,082,288	1,012	2,575,888	13,065	28,777,145	6,631,138
NEW ENGLAND MUTUAL LIFE INS. COMPANY... Boston. 1835. B. F. Stevens, Pres., J. M. Gibbens, Vice-Pres., S. Frankford Trull, Sec., Walter C. Wright, Actuary.	1888	2,472,810	1,014,106	3,486,916	2,303,827	471,328	2,821,109	3,270	9,276,051	25,305	73,591,241	19,656,672
	1887	2 337,007	1,042,906	3,379,913	2,055,847	400,680	2,505,745	2,699	7,880,745	23,817	69,754,124	19,008,247
	1886	2,211,776	942,109	3,153,885	1,971,572	388,055	2,493,649	2,519	7,872,909	22,819	67,241,961	18,562,660
	1885	2,111,430	931,352	3,042,782	2,092,284	371,339	2,538,115	2,528	7,609 145	22,065	64,634,400	17,780,502
	1884	2,003,657	862,989	2,866,646	2,176,902	360,170	2,582,751	2,228	6,508,177	21,279	62,628,796	17,026,978
	1883	1,961,319	995,882	2,957,201	2,056,563	349,274	2,438,832	2,512	6,989,296	20,829	61,694,591	16,841,507
	1882	1,824,588	830,019	2,654,607	1,990,187	333,251	2,350,691	2,066	6,080,851	19,854	59,297,737	16,374,085
	1881	1,703,044	848,929	2,551,973	1,953,221	344,234	2,343,768	2,009	6,302,482	19,400	57 801,580	16,151,744
	1880	1,568,043	878,681	2,446,724	1,900,806	280,903	2,215,851	1,800	5,534,445	19,001	56,148,627	15,922,932
	1879	1,558,845	860,325	2,419,170	2,034,634	261,943	2,343,435	1,486	4,574,309	18,776	55,040,488	15,112,342
STATE MUTUAL LIFE ASSURANCE COMPANY.... Worcester. 1845. A. G. Bullock, Pres., H. M. Witter, Sec.	1888	1,033,523	224,161	1,257,684	619,458	202,913	836,098	1,769	5,152,202	9,826	26,665,184	5,066,985
	1887	898,116	203,124	1,104,240	490,975	180,921	684,454	1,554	4,246,317	8,797	23,387,840	4,608,170
	1886	798,340	189,539	987,879	494,624	152,113	659,446	1,488	4,300,821	7,902	20,968,635	4,186,241
	1885	694,555	220,356	914,911	443,469	145,548	598,777	1,342	4,132,316	7,020	18,367,467	3,886,926
	1884	572,130	172,587	744,717	362,806	117,817	489,639	1,011	2,980,595	6,242	15,832,145	3,549,301
	1883	467,136	143,751	610,887	291,903	105,198	413,164	855	2,900,539	5,711	14,162,114	3,301,788
	1882	382,871	118,197	501,068	261,533	76,330	343,454	566	1,658,200	5,165	12,016,345	3,099,248
	1881	330,681	128,732	459,413	268,469	57,656	336,284	374	1.098,500	4,863	10,819,729	2,971,511
	1880	303,902	123,174	427,076	212,521	44,337	264,716	300	856,000	4,731	10,287,150	2,777,770
	1879	275,520	123,851	399,371	208,350	42,211	251,896	267	696,500	4,650	9,914,758	2,533,357
MICHIGAN.												
IMPERIAL LIFE INSURANCE COMPANY..... Detroit. 1886. C. A Newcomb, Pres., A. C. Bacon, Vice-Pres., A. Waring, Sec., W. D. Harrah, Actuary. J. B. Book, M. D., Med. Dir.	1888	86,816	6,914	93 730	38,070	37,574	80,639	891	3,813,100	1,859	6,050,600	161,061
	1887	48,819	4,046	52,865	21,157	30,710	54,512	691	2,262,500	1,328	3,418,000	134,089
	1886	29,140	451	29,591	.....	14,299	14,801	980	1,821,500	980	1,821,500	128,086

* Includes industrial insurance.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (exclud'g Taxes).	Total Expenditures.	New Policies Issued & Revived (Including Additions).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
MICHIGAN—*Continued.*		$	$	$	$	$	$		$		$	$
MICHIGAN MUTUAL LIFE INSURANCE COMPANY. Detroit, 1867. J. S. Farrand, Pres., Wm. A. Butler, Vice-Pres., O. R. Looker, Sec., W. F. Raynolds, Actuary, H. F. Lyster, Med. Dir.	1888	624,456	113,503	737,959	248,519	172,476	450,753	2,090	3,869,020	10,442	19,099,380	2,265,205
	1887	596,560	108,957	705,517	256,387	195,118	479,406	2,551	4,855,758	9,821	18,078,156	1,996,189
	1886	515,936	89,181	605,117	193,512	183,329	403,922	2,789	5,404,845	8,964	16,550,412	1,765,333
	1885	444,050	87,972	532,022	197,860	144,195	368,284	2,094	4,233,619	7,509	13,688,220	1,537,504
	1884	360,877	77,700	438,577	166,714	106,810	297,923	1,472	2,706,581	6,528	11,728,104	1,380,876
	1883	320,635	66,482	387,117	145,399	95,335	266,436	1,295	2,522,286	5,888	10,500,841	1,231,879
	1882	278,294	67,928	346,222	185,707	92,898	308,442	1,227	2,247,921	5,492	9,846,734	1,117,323
	1881	239,747	69,229	308,976	130,055	77,624	238,900	1,114	2,126,160	4,928	8,965,288	1,071,706
	1880	214,103	67,567	281,670	139,948	64,530	235,499	753	1,418,015	4,532	8,344,315	1,014,563
	1879	226,016	73,987	300,003	158,542	60,479	250,194	808	1,403,124	4,639	8 744,977	980,397
MINNESOTA.												
PROVIDENT LIFE INSURANCE COMPANY..... Minneapolis, * 1887. A. R. McGill, Pres., Walter T. Burr, Vice-Pres., E. H. Guilbert, Sec.	1888	.....	.....	.....	.....	....	.....	....	.....	....	.....	.....
	1887	.....	.....	.....	.....	....	.....	....	.....	....	.....	.....
MISSOURI.												
COVENANT MUTUAL LIFE INS. COMPANY..... St. Louis. 1853. Edward Wilkerson, Pres., A. F. Shapleigh, Vice-Pres., Charles E. Pilling, Sec., H. H. Mudd, M. D., Med. Dir.	1888	29,072	24,009	53,081	35,557	19,611	56,874	120	208,574	968	1,434,520	391,949
	1887	28,233	21,979	50,212	31,000	15,385	49,342	95	142,820	959	1,397,005	397,739
	1886	28,023	23,457	51,480	34,570	13,519	51,342	69	91,664	947	1,383,980	397,601
	1885	29,204	23,496	52,700	28,353	11,943	44,210	61	88,679	968	1,435,487	398,922
	1884	30,645	22,992	53,637	34,224	10,443	47,392	44	65,740	995	1,479,297	389,874
	1883	34,902	23,942	58,844	56,362	13,895	73,616	35	36,658	1,069	1,620,616	385,397
	1882	40,746	25,986	66,732	80,814	j 22,060	106,925	145	199,536	1,168	1,758,736	403,237
	1881	41,642	27,131	68,773	79,589	25,712	105,972	248	321,493	1,363	1,961,882	449,338
	1880	39,169	30,669	69,838	55,479	28,198	84,893	258	312,923	1,377	1,952,671	494,277
	1879	41,369	35,816	77,185	91,769	26,779	122,284	252	314,370	1,337	1,962,702	512,810
GERMAN MUTUAL LIFE INSURANCE COMPANY..	1888	9,107	25,863	34,970	21,092	3,145	27,440	12	23,118	485	740,874	413,116
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	10	9,111	405	761,503	409,502

	1882	9,189	27,854	37,043	34,053	5,564	41,674	12	15,219	563	838,002	404,434
	1881	9,947	28,993	38,870	18,782	6,004	26,468	13	19,072	580	861,743	407,673
	1880	9,963	29,948	39,911	21,387	4,584	29,178	11	17,029	583	865,375	390,850
	1879	11,598	27,958	39,556	25,242	6,772	35,186	15	24,000	594	875,857	381,782
NEBRASKA.												
BANKERS LIFE INSURANCE COMPANY..... Lincoln, 1887. W. A. Lindley, Pres., J. R. Richards, Sec.	1888	11,708	6,079	17,787	*nil*	5,642	11,762	525	989,500	555	1,051,500	109,484
	1887	.....	.....	.....	.....	....	.....	....	.....	....	.....	.....
NEW JERSEY.												
MUTUAL BENEFIT LIFE INSURANCE COMPANY.. Newark, 1845. Amzi Dodd, Pres., James B. Pearson, Vice-Pres., E. L. Dobbins, Sec.	1888	5,083,389	2,287,863	7,371,252	4,953,800	766,037	5,883,507	7,388	18,911,241	57,954	153,498,623	43,514,461
	1887	4,808,237	2,256,429	7,064,666	4,726,176	729,958	5,715,507	6,289	16,078,824	55,362	147,189,403	42,110,662
	1886	4,630,663	2,072,324	6,702,987	4,688,849	699,912	5,647,946	6,068	14,834,902	53,633	143,186,656	40,816,516
	1885	4,461,122	1,862,716	6,323,838	4,452,002	648,536	5,248,884	5,651	14,826,354	51,846	139,416,807	39,625,995
	1884	4,347,965	1,779,218	6,127,183	4,118,965	607,755	4,868,641	5,278	13,678,384	50,361	135,843,543	38,607,396
	1883	4,159,771	2,072,629	6,232,400	3,963,768	580,703	4,655,510	4,940	13,256,376	49,178	133,298,768	37,581,431
	1882	4,043,812	1,993,987	6,037,799	4,406,272	570,608	5,091,731	4,377	11,031,145	47,837	129,619,105	36,300,971
	1881	4,000,302	1,812,921	5,813,223	4,595,380	636,296	5,577,399	5,409	14,523,938	46,652	127,411,677	35,718,812
	1880	3,866,379	1,935,103	5,801,482	4,787,387	579,664	5,631,992	5,110	13,025,391	44,350	121,474,005	35,726,816
	1879	3,793,704	1,916,253	5,709,957	4,843,957	494,921	5,462,342	3,364	7,910,410	42,286	117,720,246	34,953,070
PRUDENTIAL INS. COMPANY OF AMERICA..... Newark, † 1876. John F. Dryden, Pres., Leslie D. Ward, Vice-Pres., E. S. Johnson, Sec.	1888	3,659,495	97,589	3,757,084	1,096,884	1753,532	2,915,429	558,797	58,847,394	850,979	93,661,783	2,874,163
	1887	2,942,257	71,094	3,013,351	853,914	1568,294	2,532,495	520,151	60,891,194	737,644	82,639,088	1,967,369
	1886	2,114,296	50,661	2,164,957	593,273	1165,057	1,792,254	391,830	49,870,816	548,860	59,914,127	1,425,720
	1885	1,468,955	40,708	1,509,663	418,622	759,864	1,240,364	304,773	28,860,882	422,671	40,266,445	1,040,816
	1884	1,127,738	28,842	1,156,580	322,382	619,087	971,063	266,718	24,892,268	324,794	28,545,189	777,660
	1883	828,911	16,992	845,903	222,083	461,193	702,065	227,417	20,426,140	273,917	23,053,935	580,101
	1882	571,595	12,998	584,593	157,706	288,748	451,435	151,956	11,541,210	196,007	15,738,973	394,832
	1881	402,948	9,718	412,666	111,508	215,803	330,689	124,746	9,688,362	133,582	10,959,948	257,205
	1880	250,958	20,964	271,922	57,256	172,351	243,828	104,976	8,819,033	87,462	7,347,892	275,269
	1879	121,560	7,067	128,627	28,013	69,895	107,236	35,880	3,202,762	43,715	3,866,913	201,892
UNITED STATES INDUSTRIAL INS. COMPANY.... Newark, ‡ 1888. J. L. Armitage, Pres., Ed. N. Crane, 2d V.-P. and Sec.	1888	.....	.....	.....	.....	....	.....	....	.....	....	.....	.....
NEW YORK.												
BROOKLYN LIFE INSURANCE COMPANY..... New York, 1864. Wm. M. Cole, Pres., William H. Wallace, Vice-Pres., Wm. Dutcher, Sec.	1888	187,707	90,926	278,633	171,267	67,967	251,541	492	871,258	4,358	5,720,140	1,636,180
	1887	187,895	92,540	280,435	165,817	69,433	252,120	738	692,834	4,855	5,672,760	1,607,984
	1886	186,738	91,298	278,036	155,084	78,097	250,214	1,983	1,133,756	5,254	5,766,431	1,604,065
	1885	179,275	85,643	264,918	207,018	71,339	293,713	860	562,123	4,285	5,461,865	1,551,396
	1884	190,440	87,180	277,620	181,343	68,474	274,961	1,524	815,550	4,372	5,716,287	1,562,160
	1883	205,366	102,186	307,552	215,423	62,708	305,278	1,328	805,653	4,093	5,766,886	1,552,046
	1882	197,997	81,127	279,124	174,418	62,197	261,255	540	629,381	3,315	5,749,228	1,531,980
	1881	200,433	79,116	279,549	295,944	74,809	404,793	599	802,821	3,285	5,990,167	1,515,438
	1880	203,360	95,350	298,710	295,602	79,458	404,937	642	893,646	3,259	6,115,686	1,630,136
	1879	228,874	149,546	378,420	410,665	82,405	522,506	626	857,000	3,258	6,318,467	1,731,514

* Organized for the insurance of impaired lives. ‡ Organized October 22, 1888, with $100,000 capital paid in. † Includes industrial insurance. *j* Taxes included in management expenses.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (exclud'g Taxes).	Total Expenditures.	New Policies Issued & Revived (Including Additions).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
NEW YORK—*Continued.*		$	$	$	$	$	$		$		$	$
COMMERCIAL UNION LIFE INS. CO. OF N. Y.... New York, 1888.	1888	.....	.....	.....	.....	....	.....	....	.....	....	.....	.....
EQUITABLE LIFE ASS'CE SOCIETY OF THE U. S. New York, 1859. H. B. Hyde, Pres., James W. Alexander, Vice-Pres., William Alexander, Sec.	1888	22,047,813	4,911,164	26,958,977	11,884,457	4766,364	16,829,906	39,221	153933.535	148,405	549,216,126	93,312,329
	1887	19,115,775	4,125,074	23.240,849	10,062,510	3912.603	14,139,154	34,700	138023,105	129,454	483,029,562	82,975,682
	1886	16,272,155	3,601,578	19,873,733	8,336,608	3251,979	11,764,987	28,086	111540,203	110,292	411,779,098	74,332,973
	1885	13,461,679	3,128,374	16,590,053	7,138,689	2729,401	10,040,260	23,968	96,011,378	95,872	357,338,246	65,547,594
	1884	12,031,330	2,972,150	15,003,480	7,194,787	2256,191	9,898,009	20,256	84,877,057	83,699	309,409,171	58,161,926
	1883	10,727,548	2,743,024	13,470,572	6,461,071	1992,772	8,567,903	18,566	81,129,756	75,196	275,160,588	53,030,582
	1882	8,922,369	2 956,802	11,879,171	5,977,541	1774,972	7,861,539	15,068	62,262,279	65,680	232,829,620	47,782,548
	1881	7,712,807	2,370,698	10,083,505	5,236,355	1628,381	6,981,400	12,051	46,189,096	58,112	200,679,019	44,111,486
	1880	6,832,946	1,902,753	8,735,699	4,792,938	1418,066	6,306,853	9,732	35,170,805	52,272	177,597,703	40,945,823
	1879	6,396,400	1,950,681	8,347,081	4,988,871	1187,767	6,264,906	7,483	26,502,541	48,048	162,357,715	37,000,917
GERMANIA LIFE INSURANCE COMPANY..... New York, 1860. H. Wesendonck, Pres., F. Schwendler, V.-P., C. Doremus, Sec., H. Cillis, Actuary.	1888	1,965,805	611,225	2,577,030	1,352,910	443,059	1,833,304	‡4,588	‡9,482,758	† 37,762	† 49,941,303	13,961,200
	1887	1,780,775	641,462	2,422,237	1,302,161	362,497	1,700,818	‡3,320	‡5,444,595	† 37 417	† 44,891,240	13,073,247
	1886	1,749,369	580,086	2,329,455	1,200,829	355,639	1,589,873	‡3,035	‡5,317,044	† 40,800	† 43,538,634	12,310,626
	1885	1,614,892	561,776	2,176,668	1,300,526	359,442	1,694,402	‡2,870	‡4,886,016	† 40,195	† 41,816,594	11,485,386
	1884	1,561,660	525,765	2,087,425	1,261,675	359,714	1,654,741	‡2,501	‡4,244,453	† 38,607	† 40,622,158	10,857,819
	1883	1,491.567	508,702	2,000,269	1,173 780	347,609	1,554,178	‡2,231	‡4,527,933	† 35,503	† 39,617,585	10,402,356
	1882	1,361,651	484,245	1,845,896	1,108,773	309,583	1,450,655	‡2,125	‡4,733,331	† 30,815	† 37,939,118	9,893,670
	1881	1,316,516	456,964	1,773,480	1,009,621	314,364	1,359,570	‡2,081	‡4,784,705	† 28,098	† 36,366,592	9,456,242
	1880	1,235 741	453,203	1,688,944	988,192	311,136	1,332,415	‡2,324	‡4,151,662	† 28,030	† 34,776,015	9,003,151
	1879	1,177,538	458,903	1,636,441	1,023,513	259,769	1,318,583	‡2,246	‡3,729,432	† 19,896	† 32,755,020	8,552,877
HOME LIFE INSURANCE COMPANY..... Brooklyn, 1860. Geo. C. Ripley, Pres., Chas. A. Townsend, V.-P., George H. Ripley, Sec.	1888	816,847	282,339	1,099,186	613,160	217,627	853,157	2,129	4,942,999	11,513	22,748,299	6,355,799
	1887	756,817	296,831	1,053,648	559,369	216,688	797,486	2,266	5,211,041	11,073	21,756,596	6,110,909
	1886	680,841	384,896	1,065,737	603,553	186,831	811,292	1,942	4,164,797	10,185	19,450,061	5,855,842
	1885	600,238	236,019	836,257	512,038	164,380	697,448	1,441	2,791,571	9,447	17,819,416	5,646,478
	1884	563,353	257,454	820,807	517,321	152,352	689,843	1,199	2,253,514	8,968	16,957,595	5,457,588
	1883	546,475	260,506	806,981	470,215	162,682	652,824	1,618	3,065,544	8,893	16,874,646	5,403,543
	1882	498,835	257,238	756,073	435,796	142,064	597,395	1,345	2,385,235	8,273	15,696,414	5,185,685
	1881	454,728	259,804	714,532	446,657	130,622	597,210	1,230	2,216,627	7,862	14,965,079	5,037,322
	1880	440,042	234,739	674,781	507,140	117,499	644,690	807	1,504,435	7,467	14,348,067	4,921,137
	1879	465,106	283,811	748,917	561,983	114,713	695,582	721	1,231,234	7,424	14,308,463	4,829,057

MANHATTAN LIFE INSURANCE COMPANY.....	1888	1,454,830	519,134	1,973,964	1,406,446	461,328	1,932,671	3,687	11,079,487	15,567	43,504,413	11,543,049
New York, 1850.	1887	1,264,397	573,784	1,838,185	1,282,514	383,118	1,735,649	2,538	7,691,774	14,027	39,018,611	11,433,196
James M. McLean, Pres., J. L. Halsey, 1st Vice-Pres., H. B. Stokes, 2d Vice-Pres., H. Y. Wemple, Sec., S. N. Stebbins, Actuary.	1886	1,141,836	530,211	1,672,050	1,187,567	288,097	1,550,168	2,081	5,921,229	13,138	30,251,889	11,310,658
	1885	1,038,633	551,351	1,589,984	1,177,729	235,757	1,490 092	1,820	4,490,590	12,481	34,467,139	11,155,827
	1884	1,035,624	549,408	1,585,025	1,077,715	246,438	1,415,981	1,551	4,440,814	12,053	33,997,130	11,046,053
	1883	1,008,421	627,621	1,636,049	1,157,001	216 822	1,475,178	1,276	3,551,987	11,666	33,023,205	10,871,184
	1882	1,013,921	620,816	1,634,732	1,023,872	219,496	1,347,049	1,207	3,521,047	11,490	32,690,470	10,662,477
	1881	1,002,796	579,445	1,582,242	1,093,705	197,756	1,381,116	1,045	2,742,638	11,304	32,254,439	10,348,239
	1880	1,032,722	591,196	1,623,917	1,260,966	245,065	1,553,195	1,104	2,802,873	11,351	32,608,195	10,151,289
	1879	993,672	554,590	1,548,268	1,253,602	249,101	1,641,273	1,049	2,902,706	11,416	33,332,618	10,049,157
METROPOLITAN LIFE INSURANCE COMPANY....	1888	6,810,110	276,109	7,086,219	2,623,059	2890674	5,600,445	881,101	91,478,381	1636,021	180,600,919	6,287,781
New York, † 1866.	1887	5,618,767	210,947	5,829,714	2,194,008	2387641	4,661,346	765,933	84,194,218	1348,649	152,031,077	4,907,024
J. F. Knapp, Pres., J. R. Hegeman, Vice-Pres. and Sec.	1886	4,438,096	155,298	4,593,394	1,677,561	1885161	3,633,339	640,958	72,927,440	1070,634	124,164,689	3,705,971
	1885	3,414,525	114,353	3,528,878	1,422,364	1577004	3,068,476	510,345	57,996,892	833,915	96,497,237	2,803,976
	1884	2,811,816	104,122	2,915,938	1,221,228	1490732	2,773,983	534,378	59,744,713	675,447	77,658,420	2,321,642
	1883	1,975,703	106,916	2,082,619	1,075,259	1152365	2,267,250	488,437	52,762,502	531,048	63,425,107	2,202,341
	1882	1,246,515	107,753	1,354,268	620,618	714,880	1,351,651	371,063	38,308,053	341,632	43,245,752	2,013,201
	1881	859,057	117,082	976,139	465,392	474,277	949,181	257,258	24,469,300	196,673	27,328,353	1,986,886
	1880	568,204	122,351	690,555	387,357	350,994	750,960	211,212	20,470,319	117,088	19,167,349	1,962,676
	1879	432,560	135,039	567,599	389,834	108,333	501,127	5,726	1,060,720	12,823	11,666,967	2,022,482
MUTUAL LIFE INSURANCE COMPANY.....	1888	19,444,308	6,771,625	26,215,933	14,727,550	4666,834	19,699,658	32,533	103173,034	158,190	482,050,579	125494,719
New York, 1842.	1887	17,110,902	6,009,020	23,119,922	14,128,424	3366,430	17,777,938	22,269	69,443,110	140,830	427,583,359	118274,967
R. A. McCurdy, Pres., W. J. Easton, Sec., Emory McClintock, Actuary.	1886	15,634,721	5,502,456	21,137,177	13,129,104	2824,247	16,283,086	18,656	56,827,014	129,846	393,776,174	113679,962
	1885	14,768,902	5,446,052	20,214,954	14,402,050	2220,634	17,359,223	14,321	46,502,894	120,882	368,952,337	108431,779
	1884	13,850,258	5,245,060	19,095,318	13,923,062	1780,110	17,057,514	11,194	34,675,989	114,804	351,789,285	103583 301
	1883	13,457,929	5,042,964	18,500,893	13,959,361	1720,879	16,311,770	11,531	37,810,597	110,990	342,946,032	100912,245
	1882	12,845,593	5,078,766	17,924,359	12,848,835	1638,189	14,759,787	11,416	37,234,458	106,214	329,554,174	97,746,364
	1881	12,196,624	5,051,492	17,248,116	12,640,112	1566,558	14,757,944	10,532	34,673,550	101,490	315,900,137	94,506,499
	1880	12,275,589	4,865,106	17,140,695	13,160,694	1419,929	15,777,969	10,106	33,700,759	97,978	306,002,164	91,529,654
	1879	12,687,882	4,942,211	17,630,093	14,015,556	1369,866	16,038,654	12,210	38,394,554	95,423	298,760,867	88,212,701
NEW YORK LIFE INSURANCE COMPANY.....	1888	20,560,610	4,310,564	24,871,174	10,973,070	4213,131	15,389,610	33,334	125019,731	129,911	419,886,505	92,685,062
New York, 1845.	1887	17,826,892	3,763,953	21,590,845	9,535,211	4160,387	13,825,525	28,522	106749,295	113,323	358,935,536	82,506,354
William H. Beers, Pres., Henry Tuck, Vice-Pres., A. H. Welch, 2d Vice-Pres., Rufus W. Weeks, Actuary.	1886	15,160,469	3,671,289	18,831,758	7,627,230	3053,030	10,810,207	22,027	85,178,294	97,719	304,373,540	74,921,927
	1885	12,480,848	3,424,293	15,905,141	7,681,874	2512,537	10,321,520	18,566	68,521,452	86,418	259,674,500	66,515 406
	1884	10,959,363	2,873,389	13,832,752	6,734,955	2420,439	9,726,620	17,463	61,484,550	78,047	229,382,586	58,941,739
	1883	10 530,940	2,676,592	13,207,532	6,699,390	2140,133	8,931,377	15,561	52,735,564	69,227	198,746,043	55,202,314
	1882	8,730,871	2,763,273	11,494,144	6,210,310	1717,149	7,996,138	12,178	41,325,520	60,150	171,415,097	50,550,982
	1881	7,834,378	2,498,567	10,332,945	5,091,820	1380,888	6,567,515	9 941	32,374,281	53,927	151,760,824	47,044,269
	1880	6,545,461	2,278,711	8,824,172	4,499,891	1093,715	5,717,871	6,946	22,229,979	48,548	135,726,916	43,031,142
	1879	5,865,239	2,021,887	7,887,126	4,821,490	933,646	5,843,889	5,524	17,098,173	45,705	127,417,762	38,858,831
PROVIDENT SAVINGS LIFE ASS'CE SOCIETY.....	1888	1,145,153	18,472	1,163,625	782,642	217,593	1,011,921	3,287	12,002,200	12,853	51.012,286	552,979
New York, 1875.	1887	989 417	12,897	1,002,314	693,428	215,276	917,285	4,032	15,717,200	11,564	46,855,561	368,102
Sheppard Homans, Pres., W. E. Stevens, Sec.	1886	648,826	8,631	657,457	410,859	154,639	570,372	3,630	15,196,100	8,779	36,000,696	283,510

† Includes industrial insurance. ‡ Excludes industrial insurance.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (exclud'g Taxes).	Total Expenditures.	New Policies Issued & Revived (Including Additions).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
NEW YORK—*Continued.*		$	$	$	$	$	$		$		$	$
PROVIDENT SAVINGS LIFE ASS'CE SOCIETY..... New York—*Cont.*	1885	360,918	6,225	367,143	215,256	104,723	319,980	3,138	13,881,600	6,266	25,151,296	224,857
	1884	167,804	5,300	173,104	91,643	58,051	151,350	2,203	8,809,400	3,951	14,038,171	180,291
	1883	82,265	30,956	113,221	38,141	55,461	95,254	1,318	5 629,100	2,389	7,020,346	157,050
	1882	65,096	30,907	96,003	31,122	38,316	77,832	284	507,675	1,714	2,637,271	169,829
	1881	68,631	13,735	82,366	23,671	36,558	69,063	1,134	1,143,825	2,255	3,191,285	152,516
	1880	66,389	9,111	75,500	24,463	38,843	70,347	1,898	1,404,181	.....	.....	153,455
	1879	45,743	29,000	74,743	14,207	31,296	46,435	....	.....	.....	.....	144,203
UNITED STATES LIFE INSURANCE COMPANY.... New York. 1850. George H. Burford, Pres., C. P. Fraleigh, Sec., Wm. T. Standen, Actuary, John P. Munn, Med. Dir., J. S. Gaffney, Supt of Agencies.	1888	819,542	267,656	1,087,198	527,414	327,778	903,888	2,653	6 575,176	12,566	25,752,267	5,914,843
	1887	745,459	278,000	1,023,459	524,730	295 024	869,555	2,468	5,641,120	11,735	23,471,829	5,681,494
	1886	685,034	283,014	968,048	526 368	276,094	841,665	1,772	4,165,175	10,705	21,109,155	5,585,630
	1885	660,389	256,929	917,318	500,506	274,639	821,452	1,582	4,059,260	10,185	20,153,853	5,473,424
	1884	656,359	266,834	923,193	636,149	281,466	958,282	1,694	4,125,975	10,132	19,769,864	5,209,687
	1883	652,324	271,594	923,918	475,925	284,475	820,202	1,931	5,441,054	9,995	19,193,579	5,268,212
	1882	558,967	402,472	961,439	459,679	231,658	731,108	1,274	2,947,761	9,709	17,167,105	5,116 814
	1881	557,810	256,129	813,939	634,543	247,446	924,275	1,217	3,025,445	9,508	16,671,328	5,027,191
	1880	601,092	309,237	910,329	507,746	221,480	779,222	1,140	3,589,474	9,428	16,856,766	5,141,224
	1879	639,519	274,794	914,313	584,689	206,121	827,260	1,323	3,255,700	9,711	17,362,693	4,940,811
WASHINGTON LIFE INSURANCE COMPANY..... New York. 1860. W. A Brewer, Jr., Pres., Wm. Haxtun, Vice-Pres. and Sec., Cyrus Munn, Asst. Sec., E. S. French, Supt. of Agencies, I. C. Pierson, Actuary.	1888	1,831,527	451,478	2,283,005	1,219,584	415,134	1,746,413	4,321	9,551,611	19,273	42,768,034	9,401,336
	1887	1,654,211	420,820	2,075,031	1,088 600	302,894	1,501,302	3,635	8,298,275	17,761	39,506,527	8,807 479
	1886	1,508,699	407,118	1,915,817	1,111,383	260,441	1,496,731	3,266	7,428,439	16,504	36,574,831	8,231,130
	1885	1,392,483	453,975	1,846,458	993,442	245,179	1,335,760	2,408	5,045,608	15,385	33,956,324	7,804,407
	1884	1,434,332	341,002	1,775,334	1,149,641	239,632	1,479,365	2,917	6,898,500	15,043	33,334,672	7,304,910
	1883	1,347,955	446,998	1,794,953	973,054	248,115	1,302,264	2,644	6,389,470	14,425	31,994,723	7,006,885
	1882	1,278,001	351,969	1,629,970	1,064,264	228,382	1,361,492	2,828	6,891,831	13,395	29,374,019	6,574,020
	1881	1,119,031	318,386	1,437,417	875,104	179,127	1,098,904	2,076	4,681,460	11,960	25,928,150	6,230,233
	1880	1,016,003	325,490	1,341,493	931,465	166,641	1,181,518	2,007	4,077,325	11,076	23,451,270	5,840,715
	1879	965,383	299,535	1,264,918	974,506	179,736	1,189,981	1,432	2,754,515	10,139	21,447,274	5,591,889
OHIO.												
UNION CENTRAL LIFE INSURANCE COMPANY... Cincinnati. 1867. John Davis, Pres., John M. Pattison, Vice-Pres. and Manager Ins. Dept., E. P. Marshall, Sec. William B. Davis, M. D., Med. Dir.	1888	1,473,931	244,071	1,718,002	457,940	521,733	1,008,189	8,066	15,052,249	20,110	33,870,922	4,520,098
	1887	1,169,399	195,554	1,364,953	298,554	472,482	794,900	7,473	14,024,292	16,626	27,724,533	3,768,585
	1886	943,074	185,993	1,129,067	301,615	395,942	716,969	6,231	11,623,304	13,343	22,539,569	3,152,368
	1885	794,795	160,596	955,391	263,827	288,511	569,772	4,067	7,230,061	10,571	17,313,547	2,677,063

	1884	621,913	131,692	753,605	215,724	228,570	466,964	3,039	5,341,880	8,632	14,053,261	2,317,856
	1883	491,586	111,028	602,614	247,294	215,859	479,208	2,957	5,156,204	7,679	12,380,018	2,010,460
	1882	387,946	107,212	495,158	161,322	196,612	379,658	2 637	4,400,988	6,743	11,068,311	1,837,091
	1881	291,722	122,820	414,542	136,082	141,030	290,968	1,672	2,511,648	5,449	8,975,230	1,679,317
	1880	320,836	127,412	448,248	221,426	119,485	355,045	1,226	2,270,816	4,801	8,345,649	1,588 466
	1879	397,678	122,368	520,046	321,443	86,327	411,580	763	1,348,405	4,276	7,466,120	1,498,096
WESTERN AND SOUTHERN LIFE INS. COMPANY*. Cincinnati. 1888. Frank Caldwell, Pres., John R. Davey, Vice-Pres., W. J. Williams, Sec.	1888	14,359	10,864	25,223	1,141	22,644	24,187	12,264	1,698,748	6,237	889,073	104,307
PENNSYLVANIA.												
AMERICAN LIFE INSURANCE COMPANY..... Philadelphia. *e* 1850. John J. MacFarlane, Pres., L. E. Pilfer, Vice Pres., George C. Wilson, Sec., Henry W. Smith, Actuary.	1888	180,630	169,749	350,379	183,831	187,802	417,477	55,871	7,765,470	19,841	6,085,258	2,077,269
	1887	85,211	171,329	256,540	207,453	59,617	310,152	35	148,525	2,363	3,830,265	2,135,219
	1886	92,588	123,905	216,493	347,647	25,909	434,976	16	22,633	2,484	3,966,692	2,174,744
	1885	118,274	126,895	245,169	350,167	28,553	441,724	29	59,042	2,927	4,711,361	2,323,542
	1884	149,112	164,442	313,554	529,955	36,900	603,147	46	47,406	3,378	5,578,508	2,553,406
	1883	186,891	202,243	389,134	344,016	50,395	436,895	30	41,051	4,209	7,166,642	3,001,437
	1882	191,366	183,176	374,542	371,147	35,907	477,076	53	76,118	4,605	7,971,435	3,204,780
	1881	229,787	196,336	426,123	384,177	42,423	524,277	113	194,882	4,995	8,887,233	3,256,958
	1880	254,765	206,816	461,581	448,628	50,432	625,750	135	221,705	5,505	9,645,415	3,429,540
	1879	317,706	206,505	524,211	673,696	61,522	753,546	424	691,758	6,358	11,223,645	3,616,165
GIRARD LIFE INS. ANNUITY AND TRUST CO..... Philadelphia. 1836. E. B. Morris, Pres., Henry Tatnall, Vice-Pres. and Treas., W. P. Huston, Actuary.	1888	35,755	290,761	326,516	45,233	.....	.....	2	13,925	451	1,114,456	.....
	1887	33,834	270,888	304,722	54,863	*c*123,221	271,602	1	2,125	464	1,150,458	4,376,348
	1886	42,761	353,977	396,738	65,929	*c*110,760	253,810	1	1,180	488	1,205,388	*d* 3,843,163
	1885	55,428	215,003	270,431	85,917	*c* 95,215	262,258	.....	53,659	512	1,278,537	3,981,530
	1884	36,426	227,468	263,894	57,150	*c* 80,458	208,791	2	1,225	536	1,305,380	3,514,876
	1883	50,709	226,139	276,848	107,439	*c* 82,903	269,198	3	2,915	566	1,389,066	3,589,186
	1882	43,657	207,160	250,817	62,074	*c* 70,315	180,754	0	0	590	1,494,525	3,133,999
	1881	40,885	174,013	214,898	86,796	*c* 77,589	208,990	0	0	615	1,559,934	2,995,689
	1880	53,498	187,199	240,697	69,734	*c* 80,365	196,694	5	13,315	646	1,664,480	2,912,817
	1879	54,824	112,453	167,277	90,406	*c* 60,360	186,921	10	17,850	679	1,442,863	2,857,904
PENN MUTUAL LIFE INSURANCE COMPANY..... Philadelphia. 1847. Edward M. Needles, Pres., H. S. Stephens, Vice-Pres., Henry C. Brown, Sec., J. J. Barker, Actuary.	1888	2,636,291	717,464	3,353,755	1,620,096	547,577	2,229,388	5,685	14,786,090	27,714	68,372,882	13,787,428
	1887	2,341,497	658,774	3,000,271	1,313,134	482,813	1,851,882	5,087	12,734,177	24,909	61,018,805	12,519,093
	1886	2,062,974	650,625	2,713,599	1,279,125	435,740	1,772,346	4,569	11,469,510	22,162	53,911,873	11,352,202
	1885	1,830,247	534,958	2,365,205	1,345,552	368,780	1,761,619	3,869	8,379,151	19,834	47,989,223	10,338,654
	1884	1,642,314	497,958	2,140,272	1,037,521	330,502	1,412,321	2,859	6,259,242	17,743	43,979,860	9,663,884
	1883	1,507,896	463,568	1,971,464	1,097,730	321,220	1,459,823	2,937	6,846,525	16,483	41,521,675	9,003,526
	1882	1,329,889	488,985	1,818,874	913,708	292,992	1,238,791	2,634	6,495,480	14,972	38,194,522	8,483,808
	1881	1,201,329	412,868	1,614,197	942,534	248,830	1,243,867	2,437	6,017,976	13,508	34,637,444	7,871,138
	1880	1,070,973	393,599	1,464,572	897,077	196,974	1,134,541	2,113	4,764,453	12,834	31,608,564	7,467,181
	1879	1,053,691	374,549	1,428,240	865,531	170,909	1,095,709	1,727	3,994,249	11,189	29,678,033	7,006,306

* All industrial business. *c* Expenses of management incurred almost entirely outside insurance department. *d* Exclusive of trust funds. *e* Includes industrial business for 1887 and 1888.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expense of Management (exclud'g Taxes).	Total Expenditures.	New Policies Issued & Revived (Including Additions).		Policies in Force at End of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
PENNSYLVANIA—*Continued.*		$	$	$	$	$	$		$		$	$
PRESBYTERIAN MINISTER'S FUND.....	1888	41,098	18,140	59,238	21,219	7,200	29,148	63	110,335	506	929,142	360,420
Philadelphia. † 1759.	1887	34,851	15,150	50,001	26,733	6,732	33,465	64	110,100	466	858,794	332,386
Rev. H. O. Gibbons, Pres. *pro tem*, Rev. N. L.	1886	27,029	14,226	41,255	20,259	6,613	26,975	69	105,715	453	791,076	313,104
Upham, Sec., Robt. P. Field, Treas. and	1885	21,636	13,838	35,474	26,427	3,805	30,232	28	54,235	411	731,653	294,281
Actuary.	1884	21,476	14,231	35 708	22,053	1,989	24,042	16	29,540	401	720,830	281,884
	1883	21,561	18,129	39,689	27,652	1,790	29,790	30	32,685	398	713,329	272,465
	1882	21,734	13,926	35,660	18,555	1,825	20,980	33	35,600	394	728,770	264,994
	1881	25,541	12,424	37,965	11,418	2,012	13,420	20	25,315	385	732,910	247,304
	1880	34,987	11,451	46,438	8,995	3,433	12,428	23	46,298	388	747,000	223,733
	1879	33,124	9,064	42,188	21,600	6,788	28,388	44	79,767	394	804,418	185,197
PROVIDENT LIFE AND TRUST COMPANY.....	1888	2,548,468	*a* 656,163	3,204,631	1,214,004	426,207	1,685,348	3,949	11,675,441	20,736	64,003,694	15,094,824
Philadelphia. 1865.	1887	2,231,180	*a* 555,805	2,786,985	904,069	377,008	1,322,509	3,363	10,120,783	18,337	57,137,653	13,466,769
S. R. Shipley, Pres., T. W. Brown, Vice-Pres.,	1886	1,946,629	*a* 510,834	2,457,463	852,824	310,718	1,197,978	2,919	8,647,132	16,352	50,914,268	11,938,869
Asa S. Wing, Vice-Pres. and Actuary, Joseph	1885	1,778,944	*a* 440,407	2,219,351	703,468	274,165	1,011,445	2,551	7,366,834	14,582	45,678,669	10,500,242
Ashbrook, Mngr. Ins. Dept.	1884	1,599,674	*a* 394,536	1,994,210	801,280	269,120	1,097,105	2,313	7,365,842	13,140	41,691,769	9,127,324
	1883	1,402,619	*a* 340,115	1,742,734	595,007	233,293	850,965	2,229	7,183,511	11,766	37,499,951	8,292,041
	1882	1,254,991	*a* 307,529	1,562,520	587,864	196,959	805,385	1,911	6,301,325	10,345	32,764,062	7,233,894
	1881	1,117,266	*a* 223,117	1,340,383	537,511	179,652	735,895	1,558	5,069,031	9,211	29,092,190	6,053,955
	1880	984,596	*a* 178,007	1,162,603	472,182	163,939	655,182	1,408	4,952,130	8,202	25,755,451	5,373,422
	1879	825,498	*a* 205,519	1,031,017	490,600	139,687	645,135	1,166	3,832,479	7,357	22,486,295	4,773,219
VERMONT.												
NATIONAL LIFE INSURANCE COMPANY.....	1888	1,281,173	260,364	1,541,537	619,497	299,081	942,051	5 018	11,976,388	16,850	32,312,303	5,167,543
Montpelier. 1850.	1887	954,305	233,143	1,187,448	445,240	205,781	670,479	3,927	8,226,779	14,348	24,922,324	4,405,315
Charles Dewey, Pres., Edward Dewey, Vice-	1886	725,316	187,039	912,355	336,369	163,554	514,236	3,628	6,088,563	12,595	20,059,506	3,880,523
Pres., Geo. W. Reed, Sec., O. D. Clark, Asst.	1885	608,532	170,724	779,256	299,115	133,819	451,121	3,508	4,659,306	10,776	16,579,518	3,523,821
Sec. and Actuary, Jas. C. Houghton, Treas.	1884	506,186	162,707	668,893	305,812	117,369	432,768	2,933	3,683,605	8,917	14,106,761	3,185,820
	1883	416,585	149,010	565,595	282,027	82,515	369 988	2,210	2,698,006	7,255	12,121,725	2,911,871
	1882	341,180	131,044	472,224	236,628	59,269	301,119	1,605	2,095,275	5,904	10,669,009	2,784,544
	1881	293,481	128,897	422,378	199,910	52,229	259,084	865	1,431,750	4,844	9,516,360	2,593,517
	1880	264,184	117,219	381,403	189,928	44,872	243,049	518	1,017,050	4,295	8,717,443	2,426,584
VERMONT LIFE INSURANCE COMPANY.....	1879	238,750	117,015	355,765	193,354	43,835	245,860	368	1,007,910	4,032	8,306,052	2,250,585
Burlington. 1869.	1888	62,662	18,585	81,247	27,003	*35,251	66,993	1,921	877,606	2 678	1,997,358	356,567
Wm. H. Hart, Pres., C. M. Spaulding, V-Pres.,	1887	51,710	18,844	70,554	23,071	25,982	57,094	650	453,006	1,571	1,591,656	333,861
C. R. Turrill, Sec., E. W. Bushnell, Supt. of A.	1886	48,096	18,246	66,342	32,040	17,162	53,461	280	270,214	1,205	1,422,095	312,352

	1885	51,181	15,026	66,207	28,000	16,558	48,495	374	356,785	1,177	1,407,149	296,635
	1884	42,870	16,071	58,941	17,417	17,282	40,699	291	290,997	1,162	1,434,426	274,945
	1883	41,240	12,917	54,157	21,413	12,746	40,686	418	444,347	1,092	1,385,402	256,231
	1882	34,618	12,293	46,911	13,368	14,267	34,301	317	362,913	871	1,152,550	239,787
	1881	26,150	11,956	38,106	14,977	12,745	34,130	310	297,073	774	1,048,913	228,383
	1880	34,571	10,438	45,009	6,686	25,307	38,523	123	129,105	586	919,961	221,495
	1879	24,320	10,517	34,837	5,486	11,996	23,854	76	102,907	566	959,007	215,411
VIRGINIA.												
LIFE INSURANCE COMPANY OF VIRGINIA..... Richmond. *e* 1871. G. A. Walker, Pres., T. W. Pemberton and John G. Walker, Vice-Pres., Jas. W. Pegram, Sec.	1888	127,049	103,948	230,997	62,968	118,440	193,939	37,013	3,119,276	16,828	4,064,723	475,467
	1887	99,556	105,408	204,964	86,930	108,781	197,874	13,561	2,453,341	14,658	3,937,297	438,408
	1886	131,243	45,006	176,249	78,051	47,740	127,775	831	1,647,541	2,695	3,324,538	439,450
	1885	69,360	35,483	104,843	61,483	15,463	79,279	402	251,390	2,350	2,235,684	514,306
	1884	70,362	39,906	110,268	47,163	16,698	66,105	575	311,704	2,454	2,349,442	516,425
	1883	71,947	53,229	135,176	63,100	15,941	83,045	1,175	387,221	2,530	2,315,161	501,278
	1882	70,095	149,303	219,398	65,488	15,362	82,826	713	283,566	2,535	2,432,676	516,389
	1881	48,702	28,646	77,348	45,215	*j*21,752	66,967	.....	.....	1,693	1,624,393	416,132
	1880	53,724	26,577	80,301	31,756	15,362	51,556	810	225,765	1,344	1,670,705	423,502
	1879	52,904	20,626	73,530	48,448	*j*19,610	68,058	98	140,000	905	1,750,000	442,104
WISCONSIN.												
NORTHWESTERN MUTUAL LIFE INS. COMPANY.. Milwaukee. 1857. H. L. Palmer, Pres., Matthew Keenan, Vice-Pres., Willard Merrill, 2d Vice-Pres. and Supt. of Agencies, J. W. Skinner, Sec., C. A. Loveland, Actuary, L. McKnight, M. D., Med. Dir.	1888	6,229,424	1,771,209	8,000,633	2,799,697	1359,801	4,279,090	15,464	43,548,293	73,130	172,518,891	32,650,860
	1887	5,220,953	1,639,166	6,860,119	3,347,809	1122,679	4,771,699	13,297	35,566,841	64,406	147,615,323	28,836,356
	1886	4,416,489	1,454,308	5,870,797	2,413,999	989,186	3,576,507	11,612	31,439,898	56,544	127,629,903	26,648,074
	1885	3,785,045	1,319,185	5,104,230	2,637,794	785,777	3,488,977	9,014	26,259,387	50,100	110,710,861	24,238,046
	1884	3,376,776	1,279,106	4,655,882	2,485,969	694,009	3,239,710	7,005	21,057,952	45,948	98,793,982	22,497,773
	1883	3,009,212	1,200,001	4,209,213	2,226,830	649,677	2,958,187	6,913	20,136 582	43,801	92,083,093	21,085,384
	1882	2,620,148	1,175,690	3,795,838	2,143,350	628,320	2,958,370	6,884	18,719,669	40,871	83,355,424	19,752,296
	1881	2,179,562	1,194,571	3,374,133	2,271,015	571,177	2,891,286	6,253	17,521,186	37,491	74,503,740	18,803,398
	1880	1,876,925	1,268,032	3,144,957	2,180,510	466,215	2,681,723	4,215	9,439,942	34,172	64,967,081	18,295,331
	1879	1,860,978	1,317,567	3,178,545	2,663,746	412,190	3,105,664	3,735	8,709,278	33,066	61,948,888	17,952,747

†Formerly Presbyterian Annuity and Life. Insurance confined to ministers of Presbyterian church *a* Exclusive of interest from securities in which capital stock is invested. *e* Includes industrial insurance for 1887 and 1888. *j* Taxes included in management expenses.

AN AGENT OF CIVILIZATION.

"A power which creates ideas, which puts into human life some idea that shall lighten the burdens of existence, that shall stimulate men with courage, that shall lessen the shadows of increasing years," was the recent happy characterization of the mission of life insurance by one who had studied its basic principles and observed something of its practical workings. That it does all this is no longer questioned. In it are combined the ideas of help and sure protection. It gives one a recognized business contract by which he shall pay a small portion of his yearly earnings, and by which they shall return to him with interest in the time of his need. It guarantees to him the results of an average length of life, even if he is cut down before that term of years expires, for the protection it affords is not only sure but instant in its nature. It fosters economy, because having once taken out a policy of life insurance, no man with the proper regard for the welfare of his dependents will willingly give it up. In doing all this, life insurance stimulates a man's courage, develops his manhood, and banishes the haunting care and fear of what may become of the family after he has laid down life's burdens. Thus, by developing the family spirit and preserving the family instinct, life insurance contributes to make the very strength of the state itself. In short, it is one of the great modern agents of civilization.—*Wisconsin State Journal.*

Aggregates of Life Insurance Companies for Ten Years.

YEAR.	Total Premium Receipts.	Total Interest and Other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Excluding Taxes).	Total Expenditures.	New Policies Issued and Revived (Including Additions).		Policies in Force at End of Year.		Admitted Assets.
							No.	Amount.	No.	Amount.	
1888	121,326,384	34,744,963	156,071,347	77,540,471	29,554,897	109,918,797	1,906,490	834,795,212	3,884,285	3,200,467,497	652,610,395
1887	106,050,761	31,148,383	137,199,144	71,097,579	25,106,271	99,115,389	1,545,815	706,836,955	3,206,551	2,842,061,135	614,429,284
1886	94,053,037	29,559,197	123,612,234	63,958,854	21,308,662	88,079,847	1,296,564	620,777,774	1,744,454	2,427,592,292	583,625,289
1885	83,879,685	28,423,434	112,303,119	64,447,145	17,912,356	86,205,932	1,057,919	448,919,000	2,170,277	2,300,070,595	551,742,332
1884	75,603,966	26,320,765	101,924,731	61,216,639	16,189,955	81,811,206	983,028	428,703,280	1,895,412	2,093,492,289	519,674,563
1883	69,894,722	26,832,364	97,466,274	59,447,536	15,404,407	77,798,743	884,683	406,722,849	1,657,999	1,959,567,370	501,639,754
1882	64,131,473	25,624,406	89,755,879	55,800,369	12,976,834	71,354,636	667,750	331,525,136	1,325,289	1,798,148,238	480,127,272
1881	58,781,983	25,301,922	84,083,905	55,703,563	12,135,653	70,806,699	512,635	283,198,169	1,069,178	1,676,926,201	461,058,114
1880	55,249,253	24,490,336	79,739,589	55,020,519	10,963,337	69,418,098	464,010	243,693,775	902,339	1,578,904,883	453,241,537
1879	53,977,913	24,951,701	79,929,616	59,289,886	9,547,765	70,604,193	113,924	178,262,694	694,665	1,515,574,437	431,614,410

Miscellaneous Insurance Companies in America.

STOCK COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.	New Policies Issued & Revived.		Policies in Force at end of Year.		Total Assets.
								No.	Amount.	No.	Amount.	
Accident Companies.		$	$	$	$	$	$		$		$	$
Accident Ins. Co. of North America...1872. Montreal, Can., Alex. T. Galt, Pres., Edward Rawlings, Vice-Pres. and Manager.	1888	.....	.....	.....	.....	.....	.....	....	.....	.....	.....	.....
	1887	174,048	181,316	204,101	146,765	15,529	262,294	12,179	23,541,700	6,876	11,589,550	203,907
	1886	157,560	360,528	368,730	185,018	191,041	377,145	.....	42,374,800	.....	28,520,425	302,017
	1885	157,560	338,740	347,326	178,819	184,758	363,577	.....	44,624,550	.....	28,884,700	313,264
	1884	157,560	340,997	346,532	144,662	191,511	336,173	.....	36,054,450	.....	28,869,000	301,785
	1883	157,560	256,581	261,892	89,482	158,187	247,669	21,919	31,279,900	15,886	20,584,300	269,371
	1882	157,000	114,335	125,507	27,588	78,133	105,721	12,589	19,049,700	9,442	13,629,700	238,259

ÆTNA ACCIDENT INS. CO., Hartford, Conn. 1888. Morgan G. Bulkeley, Pres., Chas. J. Cole, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
AMERICAN LANDLORDS LIABILITY INS. CO., Boston, Mass. ..... 1888. J. Q. Adams, Pres., R. A. Bolt, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CANADA ACC. ASSUR CO., Toronto, Can. .... 1888. G. W. Ross, Pres., H. O'Hara, Man. Dir.	1888	21,660	2,124	2,255	30	1,474	1,504	.....	438,500	.....	438,500	112,225
EMPLOYERS LIAB'TY ASS'CE CORP. (Ltd.), Lon. Endicott & Macomber, Boston, U. S. Mngrs.	1888	500,000	357,426	365,413	104,803	151,368	256,171	.....	62,282,803	.....	46,757,530	334,219
	1887	500,000	203,132	206,882	32,924	99,895	132,819	.....	24,970,869	.....	21,289,061	238,467
	1886	500,000	13,849	15,349	49	19,735	19,784	.....	2,927,898	.....	2,842,398	111,490
EQUITABLE ACC. INS. CO., Cincinnati, O. ... 1884. George Fisher, Pres., Levi C. Goodale, Sec., Clarence Pumphrey, Ass't Sec.	1888	100,000	183,122	187,064	99,488	109,072	208,560	.....	21,834,600	.....	17,604,850	428,613
	1887	100,000	173,921	177,103	59,920	109,523	169,443	.....	22,216,850	.....	18,544,250	426,092
	1886	100,000	114,244	116,085	35,901	75,818	111,719	.....	11,903,000	.....	9,659,200	226,096
	1885	100,000	64,581	68,719	32,462	46,190	78,652	.....	8,531,900	.....	7,261,600	169,339
	1884	100,000	60,211	63,842	22,090	22,735	44,825	.....	6,434,600	.....	.....	116,049
FIDELITY AND CASUALTY CO., New York ‡.. 1876. Wm. M. Richards, Pres., G. W. Seward, Vice-Pres., Robt. J. Hillas, Sec.	1888	250,000	673,379	694,432	231,250	373,247	604,497	42,449	93,430,136	.....	91,630,543	743,907
	1887	250,000	540,469	559,659	232,294	287,684	519,978	43,349	86,531,687	33,796	69,795,110	642,221
	1886	250,000	520,151	537,595	250,690	276,815	527,505	44,501	80,797,551	33,883	68,272,090	578,105
	1885	250,000	461,145	477,925	192,259	262,500	454,759	33,492	58,898,286	32,174	56,476,759	590,500
	1884	250,000	413,934	428,757	164,318	238,418	402,736	28,257	45,688,420	26,974	43,604,113	512,026
	1883	250,000	370,928	384,561	114,003	212,266	326,269	24,207	38,800,955	22,807	36,089,199	465,646
	1882	250,000	269,784	281,479	86,938	158,559	245,497	18,669	28,512,055	18,066	26,350,746	403,636
	1881	250,000	178,624	208,802	66,771	103,679	170,450	15,260	20,262,039	13,689	17,414,554	372,982
	1880	250,000	110,470	117,513	39,657	71,827	111,484	10,928	14,741,327	9,605	12,912,914	171,894
	1879	100,000	61,526	74,339	18,736	43,613	62,349	.....	15,194,852	.....	6,909,452	149,045
GUAR. CO. OF N. AMERICA, Montreal, Can. †.. 1851. Alexander T. Galt, Pres., Edw. Rawlings, Vice-Pres. and Man.	1888	304,600	212,544	247,109	69,772	101,399	171,171	.....	45,871,939	.....	30,737,758	616,585
	1887	300,000	205,349	248,278	75,012	124,208	199,220	.....	37,289,867	.....	28,104,283	565,247
	1886	300,000	214,086	248,716	76,291	119,535	195,826	.....	32,375,200	.....	26,179,325	523,039
	1885	300,000	195,678	221,356	65,302	116,604	181,906	.....	30,699,500	.....	24,351,150	476,469
	1884	300,000	191,698	218,100	92,853	106,844	199,697	.....	36,280,568	.....	22,884,180	442,156
	1883	300,000	160,482	178,810	54,971	98,831	153,802	.....	20,251,370	.....	17,622,655	414,393
	1882	292,580	118,340	141,781	26,317	85,405	111,722	.....	15,080,610	.....	13,535,975	391,071
LIFE AND CASUALTY ASS'N, Boston, Mass. ... 1888. A. D. Bosson, Pres., A. L. Babbage, Treas.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MIDLAND ACC. INS. CO., Kansas, City, Mo. ‖ . 1888. T. T. Crittenden, Pres., C. D. McCoy, Sec.	1889	125,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PACIFIC MUTUAL, San Francisco, Cal. § ..... 1867. Geo. A. Moore, Pres., J. N. Patton, Sec.	1888	100,000	196,630	196,630	78,511	93,308	171,819	18,767	43,091,405	12,650	26,475,150	*a* 1,954,448
	1887	100,000	109,024	109,024	37,480	57,042	94 522	12,408	27,951,850	7,596	15,707,850	*a* 1,672,138
	1886	100,000	62,017	62,017	25,138	27,616	52,754	5,246	13,065,250	3,481	8,260,350	*a* 1,485,817
	1885	100,000	19,294	19,294	2,331	16,963	19,294	2,343	6,234,000	1,492	3,792,000	*a* 1,325,755

† Devoted to fidelity insurance. ‡ Devoted to fidelity, steamboiler, accident and plate-glass insurance. ‖ Commenced business February 21, 1889. Accident branch commenced business May 1, 1885. *a* Includes life department.

MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.	New Policies Issued & Revived. No.	New Policies Issued & Revived. Amount.	Policies in Force at End of Year. No.	Policies in Force at End of Year. Amount.	Total Assets.
Accident Companies—Cont.		$	$	$	$	$	$		$		$	$
SOUTHERN ACCIDENT, Richmond, Va.†.....1876.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
S. S. Elam, Pres., H. Kinney, Supt. of Agencies.	1887	.....	.....	.....	.....	.....	.....	.....	1,500,000	.....	1,500,000	£ 100,000
STANDARD LIFE AND ACC., Detroit, Mich..1884.	1888	200,000	446,050	458,784	198,014	207,747	405,761	30,343	59,329,675	24,399	48,172,625	494,281
D. M Ferry, Pres., Stewart Marks, Sec. F. E.	1887	200,000	261,819	287,641	111,108	139,676	250,784	18,009	32 688,200	15,073	28,375,450	392,199
Leonard, Asst. Sec.	1886	200,009	130,628	269 345	50,320	71,228	121,548	10,423	17,028,550	8,227	13,779,250	292,363
	1885	200,000	32,857	57,160	7,290	19,742	27,032	2,486	5,478,150	2,471	5,403,150	132,003
	1884	200,000	3,136	14,169	164	6,057	6,221	296	700,500	274	650,000	112,054
TRAVELERS, Hartford, Conn. (Accident Department).....1864.	1888	600,000	2,190,508	2,299,111	1,059,505	1254034	2,313,539	111,404	304049375	77,437	241,603,686	1,905,651
Jas. G. Batterson, Pres., Rodney Dennis, Sec.	1887	600,000	2,102,258	2,216,444	943,760	1081479	2,025,239	110,262	274828429	77,939	228,409,232	1,849,360
	1886	600,000	1,943,645	2,055,174	888,739	1021390	1,910,129	96,486	231412360	73,789	206,352,110	2,071,148
	1885	600,000	1,974,340	2,074,873	885,012	1001616	1,886,628	108,248	242886268	75,110	193,384,708	2,118,005
	1884	600,000	2,068,968	2,200,158	950,589	1038818	1,989,407	102,199	237719908	77,519	198,102,651	2,128,007
	1883	600,000	2,064,589	2,175,758	864,255	991,740	1,855,995	116,139	249947858	108,771	230,215,256	2,187,992
	1882	600,000	1,819,313	1,909,433	749,462	924,543	1,674,005	103,122	220870032	70,926	173,191,141	1,888,998
	1881	600,000	1,684,750	1,761,530	714,008	830,508	1,544,516	97,564	192677507	68,216	153,138,932	1,668,374
	1880	600,000	1,270,472	1,349,040	544,172	684,716	1,228,888	73,241	150305567	64,836	138,258,483	1,466,411
	1879	600,000	992,047	1,059,563	392,678	568,193	960,871	54,540	124731930	48,482	114,411,038	1,248,884
Fidelity Companies.												
AMERICAN SURETY COMPANY, New York...1884.	1888	1,000,000	341,537	375,605	78,544	209,124	287,668	.....	57,056,135	.....	54,680,363	1,335,978
Wm. L. Trenholm, Pres., Henry D. Lyman,	1887	1,000,000	273,621	309,529	55,923	162,354	218,277	.....	44,260,086	.....	41,013,864	1,221,581
Vice-Pres., Fred'k F. Nugent, Sec.	1886	500,000	181,936	200,615	16,706	103,285	119,991	.....	22,519,980	.....	18,752,940	629,664
	1885	500,000	89,868	107,536	9,522	75,812	85,334	.....	14,457,535	.....	12,458,808	548,288
	1884	500,000	25,149	40,758	33	43,831	43,864	.....	4,212,728	.....	3,873,555	506,464
PACIFIC SURETY CO., San Francisco, Cal.*..1885.	1888	100,000	31,276	39,366	6,052	25,653	31,705	2,279	5,312,395	1,898	4,536,245	136,784
Wallace Everson, Pres., A. P. Redding, Sec.	1887	100,000	25,574	33,825	2,620	20,434	23,054	.....	.....	.....	.....	130,794
	1886	100,000	14,570	19,725	.....	6,112	9,407	.....	1,918,209	.....	1,958,532	114,250
Plate Glass Companies.												
HARTFORD PLATE GLASS INS. AND GUAR. CO.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford, Conn.....1888.												
LLOYDS PLATE GLASS INS. CO., New York..1882.	1888	100,000	282,227	288,939	114,220	142,244	256,464	.....	9,663,009	.....	9,209,601	338,542
James G. Beemer, Pres., W. T. Woods, Sec.	1887	100,000	235,736	242,492	96,368	120,960	216,928	.....	8,076,370	.....	7,776,537	283,520
	1886	100,000	191,742	198,649	82,008	97,062	179,070	.....	6,709,673	.....	6,122,569	242,406
	1885	100,000	166,108	170,853	67,687	85,207	152,894	.....	5,489,425	.....	5,275,461	207,982
	1884	100,000	120,374	123,305	47,125	64,568	111,693	.....	4,021,065	.....	3,825,125	179,198
	1883	100,000	95,920	99,182	35,294	38,289	73,583	.....	3,322,055	.....	3,192,958	154,826
	1882	100,000	21,689	22,564	4,814	9,495	14,309	.....	1,148,517	.....	1,127,280	207,084

METROPOLITAN PLATE GLASS, New York...1874.	1888	100,000	164,139	172,078	65,229	85,144	150,373	.....	5,983,708	.....	5,583,138	287,240
Henry Harteau, Pres., E. H. Winslow, Sec.	1887	100,000	145,542	153,618	61,077	77,897	138,974	.....	5,415,773	.....	4,952,960	261,505
	1886	100,000	126,653	134,237	52,619	69,879	122,498	.....	4,590,180	.....	4,295,559	240,327
	1885	100,000	118,495	125,786	42,474	65,751	108,225	.....	4,066,463	.....	3,811,512	224,325
	1884	100,000	104,709	111,434	39,705	59,615	99,320	.....	3,670,110	.....	3,425,487	126,048
	1883	100,000	93,266	99,618	33,397	54,070	87,467	.....	3,265,946	.....	3,095,378	194,645
	1882	100,000	84,844	90,882	30,970	50,610	81,580	.....	3,013,639	.....	2,886,649	177,663
	1881	100,000	78,907	84,544	25,207	46,968	72,175	.....	2,553,627	....	2,414,505	166,161
	1880	100,000	57,632	63,038	18,258	39,875	58,133	.....	1,996,366	.....	1,859,621	152,812
	1879	100,000	51,654	56,857	15,500	35,699	51,199	.....	1,817,438	.....	1,650,584	140,649
NEW JERSEY PLATE GLASS, Newark, N. J..1868.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
S. C. Hoagland, Pres., H. B. Schureman, Sec.	1887	.....	15,374	54,579	5,062	48,391	53,453	.....	458,432	.....	441,298	96,634
	1886	.....	14,348	50,312	4,880	38,867	43,747	.....	464,113	.....	463,055	96,850
	1885	.....	15,602	48,394	5,993	10,878	41,616	.....	611,331	.....	484,781	91,905
	1884	.....	14,803	51,610	5,188	1,507	48,168	.....	.....	.....	.....	88,243
	1883	.....	14,178	45,393	4,973	1,507	40,821	.....	.....	.....	.....	83,582
	1882	.....	13,014	39,300	5,921	1,507	34,347	.....	.....	.....	.....	76,229
	1881	.....	12,384	31,257	5,544	1,307	29,454	.....	.....	.....	.....	69,820
	1880	.....	11,274	25,041	3,712	1,707	22,058	.....	.....	.....	.....	66,483
UNITED STATES PLATE GLASS, Philadelphia,	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pa.....1867.	1887	.....	11,892	25,376	1,209	22,831	24,040	.....	400,409	.....	389,015	105,926
J. S. Chahoon, Pres., Isaac Rindge, Sec.	1886	.....	10,755	22,401	1,222	21,340	22,562	.....	370,998	.....	361,967	105,728
	1885	.....	9,963	22,365	1,609	19,960	21,569	.....	316,571	.....	306,197	105,240
	1884	.....	9,911	20,730	1,556	18,394	19,920	.....	.....	.....	.....	102,396
	1883	.....	11,042	21,989	1,740	19,528	21,268	.....	332,266	.....	301,158	102,560
	1882	.....	11,940	23,144	1,415	18,387	19,802	.....	.....	.....	.....	101,945
	1881	.....	11,612	22,812	2,165	19,273	21,438	.....	.....	.....	.....	102,120
	1880	.....	11,969	23,174	2,276	17,015	19,291	.....	.....	.....	.....	95,049
	1879	.....	12,261	19,764	2,917	14,059	16,976	.....	.....	.....	.....	102,140
Steam Boiler Companies.												
AMERICAN STEAM BOILER INS. CO., N. Y..1883.	1888	500,000	405,075	457,603	33,213	§346,886	380,099	.....	49,358,839	.....	63,183,582	1,367,813
W. K. Lothrop, Pres., V. R. Schenck, Sec.	1887	500,000	358,272	‖ 881,970	34,550	§275,644	310,194	.....	36,150,504	.....	41,422,853	1,266,983
	1886	500,000	112,206	126,809	19,609	§103,717	123,326	.....	11,260,000	.....	24,039,427	706,028
	1885	200,000	154,621	163,396	630	§128,405	129,035	.....	16,639,890	.....	16,310,592	304,836
	1884	200,000	65,212	79,137	.....	§43,864	43,864	.....	6,431,586	.....	5,666,237	243,694
	1883	200,000	1,023	1,023	.....	.....	3,556	.....	274,100	.....	221,100	197,724
BOILER INSPECTION AND INSURANCE COMPANY	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OF CANADA, Toronto, Can.....1875.	1887	20,020	17,307	21,208	181	14,769	14,950	1,046	2,745,100	540	1,336,175	56,932
Alexander Campbell, Pres., Alexander Fra-	1886	20,020	17,268	21,292	.....	13,749	13,749	973	2,725,450	506	1,408,925	50,346
ser, Sec.	1885	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1884	20,020	16,197	20,356	100	13,561	13,661	902	2,704,626	452	1,376,769	37,496
	1883	20,020	16,746	19,630	299	12,911	13,210	925	2,643,990	450	1,327,857	31,809

* Company does guarantee and accident business. † Commenced business January 1, 1887. ‡ Includes $80,000 security stock notes. ‖ Includes $500,000 contributed by stockholders. § Includes inspection of steam boilers.

MISCELLANEOUS COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending December 31.	Capital.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.	New Policies Issued & Revived. No.	New Policies Issued & Revived. Amount.	Policies in Force at End of Year. No.	Policies in Force at End of Year. Amount.	Total Assets.
Steam Boiler Companies—Cont.		$	$	$	$	$	$		$		$	$
Hartford Steam Boiler Inspection and Insurance Company, Hartford, Conn.....1866. J. M. Allen, Pres., J. B. Pierce, Sec.	1888	500,000	614,367	672,148	40,811	487,612	528,423	.....	62,211,702	.....	91,102,143	1,275,114
	1887	500,000	507,847	547,722	44,640	392,872	437,512	.....	52,350,094	.....	63,834,675	1,096,515
	1886	250,000	435,868	468,392	40,070	345,792	385,862	.....	48,191,986	.....	46,119,104	693,070
	1885	250,000	354,361	383,030	10,546	301,355	131,901	.....	35,032,170	.....	33,415,396	584,184
	1884	250,000	301,607	326,653	15,301	275,743	291,044	.....	27,876,055	.....	26,878,821	505,274
	1883	250,000	301,812	324,395	21,817	252,251	274,068	.....	26,420,046	.....	25,371,802	459,390
	1882	200,000	271,529	294,583	35,958	224,905	260,863	.....	24,121,092	.....	23,464,719	418,184
	1881	300,000	232,747	252,426	13,124	202,354	215,478	.....	20,684,312	.....	20,106,732	376,279
	1880	200,000	200,233	217,362	21,223	182,829	204,052	.....	18,009,281	.....	17,483,267	336,169
	1879	200,000	173,905	190,082	7,787	161,612	169,399	.....	15,107,715	.....	14,632,302	314,460
Pennsylvania Boiler Ins. Co., Philadelphia, Pa.....1873. Geo. P. Sheldon, Pres., C. Schenck, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	1,370	1,370	.....	.....	.....	.....	152,150	.....	152,150	101,595
Real Estate Companies.												
California Title Ins. and Trust Co., San Francisco, Cal..... Geo. T. Marye, Pres., M. B. Clapp, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	14,028	24,408	.....	17,188	17,188	.....	.....	.....	.....	257,941
Conveyancers Tit. Ins. Co., Boston, Mass.1889. C. S. Rackeman, Pres., G. H. Norcross, Treas.	1889	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
German-American Real Estate Title Guarantee Co., New York.....1886. Andrew L. Soulard, Pres., Adolph Koppel, Sec.	1888	367,600	27,340	40,848	.....	49,819	49,819	.....	.....	.....	.....	368,555
	1887	367,600	14,604	30,923	.....	.....	40,452	.....	.....	.....	.....	372,704
	1886	354,050	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)
Lawyers Title Ins. Co., New York c.....1887. Edwin W. Coggeshall, Pres., Wm. A. W. Stewart, Sec.	1888	500,000	14,194	179,202	107	129,346	129,453	.....	.....	.....	.....	533,633
	1887	500,000	3,317	29,006	.....	.....	25,594	.....	.....	.....	.....	487,130
Mass. Title Ins. Co., Boston, Mass.....1885. H. W. Sutro, Pres., Arnold A. Rand, V-Pres. and Manager.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	300,000	30,330	44,918	.....	.....	53,911	.....	3,444,962	.....	.....	291,527
	1886	300,000	18,893	25,752	.....	.....	44,636	.....	2,055,411	.....	2,026,211	288,327
	1885	250,000	7,129	9,473	.....	.....	28,221	.....	879,369	.....	.....	260,839
Minnesota Title Ins. and Trust Co., Minneapolis, Minn.....1885. Joseph U. Barnes, Pres., J. W. Mauck, Sec.	1888	325,000	30,423	58,754	2,000	36,302	38,302	.....	.....	.....	5,695,424	364,917
	1887	325,000	12,417	40,938	.....	17,149	17,149	.....	2,075,396	.....	2,036,996	300,020
New Jersey Title Guar. and Trust Co., Jersey City, N. J.....1888. A. Q. Garretson, Pres., Wm. H. Corbin, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Minn.....1887. Ferd. Willins, Pres., Chas. S. Bunker, Sec.	1887	.....	6,100	14,545	.....	10,625	10,625	.....	1,326,485	.....	1,326,485	200,417
ROCHESTER TITLE INS. CO., Rochester, N. Y.1887. Frederick Cook, Pres., Frank S. Upton, Sec.	1888	135,570	.....	894	.....	.....	31,902	.....	.....	.....	.....	91,856
	1887	27,000	.....	165	.....	.....	12,871	.....	.....	.....	.....	14,293
UTAH TITLE INS. AND TRUST CO., Salt Lake City, U. T.....1889. John Dooly, Pres., A. L. Thomas, Sec.	1889	* 150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Subscribed capital. § Includes inspection of steam boilers. *b* Commenced business Nov. 15, 1886. *c* Commenced business July 18, 1887.

MUTUAL COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.	New Policies Issued & Revived.		Policies in Force at end of Year.		Total Assets.
								No.	Amount.	No.	Amount.	
Accident Companies.		$	$	$	$	$	$		$		$	$
AMER. MUT. LIABILITY INS. CO., Boston...1887. W. C. Lovering, Pres., S. A. Williams, Sec.	1888	91,708	460,155	551,863	31,576	12,826	44,402	185	4,585,406	185	4,559,406	536,257
	1887	35,643	.....	35,643	.....	4,635	4,635	.....	1,782,125	.....	.....	31,145
Plate Glass Companies.												
MUT. PLATE GLASS INS. ASS'N, Shelby, O..1880. W. R. Bricker, Pres., H. W. Hilderbrandt. Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	4,115	2,542	6,657	2,307	3,695	6,002	.....	70,839	.....	237,144	42,900
Steam Boiler Companies.												
CONNECTICUT MUT. STEAM BOILER INSP. AND INS. CO., Waterbury, Conn.....1886. H. L. Wade, Pres., J. B. Spencer, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MUTUAL BOILER INS. CO., Boston, Mass.*a*..1877. Geo. W. Wheelwright, Pres., Herbert Coolidge. Sec. and Treas.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	6,264	160	6,424	1,954	§ 3,883	5,837	.....	882,950	.....	822,950	8,109
	1886	7,042	160	7,202	1,614	§ 4,623	6,237	.....	922,700	.....	903,200	7,350
	1885	6,543	177	6,720	1,491	§ 4,107	5,598	.....	.....	.....	776,900	6,600
	1884	6,395	171	6,566	1,235	§ 4,146	5,381	.....	.....	.....	816,500	5,300
	1883	6,626	183	6,810	755	§ 4,317	5,072	.....	.....	.....	769,500	4,346
	1882	5,611	229	5,840	.....	§ 3,997	4,054	.....	.....	.....	688,700	2,426
	1881	5,440	272	5,713	.....	§ 5,541	5,600	.....	.....	.....	617,140	747
PROVIDENCE MUTUAL STEAM BOILER, Providence., R. I.....1875. Wm. Corliss, Pres., Lewis T. Downes, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)
	1886	10,952	524	11,476	6,096	6,251	12,347	.....	1,177,390	.....	1,099,190	16,567
	1885	11,961	554	12,515	4,933	5,531	10,464	.....	1,250,365	.....	1,209,115	17,888
	1884	12,495	429	12,924	4,617	5,765	10,382	.....	1,380,840	.....	1,254,090	15,914

§ Includes inspection of steam boilers. *a* Confined chiefly to insurance on mill property. *c* The officers refuse to give any information regarding the standing of this company.

MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.	New Policies Issued & Revived.		Policies in Force at end of Year.		Total Assets.
								No.	Amount.	No.	Amount.	
Live Stock Companies.		$	$	$	$	$	$		$		$	$
DELAWARE LIVE STOCK INS. CO., Wilmington, Del.....1889. H. C. Conrad, Pres., J. L. Cavender, Sec.	1889	* 2,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
INDIANA LIVE STOCK INS. CO., Crawfordsville, Ind.....1888.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEW ENGLAND LIVE STOCK INSURANCE CO., Boston, Mass.....1888.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NORTHWESTERN LIVE ST'K, Des Moines, Ia. 1886. W. R. Graham, Pres., John E. Williams, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	*b* 25,000	25,688	27,125	10,615	16,198	26,813	.....	359,435	.....	404,479	52,332
	1886	*b* 25,000	6,105	13,805	3,692	8,705	12,397	.....	294,379	.....	277,777	45,826
WESTERN HORSE AND CATTLE, Omaha, Neb. *h*.....1881. Henry Pundt, Pres., Chas. E. Burmester, Sec.	1888	(*c*)	(*c*)	(*c*)	(*c*)	*c*)	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)	(*c*)
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1885	.....	44,934	44,934	27,215	21,911	49,126	.....	.....	.....	.....	127,991
	1884	.....	66,657	66,657	26,275	32,881	59,156	.....	.....	.....	.....	135,780
	1883	.....	40,010	40,991	16,395	17,595	33,990	.....	.....	.....	.....	138,764
	1882	.....	38,000	.....	8,348	.....	.....	.....	.....	.....	.....	.....

* Authorized capital $25,000, $2,500 of which has been paid-up. *b* Authorized capital $100,000, $25,000 of which has been paid up. *c* The officers refuse to furnish information regarding this company. *h* Insures live stock against death from various causes.

THE NEW ARMOR.

General Charles H. T. Collis, who commanded the Zouaves d'Afrique in the Army of the Potomac, recently described the feelings which he experienced when unexpectedly pushed to the front by the vicissitudes of war, the commander of his division being disabled and the leadership in the charge devolving upon him. He could not tell, he said, the chances of life in the scene of carnage and devastation before him. The thought of his family at home passed through his mind, and in connection with it came the fact that he was insured for $10,000 in a Hartford company. Should he fall in the charge, the loved ones, whom he held in his heart more sacredly at that moment than ever before, would not be left in destitution. The thought nerved him for the encounter. Thousands of men have unfalteringly faced peril and death nerved by the thought that in case disaster should overtake them while in the performance of duty, their families would be protected by the insurance which they had secured. Insurance is an armor better than the old feudal coat of mail, and will inspire a man with a firmer courage in the hour of peril than the olden Knights felt though shielded by helmet and breast-plate. It is an invulnerable protection, disclosing at the critical junctures in life, assurances and hopes which nothing else will be able to afford. To be without it is to be in daily peril, with the closest relationships of home and family left to the mercy of chance and selfishness.—*The Ætna.*

The following tables show the financial condition and amount of business transacted by life insurance companies reporting to the New York Insurance Department from 1859 to 1888, inclusive:

NUMBER OF COMPANIES.	Year Ending Dec. 31.	Capital.	Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholders.	Income and Expenditures.			Taxes, Commissions and Other Expenses	Total Disbursements.
						Total Premium Receipts.	Income from Investments and Miscellaneous Sources.	Total Income.		
14	1859	$1,575,000	$20,636,085	$15,464,936	$5,071,149	$3,970,125	$1,260,320	$5,230,445	$763,237	$2,634,143
17	1860	2,121,200	24,115,687	17,159,873	6,955,814	4,770,346	1,227,798	5,998,144	744,801	2,908,936
17	1861	2,118,000	26,670,397	18,278,402	8,391,995	4,913,391	1,379,025	6,292,416	792,100	3,638,481
18	1862	2,310,000	30,123,332	23,791,459	6,331,873	5,742,448	1,698,043	7,440,491	871,867	3,759,153
22	1863	2,653,500	37,838,190	28,655,154	9,173,036	8,503,969	2,121,017	10,624,986	1,935,011	5,764,043
27	1864	3,134,200	49,027,297	34,718,231	14,309,066	13,181,974	2,981,164	16,163,138	2,299,142	7,021,649
30	1865	3,498,200	64,232,123	46,341,499	17,890,624	21,598,317	3,288,703	24,887,020	4,025,619	10,595,355
39	1866	4,790,600	91,587,028	65,588,523	25,998,505	35,825,006	4,550,660	40,375,666	6,770,335	17,176,666
43	1867	5,577,600	125,548,951	88,597,422	36,951,529	50,385,146	6,096,851	56,481,997	9,480,443	26,325,213
55	1868	8,387,768	175,262,330	135,806,958	39,455,372	67,835,325	9,546,833	77,382,158	13,789,689	40,959,021
70	1869	9,876,364	229,097,425	180,932,859	48,164,566	86,053,155	12,454,164	98,506,319	17,278,478	54,471,576
71	1870	10,519,484	269,520,441	221,160,702	48,359,739	90,298,266	14,727,882	105,026,148	18,349,431	63,876,840
68	1871	10,898,359	302,558,199	254,551,781	48,006,418	96,710,877	16,779,685	113,490,562	20,242,707	77,536,280
59	1872	9,667,416	335,168,543	288,327,107	46,841,436	96,602,683	20,703,346	117,306,029	18,006,861	78,207,257
56	1873	9,313,456	360,140,684	311,550,928	48,589,756	96,000,089	22,396,413	118,396,502	17,208,206	84,501,446
50	1874	7,227,000	387,281,897	328,392,552	58,889,345	89,434,996	26,297,718	115,732,714	15,986,881	81,232,333
45	1875	5,746,700	403,142,982	342,330,953	60,812,029	83,788,511	24,856,573	108,645,084	14,128,594	79,982,466
38	1876	5,176,500	407,406,333	346,279,780	61,126,553	72,056,698	24,301,885	96,358,583	13,174,419	76,618,183
34	1877	4,866,500	396,420,591	334,816,493	61,604,098	62,933,690	23,228,454	86,162,144	13,327,565	74,337,324
34	1878	4,950,500	404,079,145	339,585,627	64,493,518	57,236,335	23,226,664	80,462,999	10,992,051	72,128,070
34	1879	5,162,900	411,353,355	341,762,745	69,590,610	53,728,055	23,972,348	77,700,403	11,208,133	68,858,363
34	1880	5,100,500	428,332,871	355,805,939	72,526,932	53,972,388	23,431,057	77,403,445	12,951,312	66,317,859
30	1881	3,050,500	429,534,655	356,997,194	72,537,460	56,379,248	23,441,265	79,820,513	13,089,414	65,484,687
30	1882	3,534,087	449,602,347	372,850,956	76,751,391	60,504,274	24,565,860	85,070,134	13,338,788	66,242,344
29	1883	4,290,500	471,805,920	391,507,827	80,298,093	67,322,119	25,240,644	92,562,763	15,295,264	71,743,588
29	1884	4,290,500	491,487,719	409,676,528	81,811,191	72,016,264	24,958,112	96,974,376	18,153,435	76,632,098
29	1885	4,290,500	523,664,678	430,915,191	92,749,487	78,513,171	27,014,693	105,527,864	19,040,797	80,259,549
29	1886	4,290,500	560,125,360	458,862,932	101,262,427	88,726,914	28,234,401	116,961,315	21,066,540	82,319,096
29	1887	4,558,500	595,679,478	*523,251,812	*72,427,666	100,584,162	29,173,364	130,657,526	25,031,101	93,447,289
29	1888	4,558,500	641,747,870	562,390,842	79,357,028	114 359,530	32,664,901	147,024,431	27,905,878	103,369,145
Aggregates 30 years	....	.....	.....	.....	.....	$1,793,947,472	$505,819,843	$2,300,767,315	$377,148,099	$1,638,348,453

* Liabilities at 4 per cent, instead of 4½ per cent, as in previous years.

Payments Made and Policies Issued.

Number of Companies.	Year Ending Dec. 31.	Payments to Policyholders.				Total Dividends to Stockholders.	Policies Issued and Revived During the Year.		Policies in Force at End of Year.	
		Total Payments for Losses, Endowments and Annuities.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
14	1859	$1,310,616	$129,450	$416,724	$1,856,790	$14,116	9,261	$30,058,408	49,608	$141,497,978
17	1860	1,360,000	243,954	497,848	2,101,802	62,333	12,639	35,589,934	56,046	163,703,455
17	1861	1,474,005	665,341	637,522	2,776,868	69,513	9,563	24,978,444	57,202	164,256,052
18	1862	1,705,610	468,235	627,574	2,801,419	85,867	17,430	43,471,429	64,252	183,962,577
22	1863	2,305,892	361,830	1,031,939	3,699,661	129,371	35,224	89,812,093	98,095	267,658,677
27	1864	3,136,659	407,754	1,036,912	4,581,325	141,182	59,198	155,803,897	146,729	395,703,058
30	1865	4,125,442	691,382	1,475,212	6,292,036	277,700	86,261	245,427,057	209,392	580,882,253
39	1866	6,428,472	1,226,856	2,532,477	10,187,805	218,526	134,300	404,510,474	305,390	805,105,877
43	1867	8,253,003	2,067,782	6,183,624	16,504,409	340,361	158,605	471,611,744	401,140	1,161,729,776
55	1868	11,058,686	3,762,735	11,707,663	26,529,084	640,248	201,922	579,657,371	537,594	1,528,984,685
70	1869	15,692,831	5,148,900	15,733,862	36,575,593	617,505	231,269	614,762,420	656,572	1,836,617,819
71	1870	19,522,712	9,616,988	15,809,557	44,949,257	578,152	237,180	587,863,236	747,807	2,023,884,955
68	1871	28,773,041	13,263,390	14,624,608	56,661,039	632,534	209,753	488,655,022	785,360	2,101,461,834
59	1872	25,672,380	13,922,009	20,077,999	59,672,388	528,008	201,366	489,924,857	804,444	2,114,742,591
56	1873	27,232,435	16,669,594	22,938,235	66,840,264	452,976	199,050	465,614,001	817,081	2,086,027,178
50	1874	25,797,860	22,453,955	16,617,018	64,868,833	376,619	144,783	351,803,670	799,534	1,997,236,230
45	1875	27,174,631	20,414,574	17,900,605	65,489,810	364,062	133,095	299,276,337	774,625	1,922,043,146
38	1876	25,567,850	21,354,376	16,187,128	63,109,354	334,410	99,036	232,665,489	706,179	1,735,995,190
34	1877	26,103,286	19,152,318	15,397,370	60,652,974	356,785	81,909	178,283,617	633,096	1,556,105,323
34	1878	29,153,226	17,095,994	14,637,449	60,886,669	249,350	67,040	156,501,129	612,843	1,480,921,223
34	1879	31,684,522	12,207,823	13,479,613	57,371,958	278,272	67,399	167,865,390	595,486	1,439,961,165
34	1880	30,032,174	9,923,026	13,171,992	53,127,192	339,355	72,267	187,504,256	608,681	1,475,994,672
30	1881	31,068,144	8,947,354	12,579,151	52,594,649	250,624	80,929	222,582,483	627,385	1,540,089,680
30	1882	29,826,874	9,255,077	13,555,105	52,637,056	266,500	91,945	257,517,216	661,458	1,637,648,872
29	1883	33,894,306	8,837,857	13,417,464	56,149,627	298,697	110,302	308,064,893	705,659	1,763,730,015
29	1884	35,602,544	9,503,530	13,043,498	58,149,572	329,091	127,965	321,310,170	750,713	1,870,745,521
29	1885	38,624,822	9,630,269	12,963,660	61,218,751	325,531	156,214	378,214,523	814,691	2,023,517,488
29	1886	38,276,390	9,433,378	13,218,286	60,928,054	324,501	151,102	448,514,242	848,481	2,222,413,050
29	1887	42,827,054	10,413,879	14,852,624	68,093,557	322,632	174,665	531,170,783	929,853	2,474,507,120
29	1888	48,569,964	11,234,569	14,324,827	74,129,360	333,906	204,365	631,731,701	1,021,631	2,761,577,128
Aggregates 30 years	....	$652,255,431	$268,504,179	$330,677,546	$1,251,437,156	$9,538,727	3,466,047	$9,400,746,286	.....	.....

NAME AND LOCATION OF COMPANY.	Total Admitted Assets.	Surplus at 4 per cent. Jan. 1, 1888.	Surplus at 4 per cent. Jan. 1, 1889.	Premiums Received in 1888.	Total Income in 1888.	Total Payments to Policyholders.	Total Disbursements in 1888.	Assurance (Including Additions) Written in 1888.	Whole Amount in Force Jan. 1, 1889.
Ætna, Hartford	$33.743,010	$5,649,498	$5,788,554	$3,404,265	$5,133,729	$3,181,119	$4,044,052	$16,233,553	$102,904,303
American, Philadelphia	2,077,269	*a* 612,809	*a* 541,027	180,630	350,379	183,831	417,477	7,765,470	6,085,258
Berkshire, Pittsfield	4,122,343	472,624	492,194	811,557	994,681	593,943	785,153	5.421,753	21,901,288
Brooklyn, New York	1,636,180	158,656	166,985	187,707	278,633	171,267	251,541	871,258	5,720,140
Connecticut General, Hartford	1,820,995	417.722	467,064	219,509	314,592	119,767	198,573	1,373,483	7,669,741
Connecticut Mutual, Hartford	57,447,441	5,486,731	5,558,659	4,436,285	7,423,476	5,385,348	6,699,145	9,068,990	151,361 913
Covenant Mutual, St. Louis	391,949	*a* 48,322	*a* 40,882	29,072	53,081	35,557	56,874	208,574	1,434,520
Equitable, Des Moines	664,655	168,033	187,943	81,154	127,573	47,806	80,144	645.542	2,520,416
Equitable, New York	93,312,329	16,689,328	19,068,402	22,047,813	26,958,978	11,884.457	16,829,906	153.933.535	549.216,126
Germania, New York	13,961,200	1,251,519	1,239,991	1,965,805	2,577,030	1,352,910	1,833,304	9.482,758	*e* 49.921,750
German Mutual, St. Louis	413,116	*a* 111,517	*a* 112,288	9,107	34,970	21,092	27,440	23,118	740,874
Hartford Life and Annuity, Hartford	1,706,746	321,056	333.013	994,255	1,047,081	768,502	1,008,953	*h* 10 942,225	*h* 62,639,910
Home, Brooklyn	6,355,799	1,345,739	1,375,824	816,847	1,099,186	613,160	853,156	4,942,999	22,748,299
Imperial, Detroit	161,061	120,310	126,257	86,816	93,730	38,070	80,639	3,813,100	6,050,600
John Hancock, Boston	3,316,802	234,741	258,036	1,317,374	1,480,163	650,857	1,243,544	*e* 17,302,131	39,311,096
Manhattan, New York	11,543,049	1,602,031	1,306,705	1,454,830	1,973,964	1,406,446	1,932,671	11,079,486	43.504.413
Maryland, Baltimore	1,371,097	253,146	252,446	131,189	228,446	93.047	142,648	807,045	4.794,313
Massachusetts Mutual, Springfield	9,565,523	661,542	763,695	1,639,370	2,102,575	1,061,789	1,550,194	12,055,146	49,480,584
Metropolitan, New York	6,287,781	863,392	927,023	6,810,110	7,086,219	2,623,059	5,600,445	*e* 91,478,381	*e* 180,600,919
Michigan Mutual, Detroit	2,265,205	*a* 269,304	*a* 321,924	624,456	737,959	248,519	450,753	3,869,020	19,099,380
Mutual Life of Kentucky, Louisville	1,472,983	*a* 188,082	*a* 169,819	342,534	426,230	234,395	338,226	2,408.452	9,657,680
Mutual, New York	125,494,719	6,326,616	7,887,640	19,444,308	26,215,933	14,727,550	19,699,658	103,346.034	482,050,579
Mutual Benefit, Newark	43,514,460	3,276,597	3,355,679	5,083,389	7,371,252	4,953,800	5,883,507	18,911,241	153,498,623
National, Montpelier	5,167,543	707,757	839,896	1,281,173	1,541,537	619,497	942,051	11,976,388	32,312,303
New England Mutual, Boston	19,656,672	2,537,164	2,369,413	2,472,810	3,486,916	2,303,828	2,821,109	9,291,981	73,591,241
New York, New York	92,685,062	11,846,793	13,549,099	20,560,610	24,871,174	10,973,070	15,389,610	125,019,731	419,886,505
Northwestern Mutual, Milwaukee	32,650,860	4,017,226	4,663,487	6,229,424	8,000,633	2,799,697	4,279,090	43,577,360	172,518,891
Pacific Mutual, San Francisco *t*	1,954,448	112,844	147,600	385,198	502,824	226,974	317,933	2 234,850	9,672,888
Penn Mutual, Philadelphia	13,721,469	1,775,190	1,787,762	2,636,291	3.353,755	1,620,096	2,229,388	14,786,090	68,372,882
Phœnix Mutual, Hartford	10,573,597	1,208,118	1,318,537	678,248	1,300,320	957,893	1,192,633	1,743.928	24,872,295
Provident Life and Trust, Philadelphia	15,094,824	2,180,768	2,274,611	2,548,468	3,204,631	1,214,004	1,685,348	11,675,441	64,003,694
Provident Savings, New York	552,979	173,367	341,297	1,145,153	1,163,625	782,642	1,011,921	12,002,200	51,012,286
Prudential, Newark	2,874,163	485,305	776,441	3,659,495	3.757,084	1,096,884	2,915,429	*e* 58,847.394	*e* 93,661,783
State Mutual, Worcester	5,066,985	792,702	797,750	1,033,523	1,257,684	619,458	836,098	5,152,202	26,665,184
Travelers, Hartford *t*	10,382,782	1,909,421	2,041,210	1,210,958	1,688,289	580,543	846,282	7,657,158	41,138,361
Union Central, Cincinnati	4,520,998	283,454	312,161	1,473,931	1,718,002	457,940	1,008,189	15,052,249	33,870,922
Union Mutual, Portland	6,002,194	295,878	268,978	711,888	963,520	690,152	991,639	5,552.407	26,395,600
United States, New York	5,914,843	594,778	623,089	819,542	1,087,198	527,414	903,888	6,575,176	25,752,267
Vermont, Burlington	356,567	83,693	79.744	62,662	81,247	27,003	66,993	877,606	1,997,358
Washington, New York	9,401,336	502,874	440,508	1,831,527	2,283,005	1,219,584	1,746,413	9,551,611	42,768,034
Aggregates year ending December 31, 1888	659,223,034	76,036,647	83,373,633	120,859,283	154,371,304	77,112,970	109,192,008	827,557,066	3,181,405,219
Aggregates year ending December 31, 1887	609,372,083	.....	.....	106,070,599	136,884,071	70,758,637	98,671,889	709,488,210	2,837,926,053
Gained during the year	50,120,447	.....	7,336,986	14,788,684	17,487,233	6,354,333	10,520,119	118,068,856	343,479,166

a Computed on 4½ per cent basis. *e* Includes industrial assurance. *h* Includes safety fund assessment business. *t* Assets and surplus include accident department.

Analysis of the Assets of Life Insurance Companies.

The following is a summary analysis and classification of the various items comprising the gross assets of life insurance companies reporting to the Insurance Department of New York State for the year ending December 31, 1888:

Name of Company.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Securities.	Other Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpaid Premiums.	All Other Assets.	Total Gross Assets.
New York State Companies.										
Brooklyn	$323,750	$538,886	$108,750	$363,478	$3,000	$147,822	$108,505	$28,519	$13,470	$1,636,180
Equitable	22,695,389	25,660,787	648,588	30,238,823	825,000	.....	10,715,599	1,660,138	868,005	93,312,329
Germania	1,398,317	7,068,427	869,520	3,537,037	250,000	187,638	185,943	337,811	126,508	13,961,200
Home	175,270	1,158,150	1,538,500	1,819,036	770,100	619,097	110,312	132,827	32,508	6,355,799
Manhattan	322,359	3,622,072	635,000	1,408,199	4,100,563	906,383	194,409	238,022	116,042	11,545,049
Metropolitan	373,325	3,554,900	358,638	1,718,381	.....	132,939	45,731	40,844	63,024	6,287,781
Mutual	11,753,125	49,617,874	2,870,500	45,746,204	10,033,000	.....	2,813,278	1,738,297	922,441	125,494,719
New York	9,308,152	16,966,933	942,913	57,279,339	1,676,250	378,874	3,695,837	1,984,659	451,605	92,685,062
Provident Savings Life Assur. Society	.....	127,400	108,500	152,863	45,000	3,500	80,000	31,934	3,783	552,979
United States	110,750	3,120,150	56,100	2,168,548	35,712	154,036	54,828	148,213	66,507	5,914,843
Washington	398,064	7,351,555	158,125	686,000	226,226	.....	234,473	256,041	90,852	9,401,336
Totals	$46,858,501	$118,787,133	$8,295,133	$145,118,407	$17,964,850	$2,530,290	$18,238,915	$6,597,304	$2,754,743	$367,145,277
Companies of other States.										
Ætna, Conn.	$582,505	$15,723,591	$1,103,900	$9,561,898	$540,768	$1,747,978	$3,737,602	$213,161	$531,607	$33,743,010
Berkshire, Mass.	443,699	2,289,871	316,250	427,130	211,625	142,720	171,133	76,846	43,068	4,122,343
Connecticut General, Conn.	157,545	1,172,991	.....	289,226	19,200	85,729	29,010	35,640	31,654	1,820,995
Connecticut Mutual, Conn.	9,045,870	31,630,449	125,000	10,613,477	391,183	1,953,501	2,568,773	105,431	1,013,757	57,447,441
Imperial, Mich.	.....	100,572	.....	1,080	.....	.....	38,527	17,851	3,030	161,061
John Hancock Mutual, Mass.	264,756	1,505,340	.....	1,080,395	18,300	174,951	136,176	58,829	78,055	3,316,802
Massachusetts Mutual, Mass.	475,215	2,754,266	108,500	4,093,713	577,600	810,041	200,489	293,995	251,704	9,565,523
Mutual Benefit, New Jersey	1,285,426	20,553,760	108,500	11,223,489	3,603,246	4,984,841	797,152	361,495	596,552	43,514,461
National, Vt.	186,471	2,253,992	165,385	1,821,482	48,000	240,669	258,592	106,713	86,241	5,167,543
New England Mutual, Mass.	1,757,429	2,931,660	206,490	11,810,193	1,015,813	910,925	692,563	123,577	208,022	19,656,672
Northwestern Mutual, Wis.	1,243,468	27,352,727	140,294	975,831	.....	789,802	1,066,152	633,003	449,583	32,650,860
Penn Mutual, Pa.	690,494	4,044,730	64,000	6,223,872	874,100	937,406	467,540	330,278	89,049	13,721,469
Phœnix Mutual, Conn.	1,315,465	6,456,077	144,410	860,425	.....	968,659	628,372	41,268	158,920	10,573,597
Providence Life and Trust, Pa.	1,040,726	7,117,879	378,875	5,589,445	.....	310,279	20,906	495,419	141,296	15,094,824
State Mutual, Mass.	86,000	813,484	237,500	3,288,320	138,300	340,395	109,986	.....	53,000	5,066,985
Travelers, Conn.	795,259	3 425,477	.....	2,894,572	239,415	164,255	652,419	212,058	72,360	8,455,815
Union Central, O.	217,343	3,033,059	12,825	.....	.....	751,938	175,129	255,957	74,747	4,520,998
Union Mutual, Me.	1,288,977	1,156,679	65,250	2,353,976	281,661	496,250	183,003	108,534	67,864	6,002,194
Total Life Ins. Cos. of other States.	$20,876,648	$134,316,604	$3,177,179	$73,108,524	$7,959,211	$15,810,338	$11,933,524	$3,470,057	$3,950,508	$274,602,593
Totals N. Y. State Life Ins. Cos.	46,858,501	118,787,133	8,295,133	145,118,407	17,964,850	2,530,290	18,238,915	6,597,304	2,754,743	367,145,277
Aggregates	$67,735,150	$253,103,737	$11,472,312	$218,226,931	$25,924,061	$18,340,628	$30,172,438	$10,067,362	$6,705,252	$641,747,870

Synopsis of Life Insurance for Twenty-one Years.

Showing Aggregates of Premiums, Interest on Investments, Payments to Policyholders, and Increase of Assets for Twenty-one Years of Twenty-five Life Companies Reporting to the New York Insurance Department.

Name of Company.	Admitted Assets Jan. 1, 1868.	Premiums Received in Twenty-one Years.	Interest on Investments for Twenty-one Years.	Total Income for Twenty-one Years.	Aggregate Amounts Paid to Policyholders in Twenty-one Years.	Excess of Premiums over Payments to Policyholders.	Admitted Assets Jan. 1, 1889.	Assets Accumulated for Policyholders' Benefit in Twenty-one Years.
Ætna, Hartford	$7,450,212	$76,070,071	$29,660,350	$105,730,421	$65,051,174	$11,018,897	$33,743,010	$26,292,798
Berkshire, Pittsfield, Mass.	869,398	10,770,388	3,445,656	14,216,044	8,674,677	2,095,711	4,122,343	3,252,945
Brooklyn, New York	693,520	7,853,396	2,172,049	10,025,445	6,151,712	1,701,684	1,636,180	942,660
Connecticut General, Hartford	364,477	4,234,894	1,403,227	5,638,121	2,510,016	1,724,878	1,820,995	1,456,518
Connecticut Mutual, Hartford	17,669,029	128,448,422	54,296,627	182,745,049	122,098,695	6,349,727	57,447,441	39,778,412
Equitable, New York	5,125,423	200,308,177	43,529,436	243,837,613	117,024,022	83,284,155	93,312,329	88,186,906
Germania, New York	1,875,363	30,606,811	8,924,550	39,531,361	20,706,952	9,899,859	13,961,200	12,085,837
Home, Brooklyn	1,643,029	14,145,618	5,098,855	19,244,473	10,884,355	3,261,263	6,355,799	4,712,770
John Hancock Mutual, Boston	883,412	12,688,642	3,062,101	15,750,743	8,431,674	4,256,968	3,316,802	2,433,390
Manhattan, New York	4,392,570	27,082,867	11,150,741	38,233,608	24,172,824	2,910,043	11,543,049	7,150,479
Massachusetts Mutual, Springfield	1,857,918	22,733,840	6,958,901	29,692,741	16,170,611	6,563,229	9,565,523	7,707,605
Metropolitan, New York	182,309	35,398,365	2,218,967	37,617,332	15,862,083	19,536,282	6,287,781	6,105,472
Mutual, New York	23,995,058	299,283,220	93,867,609	393,150,829	252 000,301	47,282,919	125,494,719	101,499,661
Mutual Benefit, Newark, N. J.	14,391,259	98,437,650	37,829,230	136,266,880	91,550,339	44,716,541	43,514,460	29,123,201
National, Montpelier, Vt.	663,604	8,743,718	2,836,206	11,579,924	4,746,631	3,997,087	5,167,543	4,503,939
New England Mutual, Boston	6,220,942	45,852,504	16,612,252	62,464,756	40,884,856	4,967,648	19,656,672	13,435,730
New York, New York	9,159,754	181,392,092	45,298,071	226,690,163	110,293,246	71,098,846	92,685,062	83,525,308
Northwestern Mutual, Milwaukee	3,147,165	64,459,481	13,635,035	78,094,516	44,638,157	19,821,324	32,650,860	29,503,695
Penn Mutual, Philadelphia	2,541,680	26,275,013	8,160,443	34,435,456	18,452,363	7,802,650	13,721,469	11,179,789
Phœnix Mutual, Hartford	2,134,344	33,050,520	11,867,694	44,918,214	28,175,870	4,874,650	10,573,597	8,439,253
Provident Life and Trust, Phila.	366,989	21,794,448	5,904,654	27,699,102	8,520,672	13,273,776	15,094,824	14,727,835
State Mutual, Worcester, Mass.	832,067	8,451,671	2,680,823	11,132,494	5,371,856	3,079,815	5,066,985	4,234,918
Union Mutual, Portland, Me.	2,991,284	24,728,574	7,560,425	32,288,999	21,524,038	3,204,536	6,002,194	3,010,910
United States, New York	2,470,792	16,153,544	12,927,395	29,080,939	12,406,139	3,747,405	5,914,843	3,444,051
Washington, New York	1,017,643	24,291,095	5,963,773	30,254,868	15,844,333	8,446,762	9,401,336	8,383,693
Aggregates (25 companies)	$112,939,241	$1,423,255,021	$437,065,070	$1,850,320,091	$1,072,147,596	$351,107,425	$628,057,016	$515,117,775

Payments to Policyholders for Twenty-one Years.

By Twenty-five Companies Reporting to the New York Department, Compared with Increase of Assets (1868 to 1889).

Name of Company.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
Ætna ..... Hartford.	1868	$855,035	$434,570	$408,620	$1,698,225	$10,415,300
	1869	953,063	621,723	862,232	2,437,018	13,237,458
	1870	1,183,379	1,598,489	746,307	3,528,175	14,816,782
	1871	1,186,714	1,906,189	704,128	3,797,031	16,193,384
	1872	1,346,969	1,367,502	1,052,021	3,766,492	17,608,185
	1873	1,572,936	1,727,751	621,326	3,922,013	18,946,579
	1874	1,322,621	2,087,889	393,872	3,804,382	20,429,864
	1875	1,538,479	1,315,545	599,570	3,453,594	21,822,202
	1876	1,620,424	1,106,422	626,790	3,353,636	23,194,555
	1877	1,739,558	1,118,438	560,895	3,418,891	24,030,578
	1878	1,710,559	716,980	522,978	2,950,517	25,006,896
	1879	2,155,713	366,152	513,068	3,034,933	25,503,138
	1880	1,907,923	284,009	507,086	2,699,018	26,403,441
	1881	1,955,745	223,199	500,535	2,679,479	26,986,526
	1882	1,730,429	224,267	506,244	2,460,940	28,018,029
	1883	1,954,422	305,177	522,229	2,781,828	29,017,935
	1884	2,117,627	313,086	530,015	2,960,728	29,682,926
	1885	2,272,375	299,808	547,289	3,119,472	30,499,508
	1886	2,072,538	352,566	552,920	2,978,024	31,463,988
	1887	2,141,132	309,433	575,094	3,025,659	32,550,688
	1888	2,287,998	301,568	591,553	4,044,052	33,743,010
Berkshire ..... Pittsfield, Mass.	1868	61,500	41,957	46,621	150,078	1,085,879
	1869	71,746	64,879	60,369	196,994	1,344,005
	1870	89,258	37,537	71,084	197,879	1,510,376
	1871	117,248	49,521	50,872	217,641	1,780,320
	1872	74,650	36,425	60,012	171,087	2,181,629
	1873	125,892	60,485	63,972	250,349	2,510,762
	1874	119,509	86,585	77,345	283,439	2,835,487
	1875	172,034	75,150	93,899	341,083	3,074,571
	1876	216,782	88,668	91,948	397,398	3,235,521
	1877	200,631	97,663	103,634	401,928	3,271,252
	1878	232,885	100,708	102,785	436,378	3,296,964
	1879	164,137	88,247	80,613	332,997	3,424,056
	1880	229,443	62,685	82,246	374,374	3,511,178
	1881	321,496	139,244	86,126	546,866	3,577,061
	1882	429,977	133,071	88,588	649,636	3,577,134
	1883	305,635	150,638	92,227	548,500	3,676,140
	1884	281,940	194,133	89,882	565,955	3,749,927
	1885	327,096	206,893	99,845	633,834	3,796,168
	1886	450,502	131,861	103,792	686,155	3,850,055
	1887	434,789	158,492	104,882	698,163	3,902,872
	1888	331,010	160,429	102,504	593,943	4,122,343
Brooklyn ..... New York.	1868	60,258	48,684	65,038	173,980	1,024,850
	1869	89,000	60,391	98,480	247,871	1,357,799
	1870	107,800	148,753	28,375	284,928	1,677,517
	1871	136,371	187,255	41,365	364,991	1,686,549
	1872	134,697	98,387	61,610	294,694	1,907,694
	1873	151,260	108,407	68,135	327,802	2,068,753
	1874	163,240	160,811	38,194	362,245	2,244,342
	1875	152,907	112,237	39,499	304,643	2,450,060
	1876	173,819	139,399	48,187	361,405	2,462,699
	1877	410,139	181,748	39,897	631,784	2,173,709
	1878	357,125	134,109	32,554	523,788	1,920,219
	1879	302,640	85,572	22,453	410,665	1,731,514
	1880	212,185	58,259	25,158	295,602	1,630,136
	1881	215,967	55,218	24,759	295,944	1,515,438
	1882	105,523	52,078	16,817	174,418	1,531,980
	1883	134,865	65,688	14,870	215,423	1,552,046
	1884	137,211	29,207	14,925	181,343	1,562,160
	1885	164,861	26,959	15,198	207,018	1,551,396
	1886	98,782	39,872	16,430	155,084	1,604,065
	1887	126,726	23,023	16,068	165,817	1,607,984
	1888	123,895	35,668	11,704	171,267	1,636,180

PAYMENTS TO POLICYHOLDERS FOR TWENTY-ONE YEARS—*Continued.*

Name of Company.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
Connecticut General.. Hartford.	1868	$25,250	$1,112	$744	$27,106	$446,804
	1869	25,700	739	9,033	35,472	542,498
	1870	53,506	1,286	15,664	70,456	656,257
	1871	71,834	19,173	15,487	106,494	746,982
	1872	68,950	21,367	2,295	92,612	901,432
	1873	67,849	30,976	19,988	118,813	1,044,361
	1874	71,012	39,905	21,331	132,248	1,144,181
	1875	68,090	36,927	20,264	125,281	1,258,997
	1876	90,789	54,338	13,311	158,438	1,272,299
	1877	95,694	89,299	1,946	186,939	1,333,217
	1878	124,637	66,723	434	191,794	1,333,311
	1879	116,213	33,735	5,256	155,204	1,349,908
	1880	86,965	15,092	5,835	107,892	1,313,537
	1881	96,735	13,418	5,471	115,624	1,343,045
	1882	109,159	10,479	9,475	129,113	1,377,452
	1883	128,230	11,814	8,415	148,459	1,403,341
	1884	94,340	11,266	6,909	112,515	1,462,369
	1885	100,279	19,021	6,920	126,220	1,525,096
	1886	107,379	17,263	7,355	131,997	1,625,333
	1887	99,222	11,110	7,240	117,572	1,692,738
	1888	98,307	13,564	7,896	119,767	1,820,995
Connecticut Mutual... Hartford.	1868	1,333,933	411,292	856,204	2,601,429	22,668,377
	1869	1,631,095	273,259	1,610,659	3,515,013	27,566,479
	1870	1,752,369	864,068	2,429,421	5,045,858	30,915,957
	1871	1,793,266	904,863	4,932,112	7,630,241	31,885,525
	1872	2,211,991	678,810	2,906,213	5,797,014	34,896,755
	1873	2,379,056	784,409	3,107,010	6,270,475	37,628,731
	1874	2,600,204	790,073	3,037,873	6,428,150	40,378,979
	1875	2,722,352	941,005	2,543,557	6,206,914	43,410,594
	1876	2,601,246	956,482	2,401,030	6,018,758	46,163,497
	1877	3,306,724	1,305,783	2,511,776	7,124,283	47,496,151
	1878	3,407,593	1,559,037	2,346,138	7,312,768	48,119,742
	1879	3,745,265	1,506,456	1,885,265	7,136,986	47,214,729
	1880	3,685,146	929,894	1,798,655	6,413,695	47,913,829
	1881	3,718,647	1,081,235	1,284,342	6,084,224	48,761,452
	1882	3,177,507	901,486	1,230,501	5,309,494	51,578,411
	1883	3,812,978	779,178	1,186,696	5,781,852	52,568,515
	1884	3,542,223	816,475	1,153,609	5,512,307	53,426,712
	1885	3,959,375	662,611	1,202,156	5,824,584	54,374,075
	1886	3,513,022	582,847	1,189,132	5,285,001	55,702,494
	1887	3,660,730	576,310	1,177,261	5,414,301	56,627,121
	1888	3,695,752	529,228	1,160,368	5,385,348	57,447,441
Equitable ..... New York.	1868	766,183	82,983	834,944	1,684,110	7,721,077
	1869	1,185,124	123,065	1,233,003	2,541,192	10,510,824
	1870	1,406,570	719,617	925,258	3,051,445	13,236,025
	1871	1,586,205	807,587	1,065,550	3,459,342	15,791,440
	1872	1,682,682	877,854	1,085,754	3,646,290	19,160,528
	1873	2,116,338	1,115,579	1,844,612	5,076,529	22,378,215
	1874	1,962,342	1,268,690	1,585,370	4,816,402	25,606,848
	1875	2,377,378	1,213,964	1,743,670	5,335,012	28,585,041
	1876	2,225,567	1,132,783	1,812,077	5,170,427	30,872,374
	1877	2,099,896	1,389,274	1,745,106	5,234,276	33,058,000
	1878	2,214,175	1,092,930	1,628,065	4,935,170	35,015,676
	1879	2,576,286	1,002,186	1,410,399	4,988,871	37,000,917
	1880	2,650,900	752,421	1,389,617	4,792,938	40,706,401
	1881	2,927,030	803,694	1,505,631	5,236,355	44,078,021
	1882	3,156,769	978,741	1,842,031	5,977,541	47,756,079
	1883	3,659,453	999,809	1,801,809	6,461,071	52,363,254
	1884	4,258,413	1,086,229	1,850,145	7,194,787	57,548,716
	1885	4,531,814	866,705	1,740,170	7,138,689	65,547,594
	1886	5,444,339	1,033,010	1,859,259	8,336,608	74,332,973
	1887	6,187,211	1,555,515	2,319,784	10,062,510	82,975,682
	1888	7,734,462	1,773,332	2,376,663	11,884,457	93,312,329
Germania..... New York	1868	269,549	32,520	118,344	420,413	2,459,015
	1869	296,106	66,786	130,574	493,466	3,224,405
	1870	401,036	110,244	221,633	732,913	3,820,666
	1871	387,307	147,569	131,687	666,563	4,496,898
	1872	452,776	105,209	222,402	780,387	5,256,925

PAYMENTS TO POLICYHOLDERS FOR TWENTY-ONE YEARS—*Continued.*

Name of Company.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
GERMANIA—*Cont.*	1873	$583,992	$163,040	$159,943	$906,975	$5,920,675
	1874	551,818	279,084	101,175	932,077	6,640,004
	1875	534,760	253,479	119,220	907,459	7,304,524
	1876	485,116	257,924	151,496	894,536	7,910,109
	1877	650,850	346,931	169,681	1,167,462	8,021,944
	1878	638,397	286,727	157,597	1,082,721	8,268,612
	1879	641,544	226,508	155,461	1,023,513	8,552,877
	1880	638,061	192,077	158,054	988,192	9,003,151
	1881	668,630	171,507	169,484	1,009,621	9,456,242
	1882	809,657	126,218	172,898	1,108,773	9,893,670
	1883	839,652	127,875	206,253	1,173,780	10,402,356
	1884	931,919	126,062	203,694	1,261,675	10,857,819
	1885	949,940	145,715	204,871	1,300,526	11,485,386
	1886	825,197	144,248	231,384	1,200,829	12,310,626
	1887	926,612	135,523	240,026	1,302,161	13,073,247
	1888	973,395	128,678	250,837	1,352,910	13,961,200
HOME, Brooklyn.	1868	146,944	84,600	166,297	397,841	2,010,644
	1869	192,047	79,516	198,157	469,720	2,388,032
	1870	194,547	108,368	192,271	495,186	2,670,005
	1871	144,047	130,553	199,175	473,775	3,002,162
	1872	247,636	82,800	205,138	535,574	3,346,153
	1873	240,527	77,978	176,184	494,689	3,729,679
	1874	228,307	110,140	163,874	502,321	4,113,905
	1875	236,775	116,121	158,637	511,533	4,475,117
	1876	262,713	121,463	147,752	531,928	4,730,123
	1877	279,417	248,984	120,004	648,405	4,778,164
	1878	331,757	154,317	110,077	596,151	4,803,770
	1879	346,617	109,236	106,130	561,983	4,829,057
	1880	354,703	52,760	99,677	507,140	4,921,137
	1881	306,566	44,043	96,048	446,657	5,037,322
	1882	281,223	48,011	106,562	435,796	5,185,685
	1883	301,254	56,892	112,069	470,215	5,403,543
	1884	340,150	65,831	111,340	517,321	5,457,588
	1885	338,135	58,967	114,936	512,038	4,646,478
	1886	415,572	71,884	116,097	603,553	5,855,842
	1887	369,811	74,438	115,120	559,369	6,110,909
	1888	405,795	89,140	118,225	613,160	6,355,799
JOHN HANCOCK MUTUAL, Boston.	1868	94,903	15,326	68,857	179,086	1,212,487
	1869	136,400	55,489	131,736	323,625	1,582,891
	1870	130,710	53,167	111,359	295,236	1,915,593
	1871	186,914	70,280	107,448	364,642	2,162,715
	1872	208,823	75,698	108,979	393,500	2,449,907
	1873	249,787	72,795	101,432	424,014	2,519,752
	1874	206,347	327,073	28,010	561,430	2,618,016
	1875	221,153	281,687	428	503,268	2,730,891
	1876	220,354	135,306	34,347	390,007	2,794,844
	1877	250,486	77,751	51,034	379,271	2,806,462
	1878	275,901	76,709	57,611	410,221	2,748,668
	1879	295,196	63,600	60,034	418,830	2,662,121
	1880	267,667	59,116	56,844	383,627	2,571,098
	1881	246,464	82,851	53,123	382,438	2,511,605
	1882	277,245	27,752	43,952	348,949	2,513,581
	1883	244,131	34,008	42,007	320,146	2,580,217
	1884	306,632	37,484	44,659	388,775	2,626,748
	1885	306,094	37,558	45,594	389,246	2,749,537
	1886	373,231	24,181	51,722	449,134	2,878,794
	1887	397,076	23,735	54,561	475,372	3,070,227
	1888	560,838	33,131	56,888	650,857	3,316,802
MANHATTAN, New York.	1868	481,835	139,409	211,769	833,013	5,338,341
	1869	447,781	174,125	245,356	867,262	6,294,529
	1870	530,013	210,499	344,055	1,084,567	6,924,116
	1871	476,606	163,226	387,485	1,027,317	7,548,874
	1872	573,012	143,835	364,141	1,080,988	8,270,870
	1873	679,187	161,443	332,629	1,173,259	8,847,448
	1874	594,234	145,438	316,753	1,056,425	9,561,403
	1875	790,451	189,578	310,355	1,290,384	9,977,473
	1876	774,412	232,639	291,063	1,298,114	10,045,613
	1877	679,018	338,699	290,439	1,308,156	9,855,645

PAYMENTS TO POLICYHOLDERS FOR TWENTY-ONE YEARS—*Continued.*

Name of Company.	Year.	Paid for Death Losses, Matured Endowments and Annuities	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
MANHATTAN—*Cont.*.....	1878	$700,934	$259,024	$272,264	$1,232,222	$10,011,792
	1879	817,681	185,364	250,557	1,253,602	10,049,157
	1880	876,863	180,756	203,347	1,260,966	10,151,289
	1881	746,659	153,589	193,457	1,093,705	10,348,239
	1882	669,106	170,403	184,363	1,023,872	10,662,477
	1883	823 012	137,866	196,123	1,157,001	10,871,184
	1884	660,285	182,909	234,521	1,077,715	11,046,053
	1885	790,828	155,551	231,350	1,177,729	1,155,827
	1886	800,127	160,068	221,888	1,187,567	11,310,058
	1887	873,785	184,538	224,191	1,282,514	11,433,196
	1888	980,731	207,527	218,188	1,406,446	11,543,049
MASSACHUSETTS MUTUAL Springfield, Mass.	1868	129,900	82,348	39,637	251,885	2,446,355
	1869	270,800	108,392	215,759	594,951	2,879,057
	1870	297,300	148,863	181,149	627,312	3,419,304
	1871	227,642	179,630	152,017	559,289	4,075,818
	1872	391,680	197,446	186,510	775,636	4,499,115
	1873	287,510	178,505	198,811	664,826	4,968,618
	1874	314,693	173,066	230,811	718,570	5,514,902
	1875	416,870	129,511	229,888	776,269	6,061,062
	1876	376,804	226,251	245,639	848,694	6,408,783
	1877	449,813	238,784	220,890	909,487	6,211,908
	1878	434,033	174,616	194,807	803,456	6,396,778
	1879	553,924	125,685	161,859	841,468	6,615,140
	1880	429,299	97,616	173,429	700,344	6,991,753
	1881	546,966	83,645	196,974	827,585	7,134,124
	1882	533,886	61,119	204,655	799,660	7,310,816
	1883	533,533	82,858	199,256	815,647	7,577,299
	1884	502,924	87,801	207,241	797,966	7,535,244
	1885	499,020	100,724	221,929	821,673	8,090,888
	1886	638,902	115,367	204,601	958,870	8,554,065
	1887	670,137	147,205	197,892	1,015,234	9,012,380
	1888	655,477	196,748	209,564	1,061,789	9,565,523
METROPOLITAN..... New York.	1868	5,000	110	.....	5,110	400,047
	1869	21,130	22,371	5,922	49,423	594,505
	1870	56,770	29,234	40,424	126,428	833,914
	1871	87,500	47,280	42,485	177,265	1,102,707
	1872	165,000	78,430	60,640	304,070	1,423,403
	1873	197,565	135,315	71,217	404,097	1,589,728
	1874	238,070	206,827	83,659	528,556	1,848,089
	1875	288,556	250,269	95,514	634,339	1,954,276
	1876	235,771	159,118	87,574	482,463	2,145,193
	1877	215,553	365,921	16,117	597,591	2,087,582
	1878	267,984	206,360	1,718	476,062	2,084,982
	1879	217,599	170,175	2,060	389,834	2,022,482
	1880	285,369	101,496	492	387,357	1,947,822
	1881	379,104	84,126	2,162	465,392	1,973,047
	1882	445,520	112,649	62,449	620,618	2,002,464
	1883	648,858	283,946	142,455	1,075,259	2,186,622
	1884	976,909	151,921	92,398	1,221,228	2,304,003
	1885	1,287,765	80,665	53,934	1,422,364	2,784,954
	1886	1,582,842	64,063	30,656	1,677,561	3,705,971
	1887	2,113,393	38,261	42,353	2,194,007	4,907,024
	1888	2,552,364	37,773	32,922	2,623,059	6,287,781
MUTUAL..... New York.	1868	1,223,890	422,822	3,257,137	4,903,849	31,017,320
	1869	2,100,477	751,710	3,698,830	6,551,017	37,579,168
	1870	2,319,373	1,256,112	2,548,595	6,124,080	44,465,931
	1871	2,845,456	1,247,850	3,365,495	7,458,801	51,399,877
	1872	2,740,257	1,555,009	5,259,205	9,554,471	58,410,879
	1873	3,401,200	1,675,168	8,397,676	13,474,044	65,346,401
	1874	3,499,022	4,978,276	2,992,411	11,469,709	72,191,288
	1875	4,416,743	4,718,487	3,539,664	12,674,894	78,534,076
	1876	4,490,189	6,313,666	3,701,700	14,505,555	82,076,707
	1877	4,744,280	5,636,659	3,568,162	13,949,101	84,749,808
	1878	5,354,581	5,489,989	3,555,462	14,400,032	86,833,341
	1879	6,019,081	4,568,996	3,427,479	14,015,556	88,212,701
	1880	5,962,183	3,898,777	3,299,734	13,160,694	91,529,654
	1881	6,389,468	3,303,248	2,947,396	12,640,112	94,506,499
	1882	6,055,959	3,653,555	3,169,321	12,848,835	97,746,364

PAYMENTS TO POLICYHOLDERS FOR TWENTY-ONE YEARS—*Continued.*

Name of Company.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
Mutual—*Cont.*	1883	$7,989,718	$2,831,151	$3,138,492	$13,959,361	$100,912,245
	1884	7,744,202	3,037,696	3,141,164	13,923,062	103,583,301
	1885	8,019,313	3,199 714	3,183,023	14,402,050	108,431,779
	1886	7,214,681	3,215,180	2,699,243	13,129,104	113,679,962
	1887	8,387,505	3,086,733	2,654,186	14,128,424	118,274,967
	1888	9,476,458	3,099,252	2,151,840	14,727,550	125,494,719
Mutual Benefit, Newark, N. J.	1868	1,072,225	356,684	1,906,313	3,335,222	16,547,107
	1869	1,223,393	314,631	1,507,696	3,045,720	19,422,208
	1870	1,417,788	341,634	1,610,206	3,369,628	22,140,058
	1871	1,580,758	180,355	2,480,439	4,241,552	24,151,756
	1872	1,954,211	286,025	1,660,426	3,900,662	26,554,034
	1873	1,980,736	484,043	1,798,767	4,263,546	28,631,625
	1874	1,976,408	600,739	1,589,401	4,166,548	30,636,677
	1875	2,094,958	569,519	2,862,513	5,526,990	31,300,678
	1876	2,111,292	837,665	1,585,794	4,534,751	33,336,417
	1877	2,028,762	1,104,746	1,540,375	4,673,883	34,299,045
	1878	2,414,262	1,054,334	1,487,595	4,956,191	34,853,625
	1879	2,631,593	795,091	1,417,273	4,843,957	34,953,070
	1880	2,737,714	645,084	1,404,589	4,787,387	35,726,816
	1881	2,716,232	484,879	1,394,269	4,595,380	35,718,812
	1882	2,630,494	568,440	1,207,338	4,406,272	36,300,971
	1883	2,417,722	564,962	981,084	3,963,768	37,581,431
	1884	2,382,210	675,248	1,061,597	4,118,965	38,607,396
	1885	2,653,404	678,218	1,120,380	4,452,002	39,625,995
	1886	2,937,454	571,197	1,180,198	4,688,849	40,816,516
	1887	2,910,180	592,199	1,223,797	4,726,176	42,110,662
	1888	3,038,949	628,954	1,285,897	4,953,800	43,514,460
National, Montpelier, Vt.	1868	35,861	13,449	21,080	70,390	780,115
	1869	41,965	12,188	31,036	85,189	914,823
	1870	62,716	18,438	41,058	122,212	1,011,972
	1871	35,027	13,683	44,950	93,660	1,194,645
	1872	67,449	11,382	43,333	122,164	1,372,177
	1873	95,365	18,905	44,608	158,938	1,535,729
	1874	110,532	25,725	48,390	184,647	1,729,261
	1875	104,441	24,903	51,986	181,330	1,845,750
	1876	86,040	43,977	49,215	179,232	2,074,807
	1877	127,231	64,191	52,422	243,844	2,100,855
	1878	94,372	53,066	49,706	197,144	2,191,613
	1879	104,566	34,065	54,723	193,354	2,250,585
	1880	112,670	25,137	52,121	189,928	2,386,737
	1881	110,145	28,796	60,969	199,910	2,559,375
	1882	140,849	30,662	65,117	236,628	2,768,288
	1883	185,584	37,271	59,172	282,027	2,911,870
	1884	180,102	69,034	56,676	305,812	3,181,162
	1885	169,268	66,984	62,859	299,115	3,523,821
	1886	187,057	77,500	71,812	336,369	3,897,722
	1887	225,121	113,936	106,184	445,241	4,405,315
	1888	323,919	140,391	155,187	619,497	5,167,543
New England Mutual, Boston.	1868	499,000	231,989	772,284	1,503,273	7,486,284
	1869	665,669	233,644	720,528	1,619,841	8,620,297
	1870	708,000	417,904	470,791	1,596,695	9,685,482
	1871	825,099	800,538	480,070	2,105,707	10,401,791
	1872	821,898	452,142	463,383	1,737,423	11,498,416
	1873	759,441	471 449	409,615	1,640,505	12,593,673
	1874	938,334	571,116	460,383	1,969,833	13,438,713
	1875	1,018,769	353,885	610,810	1,983,464	14,312,861
	1876	1,086,689	602,730	470,042	2,159,441	14,489,647
	1877	1,073,866	537,138	517,470	2,128,474	14,835,529
	1878	1,052,293	346,789	505,252	1,904,334	14,929,381
	1879	1,269,867	267,925	496,841	2,034,633	15,112,342
	1880	1,249,736	135,848	515,221	1,900,805	15,922,932
	1881	1,247,725	163,721	541,776	1,953,222	16,151,744
	1882	1,338,783	134,501	516,904	1,990,188	16,374,085
	1883	1,334,540	188,436	533,587	2,056,563	16,841,507
	1884	1,388,947	252,428	535,526	2,176,901	17,026,978
	1885	1,379,823	231,129	481,333	2,092,285	17,780,502
	1886	1,292,558	228,737	450,279	1,971,574	18,627,081
	1887	1,316,597	315,458	423,792	2,055,847	19,008,247
	1888	1,403,857	304,992	594,979	2,303,828	19,656,672

PAYMENTS TO POLICYHOLDERS FOR TWENTY-ONE YEARS—*Continued.*

Name of Company.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
New York..... New York.	1868	$743,634	$133,201	$1,225,865	$2,102,700	$11,000,823
	1869	761,187	241,807	1,535,399	2,538,393	13,424,925
	1870	1,282,967	521,604	1,058,929	2,863,500	15,861,221
	1871	1,330,611	1,105,855	849,679	3,286,145	18,595,817
	1872	1,426,701	1,481,789	781,603	3,690,093	21,533,062
	1873	1,484,078	1,508,669	835,637	3,828,384	24,342,452
	1874	1,532,816	1,539 975	1,486,630	4,559,421	27,179,395
	1875	1,649,440	1,111,742	1,369,955	4,131,137	30,505,122
	1876	1,726,187	1,107,372	1,409,309	4,242,868	33,163,715
	1877	1,945,922	980,912	1,440,936	4,367,770	34,787,610
	1878	2,518,919	732,999	1,555,675	4,807,593	36,643,924
	1879	2,779,870	516,281	1,525,340	4,821,491	38,858,831
	1880	2,569,029	377,363	1,553,499	4,499,891	43,031,142
	1881	2,986,488	375,063	1,730,269	5,091,820	47,044,269
	1882	2,891,605	881,818	2,436,887	6,210,310	50,550,982
	1883	3,416,536	869,840	2,413,014	6,699,390	55,202,314
	1884	3,983,003	961,871	1,790,081	6,734,955	58,941,739
	1885	4,640,145	1,350,460	1,691,269	7,681,874	66,515,406
	1886	4,237,873	1,315,118	2,074,239	7,627,230	74,921,927
	1887	5,329,284	1,881,704	2,324,223	9,535,211	82,506,353
	1888	6,483,313	2,180,269	2,309,488	10,973,070	92,685,062
Northwestern Mutual. Milwaukee.	1868	326,413	88,621	214,750	629,784	4,755,419
	1869	433,443	154,966	321,230	909,639	6,757,532
	1870	477,085	297,077	16,062	790,824	8,991,766
	1871	607,354	477,958	497,072	1,582,384	10,535,472
	1872	582,387	434,343	449,372	1,466,102	12,349,811
	1873	702,108	539,515	560,181	1,801,804	14,005,702
	1874	654,163	550,678	694,016	1,898,857	15,490,308
	1875	702,287	547,716	754,487	2,004,490	17,044,051
	1876	964,896	621,739	825,459	2,412,094	17,995,863
	1877	1,182,581	829,360	879,726	2,891,667	18,093,299
	1878	1,566,034	603,197	919,562	3,088,793	17,910,037
	1879	1,560 784	310,778	792,184	2,663,746	17,952,747
	1880	1,250,418	141,830	788,262	2,180,510	18,295,331
	1881	1,391,496	110,908	768,611	2,271,015	18,803,398
	1882	1,265,176	191,279	686,895	2,143,350	19,752,296
	1883	1,293,347	257,653	675,830	2,226,830	21,085,384
	1884	1,474,668	284,166	727,135	2,485,969	22,497,773
	1885	1,536,836	322,365	778,593	2,637,794	24,238,046
	1886	1,344,182	248,913	820,904	2,413,999	26,648,074
	1887	1,721,109	169,089	1,457,611	3,347,809	28,836,356
	1888	1,581,841	261,095	956,761	2,799,697	32,650,860
Penn Mutual..... Philadelphia.	1868	141,600	29,572	98,050	269,222	2,541,680
	1869	121,700	30,936	108,660	261,296	3,067,282
	1870	231,200	61,591	151,460	444,251	3,648,165
	1871	168,000	80,428	283,330	531,758	3,967,865
	1872	282,850	41,563	467,485	791,898	3,835,067
	1873	378,014	53,198	370,721	801,933	4,101,133
	1874	273,318	87,867	274,389	635,574	4,621,573
	1875	317,984	157,459	285,922	761,365	5,337,238
	1876	377,040	195,578	329,742	902,360	5,896,602
	1877	379,408	203,278	230,953	813,639	6,242,230
	1878	490,416	235,262	221,381	947,059	6,605,272
	1879	448,692	182,020	234,819	865 531	7,006,306
	1880	511,851	128,926	256,300	897,077	7,431,249
	1881	580,848	84,309	277,377	942,534	7,839,278
	1882	531,687	94,726	287,295	913,708	8,449,908
	1883	670,092	117,494	310,144	1,097,730	8,957,141
	1884	539,189	135,139	363,193	1,037,521	9,605,390
	1885	746,345	208,959	386,703	1,345,552	10,338,654
	1886	699,563	173,547	406,015	1,279,125	11,422,616
	1887	658,727	216,460	437,947	1,313,134	12,519,093
	1888	898,561	202,002	519,533	1,620,096	13,721,469
Phœnix Mutual..... Hartford.	1868	166,951	20,202	122,368	309,521	3,580,060
	1869	335,594	65,917	184,673	586,184	4,998,314
	1870	500,466	27,834	498,751	1,027,051	6,006,562
	1871	687,164	273,411	667,904	1,628,479	7,323,367
	1872	878,499	306,084	995,443	2,180,026	7,980,895

PAYMENTS TO POLICYHOLDERS FOR TWENTY-ONE YEARS—*Continued.*

Name of Company.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders	Assets at End of Year (New York Report).
PHŒNIX MUTUAL—*Cont.*.	1873	$932,535	$15,026	$1,070,456	$2,018,017	$8,901,586
	1874	872,813	31,986	929,970	1,834,769	9,942,049
	1875	886,193	406,609	641,723	1,934,525	10,133,731
	1876	765,193	482,930	511,208	1,759,331	10,768,417
	1877	753,849	515,143	335,981	1,604,973	10,948,277
	1878	836,193	635,545	242,842	1,714,580	10,794,338
	1879	685,228	513,712	202,774	1,401,714	10,647,178
	1880	743,313	401,526	179,171	1,324,010	10,611,139
	1881	750,039	317,534	164,010	1,231,592	10,588,560
	1882	769,721	243,711	156,118	1,169,550	10,616,769
	1883	733,448	241,000	148,261	1,122,709	10,615,759
	1884	827,734	177,698	138,822	1,144,254	10,537,870
	1885	885,213	171,142	131,174	1,187,529	10,430,316
	1886	765,056	132,242	126,476	1,023,774	10,488,600
	1887	779,602	115,426	120,361	1,015,389	10,489,688
	1888	739,185	101,781	116,927	957,893	10,573,597
PROVIDENT LIFE & TRUST Philadelphia.	1868	23,366	6,335	.....	29,701	528,284
	1869	49,158	14,043	22,170	85,371	734,627
	1870	45,573	9,318	51,569	106,460	1,141,497
	1871	79,788	14,304	51,400	145,492	1,508,847
	1872	118,498	27,631	60,330	206,459	1,777,821
	1873	82,764	21,540	72,246	176,550	2,127,029
	1874	128,213	28,841	81,696	238,750	2,586,085
	1875	130,452	38,427	101,046	269,925	3,093,155
	1876	127,501	49,060	115,708	292,269	3,569,636
	1877	182,540	65,660	126,161	374,361	3,952,543
	1878	219,266	82,448	134,812	436,526	4,325,603
	1879	284,446	60,942	145,212	490,600	4,773,219
	1880	274,981	39,247	157,954	472,182	5,373,422
	1881	349,152	35,128	153,231	537,511	6,053,955
	1882	405,100	38,254	144,510	587,864	7,233,894
	1883	393,940	35,353	165,708	595,007	8,292,041
	1884	549,075	62,309	189,896	801,280	9,149,210
	1885	422,589	60,724	220,155	703,468	10,500,242
	1886	550,879	54,475	247,470	852,824	11,904,527
	1887	547,018	80,190	276,860	904,068	13,466,769
	1888	825,174	79,166	309,664	1,214,004	15,094,824
STATE MUTUAL..... Worcester, Mass.	1868	80,928	8,303	13,834	103,125	909,638
	1869	63,800	3,677	20,841	88,318	1,034,817
	1870	41,013	13,160	58,360	102,533	1,141,513
	1871	69,248	9,410	48,408	137,066	1,269,764
	1872	59,500	8,868	55,691	124,059	1,430,648
	1873	80,100	18,337	72,466	160,903	1,624,285
	1874	77,650	22,926	84,679	175,255	1,845,356
	1875	118,357	25,113	80,573	224,043	1,926,557
	1876	94,670	19,103	72,887	196,660	2,081,394
	1877	84,398	18,295	75,962	178,655	2,237,491
	1878	135,565	13,474	78,092	227,131	2,338,844
	1879	114,005	4,915	79,430	208,350	2,533,357
	1880	117,875	6,852	87,794	212,521	2,777,770
	1881	166,100	8,864	93,505	268,469	2,971,511
	1882	170,980	9,335	81,218	261,533	3,099,248
	1883	190,509	14,041	87,353	291,903	3,301,788
	1884	222,001	38,628	102,187	362,806	3,549,301
	1885	281,776	40,332	121,361	443,469	3,886,926
	1886	328,920	39,787	125,917	494,624	4,186,241
	1887	303,079	46,272	141,624	490,975	4,608,170
	1888	384,075	73,983	161,400	619,458	5,066,985
UNION MUTUAL..... Portland, Me.	1868	207,769	364,860	68,785	641,414	3,730,837
	1869	201,190	110,973	392,509	704,672	4,411,381
	1870	268,900	149,940	394,571	813,411	5,295,233
	1871	318,950	297,432	350,284	966,666	5,913,825
	1872	347,800	251,518	295,744	895,062	6,723,696
	1873	424,700	310,718	224,053	959,471	7,717,851
	1874	466,631	434,164	218,488	1,119,283	8,796,699
	1875	596,132	567,525	227,333	1,390,990	9,158,664
	1876	563,747	698,125	291,225	1,553,097	8,099,634

PAYMENTS TO POLICYHOLDERS FOR TWENTY-ONE YEARS—*Continued.*

Name of Company.	Year.	Paid for Death Losses, Matured Endowments and Annuities.	Paid for Purchased and Surrendered Policies.	Paid for Dividends to Policyholders.	Total Payments to Policyholders.	Assets at End of Year (New York Report).
Union Mutual—*Cont.*...	1877	$824,862	$815,725	$182,006	$1,822,593	$7,836,890
	1878	1,277,183	709,766	35,985	2,022,934	7,035,484
	1879	767,135	415,022	31,882	1,214,039	6,860,856
	1880	835,670	192,949	38,538	1,067,157	6,620,833
	1881	932,248	161,451	59,660	1,153,359	6,247,225
	1882	589,471	123,639	72,445	785,555	6,260,443
	1883	617,649	117,002	75,678	810,329	6,229,684
	1884	520,652	84,188	64,038	668,878	6,311,402
	1885	703,560	55,857	60,259	819,676	6,109,619
	1886	544,297	79,215	58,154	681,666	6,124,717
	1887	631,667	57,517	54,450	743,634	6,014,523
	1888	591,835	47,461	50,856	690,152	5,914,843
United States..... New York.	1868	237,057	15,803	41,531	294,391	2,915,649
	1869	253,268	77,881	.....	331,149	3,354,525
	1870	222,562	70,364	94,553	387,479	3,686,323
	1871	199,633	275,191	312,347	787,171	3,683,203
	1872	246,856	400,361	214,949	862,166	3,900,461
	1873	248,069	233,056	299,329	780,454	4,179,902
	1874	354,916	238,427	148,731	742,074	4,381,266
	1875	275,698	276,731	102,532	654,961	4,617,983
	1876	272,731	329,454	100,412	702,597	4,803,332
	1877	324,014	304,206	187,703	815,923	4,799,789
	1878	343,251	286,814	39,960	670,025	4,838,356
	1879	287,236	257,551	39,902	584,689	4,940,811
	1880	347,661	129,748	30,037	507,746	5,107,950
	1881	480,935	109,105	44,503	634,543	4,994,670
	1882	333,615	78,946	47,118	459,679	5,087,513
	1883	312,009	117,319	46,597	475,925	5,226,429
	1884	477,084	100,810	58,254	636,149	5,154,412
	1885	388,526	111,980	(*a*)	500,506	5,425,264
	1886	452,585	73,783	(*a*)	526,368	5,633,138
	1887	478,016	46,714	(*a*)	524,730	5,681,494
	1888	486,297	81,831	(*a*)	527,414	5,914,843
Washington ..... New York.	1868	109,471	16,977	10,699	132,765	1,017,643
	1869	168,422	38,609	250,750	137,147	1,503,152
	1870	243,321	32,215	154,092	457,781	2,109,718
	1871	293,814	32,231	105,821	429,628	2,477,348
	1872	267,369	61,455	109,096	431,866	2,869,837
	1873	326,187	81,212	136,574	437,920	3,411,203
	1874	322,261	97,795	142,654	543,973	3,886,453
	1875	351,677	92,261	165,141	562,710	4,379,425
	1876	323,413	92,430	174,743	609,079	4,812,710
	1877	395,391	297,178	170,246	862,815	5,353,251
	1878	374,476	313,986	169,144	857,606	5,487,809
	1879	502,863	274,576	197,067	974,506	5,591,889
	1880	496,434	234,622	200,409	931,465	5,815,981
	1881	427,223	239,664	208,217	875,104	6,191,887
	1882	597,711	241,790	224,763	1,064,264	6,534,465
	1883	469,970	274,169	228,915	973,054	6,978,607
	1884	601,314	313,458	234,869	1,149,641	7,273,650
	1885	587,265	260,102	146,075	993,442	7,771,775
	1886	675,749	286,527	149,107	1,111,383	8,269,614
	1887	678,662	252,767	157,171	1,088,600	8,807,479
	1888	798,079	255,747	165,758	1,219,584	8,401,336

a Changed to quinquennial method of distribution.

When a man dies unassured, and leaves no property, what questions perplex the widow and children? Simply these: How shall we get food? How shall we get clothing? How shall we get shelter? When a man dies, leaving to his family the proceeds of an ample life assurance policy, the widow and children do not ask themselves such questions. In the first instance, they are destitute of means to purchase these necessities; in the second instance, life assurance has promptly furnished the means to purchase whatever they need.

Synopsis of Payments to Life Policyholders in Twenty-one Years.

The following tables show the total annual payments to policyholders by twenty-five prominent life companies for twenty-one years (1868 to 1889), compared with the accumulations of assets during same period.

NAME OF COMPANY.	Payments to Policyholders.											
	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.
	$	$	$	$	$	$	$	$	$	$	$	$
Ætna, Hartford....	1,698,225	2,437,018	3,528,175	3,797,031	3,766,492	3,922,013	3,804,382	3,453,594	3,353,636	3,418,891	2,950,517	3,034,933
Berkshire, Pittsfield.	150,078	196,994	197,879	217,641	171,087	250,349	283,439	341,083	397,398	401,928	436,378	332,997
Brooklyn, New York	173,980	247,871	284,928	364,991	294,694	327,802	362,245	304,643	361,405	631,784	523,788	410,665
Conn. Gen., Hartf'd	27,106	35,472	70,456	106,494	92,612	118,813	132,248	125,281	158,438	186,939	191,794	155,204
Conn. Mut., Hartf'd	2,601,429	3,515,013	5,045,858	7,630,241	5,797,014	6,270,475	6,428,150	6,206,914	6,018,758	7,124,283	7,312,768	7,136,986
Equitable, N. Y....	1,684,110	2,541,192	3,051,445	3,459,342	3,646,290	5,076,529	4,816,402	5,335,012	5,170,427	5,234,276	4,935,170	4,988,871
Germania, N. Y....	420,413	498,466	732,913	666,563	780,387	906,975	932,077	907,459	894,536	1,167,462	1,082,721	1,023,513
Home, Brooklyn...	397,841	469,720	495,186	473,775	535,574	494,689	502,321	511,533	531,928	648,405	596,151	561,983
John Hancock Mut.	179,086	323,625	295,236	364,642	393,500	424,014	561,430	503,268	390,007	379,271	410,221	418,830
Manhattan, N. Y...	833,013	867,262	1,084,567	1,027,317	1,080,988	1,173,259	1,056,425	1,290,384	1,298,114	1,308,156	1,232,222	1,253,602
Mass. Mut., Spr'gf'd	251,885	594,951	627,312	559,289	775,636	664,826	718,570	776,269	848,694	909,487	803,456	841,468
Metropolitan, N. Y.	5,110	49,423	126,428	177,265	304,070	404,097	528,556	634,339	482,463	597,591	476,062	389,834
Mutual, New York.	4,903,849	6,551,017	6,124,080	7,458,801	9,554,471	13,474,044	11,469,709	12,674,894	14,505,555	13,949,101	14,400,032	14,015,556
Mut. Ben., Newark.	3,335,222	3,045,720	3,369,628	4,241,552	3,899,662	4,263,546	4,166,548	5,526,990	4,534,751	4,673,973	4,956,191	4,843,957
Nat'l, Montpelier...	70,390	85,189	122,212	93 660	122,164	158,938	184,647	181,330	179,232	243,844	197,144	193,354
New England Mut..	1,503,273	1,619,841	1,596,695	2,105,707	1,737,423	1,640,505	1,969,833	1,983,464	2,159,461	2,128,474	1,904,334	2,034,633
New York, N. Y....	2,102,700	2,538,393	2,863,500	3,286,145	3,690,093	3,828,384	4,559,421	4,131,137	4,242,868	4,367,770	4,807,593	4,821,491
Northwestern Mut..	629,784	909,639	790,824	1,582,384	1,466,102	1,801,804	1,898,857	2,004,490	2,412,094	2,891,667	3,088,793	2,663,746
Penn Mutual, Phila.	269,222	261,296	444,851	531,758	791,898	801,933	635,574	761,365	902,360	813,639	947,059	865,531
Phœnix Mutual....	309,521	586,184	1,027,051	1,628,479	2,180,026	2,018,017	1,834,769	1,934,525	1,759,331	1,604,973	1,714,580	1,401,714
Provident L. and T.	29,701	85,371	106,460	145,492	206,459	176,550	238,750	269,925	292,269	374,361	436,526	490,600
State Mut., Worces.	103,125	88,318	102,533	137,066	124,059	160,903	175,255	224,043	196,660	178,655	227,131	208,350
Union Mut., Portl'd	641,414	704,672	813,411	966,666	895,062	959,471	1,119,283	1,390,990	1,553,097	1,822,593	2,022,934	1,214,039
United States, N. Y.	294,391	331,149	387,479	787,171	862,166	780,454	742,074	654,961	702,597	815,923	670,025	584,689
Washington, N. Y.	132,765	137,147	457,781	429,628	431,866	437,920	543,973	562,710	609,079	862,815	857,606	974,506
Aggregates (25 co's)	22,747,533	28,715,943	33,746,288	42,239,100	43,599,795	50,536,310	49,664,938	52,690,603	53,955,158	56,736,261	57,181,196	54,861,052

NAME OF COMPANY.	Payments to Policyholders.									Aggregate Amount Paid to Policyholders in Twenty-one Years, 1868–1888.	Admitted Assets Jan. 1, 1868.	Admitted Assets Jan. 1, 1889.	Increase of Assets in Twenty-one Years.
	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.				
	$	$	$	$	$	$	$	$	$	$	$	$	$
Ætna, Hartford....	2,699,018	2,679,479	2,460,940	2,781,828	2,960,728	3,119,472	2,978,024	3,025,659	3,181,119	65,051,174	7,450,212	33,743,010	26,292,798
Berkshire, Pittsfield.	374,374	546,866	649,636	548,500	565,955	633,834	686,155	698,163	593,943	8,674,677	869,398	4,122,343	3,252,945
Brooklyn, New York	295,602	295,944	174,418	215,423	181,343	207,018	155,084	165,817	171,267	6,151,712	693,520	1,636,180	942,660
Conn. Gen., Hartf'd	107,892	115,624	129,113	148,459	112,515	126,220	131,997	117,572	119,767	2,510,016	364,477	1,820,995	1,456,518
Conn. Mut., Hartf'd	6,413,695	6,084,224	5,309,494	5,781,852	5,512,307	5,824,584	5,285,001	5,414,301	5,385,348	122,098,695	17,669,029	57,447,441	39,778,412
Equitable, N. Y....	4,792,938	5,236,355	5,977,541	6,461,071	7,194,787	7,138,689	8,336,608	10,062,510	11,884,457	117,024,022	5,125,423	93,312,329	88,186,906
Germania, N. Y....	988,192	1,009,621	1,108,773	1,173,780	1,261,675	1,300,526	1,200,829	1,302,161	1,352,910	20,706,952	1,875,363	13,961,200	12,085,837
Home, Brooklyn....	507,140	446,657	435,796	470,215	517,321	512,038	603,553	559,369	613,160	10,884,355	1,643,029	6,355,799	4,712,770
John Hancock Mut.	383,627	382,438	348,949	320,146	388,775	389,246	449,134	475,372	650,857	8,431,674	883,412	3,316,802	2,433,390
Manhattan, N. Y...	1,260,966	1,093,705	1,023,872	1,157,001	1,077,715	1,177,729	1,187,567	1,282,514	1,406,446	24,172,824	4,392,570	11,543,049	7,150,479
Mass. Mut., Spr'gf'd	700,344	827,585	799,660	815,647	797,966	821,673	958,870	1,015,234	1,061,789	16,170,611	1,857,918	9,565,523	7,707,605
Metropolitan, N. Y.	387,357	465,392	620,618	1,075,259	1,221,228	1,422,364	1,677,561	2,194,007	2,623,059	15,862,083	182,309	6,287,781	6,105,472
Mutual, New York.	13,160,694	12,640,112	12,848,835	13,959,361	13,923,062	14,402,050	13,129,104	14,128,424	14,727,550	252,000,301	23,995,058	125,494,719	101,499,661
Mut. Ben., Newark.	4,787,387	4,595,380	4,406,272	3,963,768	4,118,965	4,452,002	4,688,849	4,726,176	4,953,800	91,550,339	14,391,259	43,514,460	29,123,201
National, Montpelier	189,928	199,910	236,628	282,027	305,812	299,150	336,369	445,240	619,497	4,746,631	663,604	5,167,543	4,503,939
New England Mut..	1,900,805	1,953,222	1,990,188	2,056,563	2,176,901	2,092,285	1,971,574	2,055,847	2,303,828	40,884,856	6,220,942	19,656,672	13,435,730
New York, N. Y....	4,499,891	5,091,820	6,210,310	6,699,390	6,734,955	7,681,874	7,627,230	9,535,211	10,973,070	110,293,246	9,159,754	92,685,062	83,525,308
Northwestern Mut..	2,180,510	2,271,015	2,143,350	2,226,830	2,485,969	2,637,794	2,413,999	3,347,809	2,799,697	44,638,157	3,147,165	32,650,860	29,503,695
Penn Mutual, Phila.	897,077	942,534	913,708	1,097,730	1,037,521	1,345,552	1,279,125	1,313,134	1,620,096	18,452,363	2,541,680	13,721,469	11,179,789
Phœnix Mutual....	1,324,010	1,231,592	1,169,550	1,122,709	1,144,254	1,187,529	1,023,774	1,015,389	957,893	28,175,870	2,134,344	10,573,597	8,439,253
Provident L. and T.	472,182	537,511	587,864	595,007	801,280	703,468	852,824	904,068	1,214,004	8,520,672	366,989	15,094,824	14,727,835
State Mut., Worces.	212,521	268,469	261,533	291,903	362,806	443,469	494,624	490,975	619,458	5,371,856	832,067	5,066,985	4,234,918
Union Mut., Portl'd	1,067,157	1,153,359	785,555	810,329	668,878	819,676	681,666	743,634	690,152	21,524,038	2,991,284	6,002,194	3,010,910
United States, N. Y.	507,746	634,543	459,679	475,925	636,149	500,506	526,368	524,730	527,414	12,406,139	2,470,792	5,914,843	3,444,051
Washington, N. Y..	931,465	875,104	1,064,264	973,054	1,149,641	993,442	1,111,383	1,088,600	1,219,584	15,844,333	1,017,643	9,401,336	8,383,693
Aggregates (25 co's)	51,042,518	51,578,461	52,116,546	55,503,777	57,338,508	60,232,190	59,787,272	66,631,916	72,270,165	1,072,147,596	112,939,241	628,057,016	515,117,775

Entrants in Life Assurance.

The following table, showing the age of entrants in life assurance, was compiled by Levi W. Meech from his elaborate tables entitled, "Systems and Tables of Life Insurance:"

Ages at Entry.	Male Life.		Female Life.	
	Number of Entrants.	Thousand Dollars Insured.	Number of Entrants.	Thousand Dollars Insured.
		$		$
0	7	13	..	..
1	57	110	5	6
2	39	94	2	2
3	26	62	3	3
4	28	56	3	3
5	18	43	1	1
6	20	40	1	1
7	24	53	4	4
8	22	36	5	5
9	30	58	7	21
10	74	157	18	22
11	78	148	25	40
12	155	296	27	62
13	235	458	27	42
14	722	1,491	86	130
15	1,086	2,088	136	208
16	1,659	3,063	164	229
17	2,455	4,692	209	336
18	3,973	7,466	372	651
19	6,365	11,576	496	831
20	10,110	19,252	745	1,287
21	14,896	30,749	880	1,548
22	19,955	42,124	1,141	1,986
23	24,574	54,330	1,264	2,268
24	28,504	64,563	1,399	2,603
25	32,680	76,582	1,547	3,119
26	34,138	80,236	1,664	3,052
27	36,221	87,030	1,624	3,233
28	41,636	93,734	1,852	3,462
29	38,787	96,811	1,713	3,520
30	42,300	105,978	1,944	3,837
31	39,923	100,042	1,674	3,563
32	40,089	101,772	1,763	3,671
33	40,498	104,474	1,785	3,471
34	39,624	102,664	1,688	3,345
35	39,759	103,782	1,705	3,622
36	38,034	102,433	1,551	3,002
37	35,363	94,029	1,548	3,045
38	34,772	93,522	1,508	3,086
39	32,206	88,592	1,330	2,782
40	33,003	90,364	1,444	2,888
41	27,981	79,495	1,077	2,277
42	26,450	76,522	1,101	2,242
43	24,402	69,852	981	2,065
44	22,431	64,953	926	1,871
45	21,980	63,491	921	1,804
46	19,350	57,757	784	1,608
47	16,859	51,924	653	1,299
48	15,825	47,985	778	1,622
49	13,873	43,119	555	1,145
50	13,650	41,776	588	1,205
51	10,458	32,807	465	905
52	9,452	29,239	433	902
53	8,213	25,055	320	633
54	7,146	22,521	327	675
55	5,963	18,939	297	638
56	4,978	16,256	226	487
57	4,212	13,878	200	455
58	3,605	11,429	181	402
59	2,933	9,413	134	253
60	2,882	8,497	122	215
61	1,68[illegible]	5,239	90	195
62	1,206	4,188	54	111
63	957	2,897	61	140
64	770	2,381	50	104
65	592	1,726	42	86
66	301	858	28	54
67	229	597	14	19
68	151	378	5	7
69	92	264	8	26
70	58	120	4	7
71	31	79	0	0
72	24	59	2	3
73	19	44	0	0
74	11	22	1	1
75	11	19	3	4
76	2	3	1	1
77	1	2	1	2
78	4	5	0	0
79	0	0	0	0
80	0	0	1	1
81	2	2	1	1
82	1	1	0	0
83	0	0	0	0
84	0	0	0	0
85	0	0	0	0
86	0	0	0	0
87	0	0	0	0
88	1	1	0	0
89	0	0	0	0
Totals	982,734	2,568,856	44,795	88,452

Universal Calendar.

Arranged to Show any Day of any Year of the Present Century.

Years.	Jan 31.	Feb 28.	Mar 31.	Apr 30.	M'y 31.	Jun 30.	J'ly 31.	Aug 31.	Sep 30.	Oct 31.	Nov 30.	Dec 31.	Years.
1801 1807 1818 1829 1835 1846	4	7	7	3	5	1	3	6	2	4	7	2	1857 1863 1874 1885 1891 —
1802 1813 1819 1830 1841 1847	5	1	1	4	6	2	4	7	3	5	1	3	1858 1869 1875 1886 1897 —
1803 1814 1825 1831 1842	6	2	2	5	7	3	5	1	4	6	3	4	1853 1859 1870 1881 1887 1898
1805 1811 1822 1833 1839	2	5	5	1	3	6	1	4	7	2	5	7	1850 1861 1867 1878 1889 1895
1806 1817 1823 1834 1845	3	6*	6	2	4	7	2	5	1	3	6	1	1851 1862 1873 1879* 1890 —
1809 1815 1826 1837 1843	7	3	3	6	1	4	6	2	5	7	3	5	1854 1865 1871 1882 1893 1890
1810 1821 1827 1838 1849	1	4	4	7	2	5	7	3	6	1	4	6	1855 1866 1877 1883 1894 1900

Leap Year.	Jan. 31.	Feb. 29.	Mar. 31.	April 30.	May 31.	June 30.	July 31.	Aug. 31.	Sept. 30.	Oct. 31.	Nov. 30.	Dec. 31.	Leap Year.
1804 -- 1832 --	7	3	4	7	2	5	7	3	6	1	4	6	-- 1860 -- 1888
1808 -- 1836 --	5	1	2	5	7	3	5	1	4	6	2	4	-- 1864 -- 1892
1812 -- 1840 --	3	6	7	3	5	1	3	6	2	4	7	2	-- 1868 -- 1896
1816 -- 1844 --	1	4	5	1	3	6	1	4	7	2	5	7	-- 1872 -- —
1820 -- 1848 --	6	2	3	6	1	4	6	2	5	7	3	5	-- 1876 -- —
1824 -- — --	4	7	1	4	6	2	4	7	3	5	1	3	-- 1852 -- 1880
1828 -- — --	2	5	6	2	4	7	2	5	1	3	6	1	-- 1856 -- 1884

1.	2.	3.	4.	5.	6.	7.
Monday..... 1	Tuesday.... 1	Wednesday 1	Thursday .. 1	Friday 1	Saturday... 1	SUNDAY .. 1
Tuesday 2	Wednesday. 2	Thursday .. 2	Friday 2	Saturday... 2	SUNDAY ... 2	Monday... 2
Wednesday.. 3	Thursday .. 3	Friday 3	Saturday... 3	SUNDAY 3	Monday.... 3	Tuesday .. 3
Thursday ... 4	Friday 4	Saturday... 4	SUNDAY ... 4	Monday.... 4	Tuesday ... 4	Wednesday 4
Friday 5	Saturday... 5	SUNDAY 5	Monday ... 5	Tuesday ... 5	Wednesday. 5	Thursday . 5
Saturday.... 6	SUNDAY 6	Monday.... 6	Tuesday ... 6	Wednesday. 6	Thursday .. 6	Friday 6
SUNDAY..... 7	Monday.... 7	Tuesday ... 7	Wednesday 7	Thursday .. 7	Friday 7	Saturday.. 7
Monday..... 8	Tuesday ... 8	Wednesday 8	Thursday .. 8	Friday 8	Saturday... 8	SUNDAY ... 8
Tuesday 9	Wednesday. 9	Thursday.. 9	Friday 9	Saturday... 9	SUNDAY 9	Monday... 9
Wednesday..10	Thursday..10	Friday 10	Saturday...10	SUNDAY 10	Monday....10	Tuesday ..10
Thursday ...11	Friday 11	Saturday...11	SUNDAY 11	Monday....11	Tuesday ...11	Wed'esday 11
Friday 12	Saturday...12	SUNDAY. ...12	Monday....12	Tuesday ...12	Wednesday 12	Thursday 12
Saturday....13	SUNDAY 13	Monday....13	Tuesday ...13	Wednesday.13	Thursday .13	Friday 13
SUNDAY.....14	Monday....14	Tuesday....14	Wednesday 14	Thursday ..14	Friday 14*	Saturday..14
Monday.....15	Tuesday ...15	Wednesday.15	Thursday ..15	Friday 15	Saturday ..15	SUNDAY ..15
Tuesday.....16	Wednesday.16	Thursday ..16	Friday 16	Saturday...16	SUNDAY ...16	Monday...16
Wednesday . 17	Thursday ..17	Friday 17	Saturday...17	SUNDAY 17	Monday....17	Tuesday...17
Thursday ...18	Friday 18	Saturday...18	SUNDAY ... 18	Monday....18	Tuesday ...18	Wed'esday 18
Friday 19	Saturday...19	SUNDAY....19	Monday ...19	Tuesday...19	Wednesday 19	Thursday .19
Saturday....20	SUNDAY....20	Monday....20	Tuesday ... 20	Wednesday 20	Thursday . 20	Friday 20
SUNDAY 21	Monday....21	Tuesday ...21	Wednesday 21	Thursday..21	Friday..... 21	Saturday..21
Monday.....22	Tuesday ...22	Wednesday 22	Thursday...22	Friday.....22	Saturday...22	SUNDAY .. 22
Tuesday 23	Wednesday 23	Thursday ..23	Friday 23	Saturday ..23	SUNDAY 23	Monday...23
Wednesday..24	Thursday ..24	Friday 24	Saturday...24	SUNDAY....24	Monday ...24	Tuesday ..24
Thursday ...25	Friday 25	Saturday...25	SUNDAY ...25	Monday....25	Tuesday ...25	Wed'esday 25
Friday 26	Saturday...26	SUNDAY ...26	Monday....26	Tuesday ..26	Wednesday 26	Thursday. 26
Saturday....27	SUNDAY ...27	Monday....27	Tuesday ...27	Wednesday 27	Thursday ..27	Friday 27
SUNDAY 28	Monday....28	Tuesday ...28	Wednesday.28	Thursday . 28	Friday 28	Saturday..28
Monday 29	Tuesday ...29	Wednesday.29	Thursday ..29	Friday.....29	Saturday ..29	SUNDAY ...29
Tuesday 30	Wednesday 30	Thursday .30	Friday 30	Saturday ..30	SUNDAY ... 30	Monday.. 30
Wednesday..31	Thursday ..31	Friday 31	Saturday...31	SUNDAY....31	Monday ...31	Tuesday.. 31

EXPLANATION.—To ascertain any day, in any year of the present century, first look in the Table of Years for the year you wish for, and opposite the lines carried through under the Months are the figures which refer to the corresponding figures at the head of the Columns of Days, for the whole month.

EXAMPLE.—To ascertain upon what day of the week the 14th of February will fall in the year 1879. In the Table of YEARS you will find the year 1879,* and under February the figure 6,* which directs you to the column 6, in which you will perceive February 14th to be on a Friday.

Life Insurance by States.

The following tables show the business transacted in 1888 in the States named by the various life insurance companies. While not attempting to analyze the business in individual States, the tables exhibit the number and amount of policies written, and the premiums and losses of each company. It is simply an exhibit of the volume of business in the States and Territories named, and conveys an approximate idea of the total business.

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Alabama.				
Ætna	784	$1,401,616	$11,323	$32,517
Germania	....	.....	1,070	1,200
Mutual Benefit	77	181,245	.....	15,250
Mutual, Louisville	171	312,060	17,145	1,000
Penn Mutual	72	204,500	7,876	22,015
Provident Savings	127	377,000	2,772	2,000
Travelers	17	47,000	8,677	2,000
Union Central	66	117,500	3,867	.....
United States	35	103,500	2,031	.....
Totals	1,349	$2,744,421	$54,761	$75,982
Arkansas.				
Ætna	....	.....	.....	$4
Imperial, Des Moines	1	$3,000	.....	.....
Massachusetts Mutual	67	256,000	$25,383	2,000
Mutual Benefit	2	3,000	.....	.....
Penn Mutual	....	.....	.....	65
Travelers	18	59,500	4,368	.....
Union Central	1	1,000	257	.....
Union Mutual	....	.....	434	.....
Totals	89	$322,500	$30,442	$2,069
Canada.				
Ætna	1,193	$7,[illegible]28,344	$706,639	$348,185
British Empire	867	1,550,487	189,505	29,432
Canada	2,026	4,587,439	1,233,613	436,483
Citizens	522	804,500	60,482	21,144
Commercial Union	51	65,450	20,490	15,857
Connecticut Mutual*	.....	.....	65,520	80,340
Confederation	1,658	2,493,400	510,583	121,894
Dominion Safety Fund	186	233,000	38,945	22,000
Edinburgh*	.....	.....	12,372	7,862
Equitable, New York	1,344	2,612,312	517,631	166,106
Germania	19	62,500	880	.....
Federal	1,197	3,063,500	185,322	55,750
Life Association, Scotland*	.....	.....	57,206	72,224
Liverpool and Lon. and Globe	8	3,500	8,548	5,973

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
California—*Cont.*				
Provident L. and T	1	$2,500	.....	$3,000
Provident Savings	5	32,000	147	.....
Travelers	80	169,983	21,072	9,066
Union Central	201	532,500	26,111	8,000
Union Mutual	72	176,500	23,453	17,854
United States	34	118,000	8,693	3,200
Washington	27	58,624	1,034	7,986
Totals	4,155	$21,150,828	$1,294,933	$1,187,160
Colorado.				
Ætna	17	$52,544	$797	.....
Connecticut Mutual	....	.....	6,253	$5,229
Equitable, New York	247	1,394,229	200,238	54,627
Germania	14	103,000	5,371	9,176
Home	5	14,400	7,270	8,000
Manhattan	5	19,000	441	2,000
Massachusetts Mutual	21	111,000	1,169	1,000
Mutual Benefit	57	223,277	12,705	2,000
Mutual Life	422	1,260,015	97,512	8,462
New York Life	400	2,462,185	135,355	40,059
Northwestern Mutual	433	1,547,974	151,858	53,169
Pacific Mutual	75	242,250	8,064	.....
Penn Mutual	103	473,500	25,765	15,455
Provident L. and T	4	6,250	.....	.....
Provident Savings	9	42,000	1,249	.....
Travelers	68	256,583	61,283	39,346
Union Central	....	.....	176	.....
Union Mutual	233	455,500	13,233	3,553
United States	1	5,000	808	.....
Washington	112	311,800	28,324	7,604
Totals	2,226	$8,980,507	$757,871	$249,680
Connecticut.				
Ætna	204	$447,953	$143,884	$74,910
Berkshire	268	388,000	16,653	1,000
Connecticut	174	481,579	306,186	198,796
Connecticut General	333	377,240	57,344	20,998
Equitable	178	475,986	98,504	31,555

Manufacturers	2,300	4,[illegible]	117,732	14,000
Metropolitan.. General	1	5,000	38,457	3,500
Metropolitan.. Industrial	6,973	723,599		6,769
Mutual	1,380	3,104,135	302,627	63,336
Mutual Benefit	1	1,000	.....	2,000
National, Montpelier*	.....	.....	4,329	18,884
New York	1,277	2,713,173	500,188	187,854
N. American General	1,455	2,318,000	232,568	56,112
N. American Industrial	.....	.....		544
North British	7	20,000	20,982	7,832
Northwestern Mutual*	.....	.....	20,215	5,129
Ontario Mutual	1,796	2,302,550	337,215	64,200
Phœnix Mutual*	.....	.....	37,111	47,501
Queen	2	2,000	7,009	7,037
Reliance*	.....	.....	10,780	7,532
Royal	.....	.....	19,297	17,572
Sun	1,799	2,478,895	351,378	83,536
Scottish Amicable*	.....	.....	7,448	17,058
Scottish Provident*	.....	.....	3,384	5,151
Scottish Provincial*	.....	.....	20,000	.....
Standard	679	1,283,950	355,872	149,170
Star	18	54,200	18,005	8,759
Temperance and General	824	1,236,100	47,020	23,000
Travelers	244	432,232	126,698	52,694
Union Mutual	268	448,900	116,805	89,829
United States	342	504,500	29,198	7,000
Totals	36,617	$41,226,529	$6,560,218	$2,398,398
California.				
Ætna	136	$310,100	$42,158	$26,468
Connecticut General	1	2,000	58	.....
Connecticut Mutual	133	456,500	17,409	83,120
Equitable, New York	473	3,630,500	163,420	121,953
Germania	37	170,716	72,615	106,168
Home	130	467,000	17,985	.....
Imperial, Des Moines	....	.....	.....	1,000
Manhattan	156	607,675	28,780	76,508
Mutual	811	4,901,450	244,915	310,330
Mutual Benefit	207	779,254	.....	35,400
National, Montpelier	....	280,000	14,960	3,000
New England Mutual	337	1,108,000	43,036	122,741
New York	720	5,091,500	251,958	104,446
Northwestern Mutual	265	859,000	36,289	44,155
Pacific Mutual	283	1,072,026	275,990	92,665
Penn Mutual	96	325,000	4,848	10,000

* These companies have ceased to do new business in Canada.

John Hancock	22	32,700	6,327	22,200
Manhattan	50	81,060	3,884	7,250
Massachusetts Mutual	35	76,450	28,718	37,216
Metropolitan	1	1,795	† 198,408	90,389
Mutual	495	1,340,780	510,633	295,244
Mutual Benefit	116	263,488	75,421	57,040
Northwestern	145	438,609	80,642	3,500
Penn Mutual	89	212,250	33,750	13,000
Peoples	7,224	829,014	5,426	637
Phœnix	104	157,028	90,965	39,862
Provident L. and T	2	6,892	.....	.....
Provident Savings	28	59,000	4,228	7,000
State Mutual	45	140,500	18,579	8,000
Travelers	99	154,284	88,237	23,887
Union	12	44,691	8,641	8,339
Union Central	6	7,500	3,193	.....
United States	87	128,000	25,868	3,000
Vermont	12	11,950	623	.....
Washington	14	31,750	4,072	12,629
Totals	9,782	$6,268,623	$1,841,011	$988,380
Dakota.				
Ætna	....	.....	$1,491	$1
Bankers	14	$14,000	153	.....
Bankers, Des Moines	....	128,000	1,967	4,000
Bankers, St. Paul	....	54,000	9,042	2,000
Connecticut General	....	.....	93	.....
Equitable, Des Moines	30	44,320	2,687	.....
Equitable, New York	....	512,371	27,975	20,000
Germania	66	125,000	2,429	.....
Home	....	63,000	3,315	.....
Mutual	....	980,690	52,748	2,051
Mutual Benefit	26	50,052	4,036	.....
National, Montpelier	6	7,500	2,058	.....
New York	...	349,080	16,215	5,356
New England Mutual	....	6,022	1,781	.....
Northwestern Mutual	....	705,500	48,793	10,800
Pacific Mutual	9	11,297	289	.....
Provident Savings	3	9,000	706	.....
Standard	....	412,850	5,477	509
Travelers	12	34,500	1,997	2,020
Union Central	8	16,500	1,882	.....
Union Mutual	1	5,000	2,444	.....
United States	1	5,000	470	185
Washington	....	29,440	2,846	.....
Totals	76	$3,563,122	$190,894	$46,922

† Includes industrial premiums.

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Delaware.				
Ætna	....	.....	.....	$3,189
Connecticut General	....	.....	.....	5,000
Equitable, New York	....	† $353,083	$10,502	.....
Hartford Life and Annuity	....	8,000	.....	.....
Manhattan	....	176 467	4,083	2,000
Metropolitan	....	268,490	9.464	3,131
Mutual	....	993,425	32,742	21,679
Mutual Benefit	....	.....	1,917	2,500
New England Mutual	....	175,583	5,075	.....
New York	....	434 975	15,878	11,818
Northwestern Mutual	...	121,291	3,680	.....
Penn Mutual	34	161,000	35,654	17,641
Provident L. and T	27	210,000	37,569	1,200
Prudential	9,552	91,406,500	44,630	11,223
Standard Life and Accident	....	132,000	637	.....
Travelers	....	.....	55	.....
Union Central	....	.....	273	.....
Union Mutual	....	.....	661	.....
United States Mutual	....	.....	448	.....
Washington	....	35,075	836	.....
Totals	9,613	$94,475,889	$204,104	$79,381
District of Columbia.				
Ætna	....	.....	.....	$732
Brooklyn	7	$25,500	$741	.....
Connecticut General	....	.....	955	.....
Germania	23	38,000	6,370	31
Imperial, Detroit	15	40,500	1,250	1,000
John Hancock Mutual	6	19,000	114	200
Massachusetts Mutual	15	56,500	4,956	11,000
Mutual Benefit	19	50,623	.....	18,800
Penn Mutual	33	102,000	23.962	16,100
Provident L. and T	43	182,500	34,686	8,000
Provident Savings	4	19,000	6,698	.....
Prudential	4,385	423,536	20,038	6,724
State Mutual	15	74,500	9,740	.....
Travelers	26	64,646	1,482	5,000
Union Central	5	8,500	1,766	.....
Union Mutual	....	.....	509	.....
United States	3	13,500	1,499	2,000
Totals	4,599	$1,118,305	$114,766	$69,587

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Illinois—*Cont.*				
Life Indemnity	80	$121,000	$3,462	$.....
Massachusetts Mutual	544	1,412,100	193,581	31,796
Metropolitan	2	2,000	172,261	59,037
Michigan Mutual	489	1,016,108	73,916	7,000
Mutual	2,148	6,172,790	777,071	323,487
Mutual Benefit	370	920,123	226,993	141,672
National, Montpelier	167	353,000	37,016	7,500
National U. S. A	1	345	3,364	19,278
New England Mutual	533	1,520,000	323,024	99,731
New York Life	1,109	4,895,405	678,275	165,758
Northwestern Mutual	1,285	4,144,215	678,217	135,484
Pacific Mutual	26	72,000	3,939	.....
Penn Mutual	198	567,500	96,207	13,200
Phœnix Mutual	51	105,744	31,525	22,046
Provident L. and T	172	615,201	64,109	.....
Provident Savings	117	429,000	66,889	18,000
Prudential	20,910	1,945,600	46,931	8,809
State Mutual	81	295,000	61,595	6,000
Union Central	725	1,232,978	135,317	22,788
Union Mutual	250	433,887	41,590	23,115
Travelers	192	689,480	123,080	26,794
United States	140	922,110	48,000	11,590
Vermont	8	7,200	2,555	500
Washington	269	593,245	130,980	36,127
Totals	33,536	$38,493,552	$5,882,003	$1,914,356
Indiana.				
Ætna	....	.....	$81,282	$34,000
Berkshire	....	.....	6,234	220
Connecticut General	....	.....	4,685	2,560
Connecticut Mutual	....	.....	81,670	101,038
Covenant Mutual	....	.....	917	2,000
Equitable, New York	....	.....	283,930	135,977
Germania	32	69,925	24,439	22,640
Hartford L. and A	....	.....	14,404	11,000
Home	....	.....	12,718	9,797
Manhattan	....	.....	5,282	3,000
Massachusetts Mutual	141	315,000	12,484	5,580
Metropolitan	....	.....	31,402	13,388
Michigan Mutual	192	280,264	41,430	14,500
Mutual, Louisville	45	67,750	17,629	8,075

FLORIDA.				
Ætna	....	.....	.....	$5,213
Equitable	....	$1,365,217	$90,403	44,666
Manhattan	....	244,603	10,067	10,240
Mutual	....	113,500	36,372	51,583
New York	....	823,300	58,596	24,633
Penn Mutual	....	.....	.....	1,900
Travelers	3	20,940	452	.....
Union Mutual	....	.....	23	.....
United States	....	.....	513	.....
Washington	....	36,185	1,613	2,022
Totals	3	$2,603,755	$197,969	$140,257
GEORGIA.				
Ætna	....	.....	$20,777	$29,202
Germania	1	$1,500	385	.....
Imperial, Detroit	19	140,000	2,295	.....
Mutual, Louisville	104	209,260	14,834	14,500
Mutual Benefit	81	283,733	.....	2,500
Penn Mutual	149	493,000	23,640	9,795
Provident L. and T	1	5,000	.....	.....
Provident Savings	275	886,000	27,328	8,000
Travelers	11	35,500	1,912	.....
Union Central	226	364,000	19,062	.....
Union Mutual	16	51,000	742	.....
United States	86	247,730	20,357	.....
Totals	969	$2,716,723	$131,332	$63,997
IDAHO.				
Connecticut General	....	.....	$257	.....
Pacific Mutual	8	$24,400	.....	.....
Travelers	9	24,500	275	.....
Totals	17	$48,900	$532	.....
ILLINOIS.				
Ætna	1,238	$2,223,552	$383,450	$96,015
Berkshire	3	14,167	24,411	5,254
Connecticut General	....	.....	2,690	1,000
Connecticut Mutual	341	1,096,535	528,066	304,388
Equitable, Des Moines	71	141,703	5,597	2,000
Equitable, New York	823	3,944,510	621,253	185,610
Germania	60	163,933	43,571	52,758
Hartford L. and A	594	1,295,000	36,125	31,000
Home	414	741,421	193,676	45,163
Imperial, Detroit	54	302,000	5,141	.....
John Hancock Mutual	71	164,700	18,126	10,456
Mutual, New York	....	$.....	$289,952	$169,171
Mutual Benefit	80	185,309	.....	82,455
Mutual Reserve	....	.....	8,860	2,000
New England Mutual	....	.....	101,472	16,523
New York*	....	.....	182,168	80,471
Northwestern Mutual	....	.....	235,069	111,509
Pacific Mutual	4	6,000	426	.....
Penn Mutual	162	330,400	57,828	26,080
Pœnix Mutual*	....	.....	14,420	16,009
Provident L. and T	11	19,000	8,795	2,000
Provident Savings	147	408,000	29,750	14,600
Prudential	14,222	1,288,036	31,715	4,435
Standard L. and A	....	.....	9,637	4,279
Travelers	23	39,200	5,481	5,058
Union Central	1,249	1,651,508	140,597	23,828
Union Mutual	51	72,200	15,668	3,150
United States	91	139,500	12,936	470
Washington	....	.....	17,201	2,017
Totals	16,450	$4,872,092	$1,780,461	$9,175,830
IOWA.				
Ætna	92	$157,102	$35,707	$25,573
Connecticut General	3	5,373	5,769	.....
Equitable, Des Moines	144	279,653	65,692	14,443
Germania	4	6,000	1,539	3,406
Michigan Mutual	143	239,097	13,460	.....
Mutual Benefit	247	546,404	69,460	55,950
Pacific Mutual	5	10,000	973	.....
Penn Mutual	68	158,000	15,683	2,920
Provident L. and T	9	13,900	253	.....
Provident Savings	38	122,000	16,066	9,000
Travelers	113	328,767	4,609	.....
Union Central	79	236,013	12,216	3,500
Union Mutual	14	16,000	3,148	2,300
United States	40	59,500	11,117	4,000
Totals	999	$2,177,809	$255,692	$121,092
KANSAS.				
Ætna	51	$127,700	$3,021	$1,231
Connecticut Mutual	27	82,500	16,944	21,948
Equitable, New York	543	1,643,153	151,424	37,195
Germania	....	.....	.....	2,435
Home	266	937,500	64,175	.....
Manhattan	43	111,105	1,688	1,500
Massachusetts Mutual	324	1,324,681	93,119	17,500
Metropolitan	1,180	122,214	5,291	8

* Six months' business only. † Insurance in force.

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Kansas—*Cont.*				
Michigan Mutual	62	$1,032,054	$13,552	$8,024
Mutual	650	1,990,110	170,003	44,208
Mutual Benefit	183	546,476	33,119	1,000
New England Mutual	11	38,000	1,252	.....
New York	365	1,659,885	104,719	37,292
Northwestern Mutual	465	1,079,109	102,387	25,838
Penn Mutual	56	138,500	17,647	1,000
Phœnix Mutual	3	2,500	2,814	9,000
Provident L. and T	12	24,455	.....	1,000
Provident Savings	77	319,000	10,191	10,000
Travelers	40	101,700	4,610	.....
Union Central	110	200,500	15,977	4,991
Union Mutual	1	1,000	424	.....
United States	21	90,650	3,075	10,180
Washington	90	191,245	14,707	3,000
Totals	4,580	$11,764,037	$830,139	$247,350
Kentucky.				
Ætna	185	$375,108	$76,742	$42,470
Connecticut Mutual	68	151,595	113,466	111,349
Equitable, New York	1,027	2,341,714	224,248	83,469
Germania	34	80,573	27,825	30,229
Home	26	52,582	11,142	6,787
Imperial, Detroit	60	256,500	4,013	.....
Manhattan	79	246,625	8,051	.....
Metropolitan	10,378	1,080,630	53,210	31,254
Mutual	285	687,000	118,333	55,331
Mutual, Louisville	855	1,469,617	275,034	112,695
Mutual Benefit	776	1,817,194	343,411	135,766
New York	691	1,707,060	276,012	117,689
Northwestern Mutual	462	1,446,915	205,210	31,935
Penn Mutual	161	362,700	33,191	12,200
Provident L. and T	13	21,568	.....	195
Provident Savings	189	847,000	59,530	18,000
Prudential	14,305	1,362,667	23,410	2,222
Travelers	81	217,800	24,496	.....
Union Central	327	603,171	28,462	7,100
Union Mutual	6	10,000	4,176	4,000
United States	176	328,466	38,163	7,000
Washington	147	294,749	21,549	2,000
Western and Southern	7,893	1,148,202	9,083	953
Totals	38,224	$16,909,436	$1,978,687	$812,635

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Maryland—*Cont.*				
Hartford L. and A	11	$48,000	$12,009	$3,000
Imperial, Detroit	29	101,000	1,473	.....
John Hancock Mutual *	5	5,565	25,888	20,202
Manhattan	40	122,740	24,789	12,710
Maryland	76	214,670	80,000	50,604
Massachusetts Mutual	21	70,000	13,612	12,600
Metropolitan *	21	27,593	355,128	123,679
Mutual Benefit	60	151,541	63,280	86,780
Mutual, Baltimore †	729	138,556	53,772	16,715
Mutual, New York	268	1,111,500	281,938	138,414
National, Montpelier	65	242,000	11,120	.....
New England	14	52,569	27,726	22,270
New York	160	494,155	198,534	100,360
Northwestern	110	306,474	103,107	19,500
Penn Mutual	75	198,000	72,693	66,201
Provident L. and T	124	445,080	152,929	51,000
Prudential	23,325	2,318,676	105,972	28,721
State Mutual	23	50,500	28,951	23,000
Travelers	4	17,100	7,094	.....
Union Central	40	120,100	10,403	2,000
Union Mutual	20	60,500	16,609	19,500
United States	35	119,000	22,190	6,650
Washington	166	462,725	31,878	8,500
Totals	25,899	$10,121,215	$1,986,245	$1,019,682
Massachusetts.				
Ætna	349	$985,369	$229,206	$87,493
Berkshire	914	1,603,950	208,170	73,859
Connecticut General	174	267,200	28,080	8,270
Connecticut Mutual	372	897,740	474,465	295,484
Equitable, New York	1,008	3,959,196	640,990	224,428
Germania	12	15,215	14,420	8,862
Home	36	177,480	28,841	47,750
John Hancock Mutual	27,481	3,698,995	332 735	173,905
Manhattan	70	226,450	51,594	57,582
Metropolitan	70	226,450	51,594	57,582
Massachusetts Mutual	544	1,851,600	411,438	200,977
Mutual	1,539	5,671,705	1,133,441	868,864
Mutual Benefit	680	1,716,254	422,446	267,444
National, Montpelier	389	926,000	116,973	94,375
New England	362	1,229,412	628,614	368,253

LOUISIANA.				
Ætna	....	.....	.....	$22,939
American	10	$37,500	$2,707	385
Equitable, New York	209	1,485,078	153,241	80,805
Germania	....	.....	8,232	15,600
Manhattan	197	701,342	134,836	62,166
Mutual	306	1,426,000	76,960	.....
New England Mutual	40	154,611	34,710	24,092
New York	247	2,476,000	92,915	95,232
Provident Savings	11	57,000	.....	.....
Union Mutual	....	.....	2,038	.....
United States	....	.....	384	.....
Totals	1,020	$6,337,531	$506,023	$301,219
MAINE.				
Ætna	108	$161,751	$65,404	$37,247
Connecticut General	1	1,000	823	5,000
Connecticut Mutual	81	105,193	80,600	40,645
Equitable, New York	56	74,696	37,735	22,620
John Hancock Mutual	8	.....	.....	1,724
Massachusetts Mutual	188	258,500	20,057	18,425
Metropolitan *	5	5,500	44,022	18,262
Mutual	612	1,206,480	105,658	45,616
Mutual Benefit	190	268,274	57,773	26,600
National, Montpelier	44	54,000	8,120	9,000
New England	241	407,346	72,142	21,442
New York	187	368,670	61,490	60,299
Northwestern Mutual	95	143,000	20,755	7,236
Penn Mutual	195	281,000	35,867	1,000
Phœnix Mutual	127	164,000	16,385	5,888
Provident L. and T	68	129,104	15,213	12,000
Provident Savings	8	33,000	964	.....
Travelers	36	46,597	19,600	19,171
Union Mutual	84	118,450	30,904	14,346
United States	28	58,500	5,935	3,580
Washington	120	140,136	10,350	3,053
Totals	2,482	$4,015,197	$709,737	$373,154
MARYLAND.				
Ætna	166	$314,114	$37,193	$60,574
Berkshire	38	102,500	16,376	4,546
Brooklyn	13	31,500	5,024	2,000
Connecticut General	....	.....	2,987	3,900
Connecticut Mutual	35	94,041	69,491	69,869
Equitable, New York	201	1,650,147	129,615	54,670
Germania	25	50,869	24,464	11,717

* Includes industrial.

New York	693	$2,980,333	$454,128	$492,717
Northwestern Mutual	721	2,004,390	352,471	102,471
Penn Mutual	410	1,619,925	227,169	24,319
Provident L. and T	281	842,522	205,513	26,199
Provident Savings	99	422,000	23,121	20,000
State	754	1,992,000	492,780	187,800
Travelers	196	587,252	106,479	27,223
Union Central	2	3,000	209	.....
Union Mutual	177	315,023	109,462	99,921
United States	269	411,580	60,818	20,050
Vermont	762	314,666	25,193	2,900
Washington	174	572,317	149,108	46,881
Totals	38,738	$35,517,024	$7,079,458	$3,865 609
MICHIGAN.				
Ætna	166	$347,987	$39,646	$9,170
Berkshire	170	320,000	38,536	9,000
Connecticut General	1	142	2,350	.....
Connecticut Mutual	136	199,246	165,892	130,905
Equitable, New York	866	1,837,091	222,107	77,833
Germania	15	24,000	13,646	3,563
Home	302	526,685	89,754	12,000
Imperial, Detroit	311	1,209,500	42,577	12,000
John Hancock Mutual	28	75,000	15,529	9,500
Manhattan	43	108,795	8,753	7,300
Massachusetts Mutual	65	252,000	38,235	9,929
Metropolitan *	3	4,000	52,524	12,321
Michigan Mutual	420	839,988	278,300	52,933
Mutual Benefit	231	628,039	161,849	88,186
Mutual, New York	788	2,077,960	286,429	76,945
National, Montpelier	48	74,500	16,450	6,000
New England Mutual	40	54,885	18,619	34,686
New York	698	1,557,865	261,507	82,644
Northwestern Mutual	884	1,530,140	315,245	80,727
Pacific Mutual	26	46,500	1,387	.....
Penn Mutual	244	396,500	89,545	30,000
Phœnix Mutual	91	117,939	13,830	10,527
Provident L. and T	3	3,731	.....	.....
Provident Savings	84	347,000	19,440	.....
Prudential	6,462	620,237	5,498	246
State Mutual	97	200,500	22,444	3,000
Travelers	92	215,974	42,539	6,500
Union Central	299	496,150	11,567	1,000
Union Mutual	90	156,500	27,188	13,585
United States	51	167,500	37,999	2,500
Washington	320	464,423	116,696	12,550
Totals	13,074	$14,900,777	$2,456,091	$795,550

* Industrial not included. † Includes industrial.

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Minnesota.				
Ætna	380	$803,814	$29,198	$13,135
Connecticut General	....	.....	50	.....
Connecticut Mutual	52	120,400	29,329	† 16,650
Equitable, Des Moines	16	32,646	1,548	.....
Equitable, New York	338	2,380,993	176,920	62,400
Germania	347	1,173,144	61,274	12,264
Hartford L. and A	72	282,000	20,790	2,000
Home	29	57,153	6,771	3,400
Imperial, Detroit	16	66,500	1,184	.....
Manhattan	210	540,960	22,513	8,000
Massachusetts Mutual	145	563,500	23,157	980
Metropolitan	3	4,000	17,353	9,224
Michigan Mutual	88	143,003	17,031	.....
Mutual	602	1,954,050	261,054	122,390
Mutual Benefit	279	748,276	51,676	37,359
National, Montpelier	24	75,400	5,002	.....
New England Mutual	54	137,156	35,040	2,500
New York	389	3,612,348	211,563	31,334
Northwestern Mutual	584	1,712,242	183,028	81,210
Pacific Mutual	17	22,500	2,923	.....
Penn Mutual	100	297,000	26,438	4,128
Phœnix Mutual	1	650	4,634	15,609
Provident L. and T	66	152,500	1,309	.....
Provident Savings	67	249,000	15,472	.....
Prudential	4,806	426,048	3,825	121
State Mutual	26	63,000	19,875	12,500
Travelers	32	94,075	12,556	1,325
Union Central	112	183,590	10,185	1,000
Union Mutual	38	146,060	22,067	2,046
United States	65	198,525	11,843	.....
Washington	124	183,760	39,157	18,762
Totals	9,082	$16,424,293	$1,324,745	$458,337
Mississippi.				
Ætna	....	.....	.....	$12,339
Germania	....	.....	$796	.....
Mutual Benefit	1	$1,700	.....	2,000
Travelers	5	32,000	455	.....
Union Central	2	3,000	190	.....
Union Mutual	....	.....	382	.....
Totals	8	$36,700	$1,823	$14,339

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Nebraska.				
Ætna	91	$267,000	$3,807	$554
Bankers	511	975,500	11,550	.....
Connecticut General	1	5,000	107	.....
Connecticut Mutual	5	11,000	10,168	22,264
Equitable, Des Moines	17	40,500	1,471	.....
Equitable, New York	216	1,275,250	77,649	15,000
Germania	19	95,500	787	2,000
Home	106	211,750	10,557	7,170
John Hancock Mutual	....	.....	1,476	1,267
Manhattan	12	68,500	1,959	1,000
Massachusetts Mutual	123	303,500	9,664	1,000
Michigan Mutual	162	303,698	20,976	.....
Mutual Benefit	40	134,545	22,979	20,425
Mutual, New York	381	935,515	127,198	35,911
National, Montpelier	189	549,000	13,400	1,000
New York ‡	345	1,597,415	115,173	21,218
New England	21	53,000	2,324	.....
Northwestern Mutual	224	693,325	86,745	25,433
Pacific Mutual	11	42,500	1,515	.....
Penn Mutual	....	.....	12	1,095
Provident L. and T	3	4,525	.....	.....
Provident Savings	59	215,000	8,699	.....
Travelers	184	573,766	13,889	3,504
Union Central	201	416,025	32,483	1,000
Union Mutual	20	51,000	4,017	1,000
United States	4	7,500	513	110
Washington	68	122,790	6,545	.....
Totals	3,013	$8,953,104	$585,657	$160,951
Nevada.				
Mutual Benefit	1	$1,000	.....	.....
Pacific Mutual	10	17,000	$3,914	$5,000
Travelers	....	.....	2,281	.....
Union Mutual	....	.....	989	3,000
Totals	11	$18,000	$7,184	$8,000

Missouri.				
Ætna	92	$236,469	$16,188	$17,056
Connecticut General	....	.....	135	.....
Connecticut Mutual	169	535,428	126,408	138,430
Covenant Mutual	114	184,574	25,509	25,662
Equitable, Des Moines	20	85,720	1,701	.....
Equitable, New York	843	4,632,284	418,698	160,727
Germania	194	451,512	53,684	20,104
German Mutual	12	23,118	9,107	13,474
Home	18	96,420	4,684	6,000
Imperial, Detroit	147	470,000	9,605	3,000
Manhattan	91	301,141	53,865	80,324
Massachusetts Mutual	100	623,200	42,485	13,790
Metropolitan*	1	2,858	.....	.....
Mutual Benefit	265	743,309	183,129	143,999
Mutual Life	1,301	4,140,865	533,239	181,010
New England Mutual	123	468,902	71,544	8,550
New York Life	987	3,660,060	436,442	165,493
Pacific Mutual	1	5,000	272	194
Penn Mutual	125	399,000	48,619	2,000
Provident L. and T.	67	210,550	9,407	.....
Provident Savings	309	1,201,000	67,598	58,694
Prudential	18,049	1,969,830	59,627	15,645
Travelers	143	298,385	54,230	22,300
Union Central	12	27,100	2,179	96
Union Mutual	111	260,000	13,060	2,000
United States	45	179,630	8,863	2,000
Washington	72	163,745	32,112	3,513
Totals	23,511	$21,370,100	$2,282,390	$1,084,061

Montana.				
Germania	150	$957,000	$7,359	.....
Mutual Benefit	8	25,000	.....	$1,000
Pacific Mutual	6	8,268	3,364	.....
Travelers	3	8,000	1,570	.....
Union Central	....	.....	194	.....
Union Mutual	11	25,500	2,893	2,000
United States	....	.....	171	.....
Totals	178	$1,023,768	$15,551	$3,000

* Industrial not included.

New Hampshire.				
Ætna	81	$118,328	$23,143	$12,514
Connecticut General	35	42,086	5,400	3,000
Massachusetts Mutual	213	462,500	93,024	37,139
Mutual Benefit	22	32,023	12,834	15,482
National, Montpelier	74	144,500	12,939	1,000
Penn Mutual	20	57,000	15,061	.....
Provident Savings	12	10,000	75	.....
Provident L. and T.	1	1,000	.....	.....
State Mutual	6	13,000	5,079	1,000
Travelers	23	28,700	7,415	3,334
Union Central	....	.....	40	.....
Union Mutual	60	89,000	7,904	5,555
United States	....	.....	1,737	5,790
Vermont	451	202,650	1,934	433
Totals	998	$1,200,787	$186,585	$85,447

New Jersey.				
Ætna	130	$333,865	$68,913	$31,829
American	107	56,631	6,089	22,900
Berkshire	90	305,300	22,159	9,000
Brooklyn	51	85,135	9,258	3,250
Connecticut General	....	.....	514	.....
Connecticut Mutual	6	16,500	17,561	62 864
Equitable, New York	600	2,456,852	448,185	188,463
Germania	42	143,599	11,073	35,658
Hartford L. and A.	66	220,000	15,053	13,000
Imperial, Detroit	....	.....	.....	2,000
John Hancock Mutual	2,792	336,476	10,997	8,811
Manhattan	123	269,124	32,459	31,825
Massachusetts Mutual	142	709,000	9,680	8,364
Metropolitan	13	14,500	10,191	10,041
Mutual	727	1,964,005	446,325	305,863
Mutual Benefit	511	1,285,175	359,289	326,617
Mutual Reserve Fund	200	593,000	33,077	17,700
National, Montpelier	29	79,050	15,953	15,000
New England Mutual	10	30,647	32,263	21,811
New York	801	2,270,340	163,442	154,440
Northwestern Mutual	208	818,358	72,934	13,379
Penn Mutual	86	94,000	16,209	17,000
Phœnix Mutual	28	40,053	16,708	7,638
Provident L. and T.	465	1,077,244	212,273	55,747
Provident Savings	93	318,000	25,099	23,350
Prudential	80,720	8,604,212	1,053,689	320,917
State Mutual	71	220,500	41,429	10,000
Travelers'	19	65,380	7,766	2,000
Union Central	65	185,500	9,153	5,000

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
New Jersey—*Cont.*				
Union Mutual	29	$78,000	$11,099	$9,405
United States	70	190,860	33,270	54,340
Washington	86	245,847	89,406	41,863
Totals	88,380	$23,107,153	$3,301,516	$1,830,079
New Mexico.				
Ætna	....	.....	.....	$3
Equitable, New York	13	$82,248	$14,294	.....
Mutual	189	773,135	81,966	34,097
New York	101	548,090	32,380	16,480
Northwestern	33	200,500	8,538	.....
Pacific Mutual	37	178,500	470	22,500
Standard Accident	....	52,500	329	42
Travelers	4	13,000	2,271	5,000
Union Central	1	3,000	.....	.....
Union Mutual	30	64,790	2,644	3,000
United States	....	.....	28	.....
Totals	408	$1,915,763	$142,920	$81,122
New York.				
Ætna	761	1,693,480	337,817	147,480
Brooklyn	302	475,969	76,727	45,674
Connecticut General	288	330,750	39,704	14,071
Germania	334	1,125,635	403,105	175,317
Imperial, Detroit	24	125,600	2,947	.....
John Hancock Mutual	60,754	7,164,624	495,595	186,608
Massachusetts Mutual	464	1,685,200	218,117	98,441
Mutual Benefit	662	1,732,219	534,119	526,382
National, Montpelier	605	1,212,500	140,007	26,200
Pacific Mutual	4	13,000	1,083	.....
Penn Mutual	386	958,500	154,750	40,752
Provident L. and T.	455	1,183,609	174,987	49,647
Provident Savings	455	1,736,100	178,693	65,310
Prudential	186,927	20,600,225	1,232,340	419,545
State Mutual	188	720,500	144,667	47,012
Travelers	506	1,106,378	172,731	80,242
Union Central	432	1,128,019	66,331	1,000
Union Mutual	144	253,200	72,872	57,924
United States	548	1,282,425	282,794	188,130
Berkshire	286	1,026,000	118,869	19,259

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Ohio—*Cont.*				
New York Life	1,466	$5,248,725	$515,929	$231,326
Northwestern Mutual	1,338	2,936,679	469,102	72,216
Pacific Mutual	15	23,000	785	.....
Penn Mutual	387	1,002,250	203,641	56,313
Phœnix Mutual	122	172,138	36,985	29,453
Provident Savings	218	736,000	69,148	23,000
Provident L. and T.	400	1,022,223	96,990	19,143
Prudential	34,516	3,364,624	95,118	21,759
State Mutual	116	307,000	29,758	.....
Travelers	128	243,684	39,079	14,515
Union Central	2,492	4,203,536	718,608	73,746
Union Mutual	82	107,242	32,558	5,722
United States	127	258,150	34,303	8,205
Washington	143	293,858	39,636	6,000
Western and Southern	4,371	550,546	5,277	155
Totals	52,820	$37,091,334	$5,742,857	$2,026,127
Oregon.				
Ætna	39	$112	$6,607	$1
Mutual Benefit	4	12,103	.....	.....
Pacific Mutual	87	191,995	35,630	5,750
Penn Mutual	2	3,000	99	.....
Travelers	13	27,500	3,159	.....
Union Central	2	10,000	59	.....
Union Mutual	60	128,500	13,024	.....
United States	....	.....	122	.....
Totals	207	$373,210	$58,700	$5,751
Pennsylvania.				
Ætna	550	$1,339,962	$294,109	$204,039
American	550	1,341,632	294,109	317,180
Berkshire	30,609	4,494,865	114,878	99,121
Brooklyn	70	119,260	45,545	15,565
Connecticut General	4	12,000	11,750	8,230
Connecticut Mutual	245	675,205	323,533	344,554
Equitable, New York	2,203	11,392,933	1,010,609	656,994
Germania	294	604,643	106,972	51,532
Girard	....	.....	.....	.....
Home	140	242,033	34,768	23,627
Imperial, Detroit	63	322,000	5,990	8,000

Connecticut Mutual	665	$1,875,471	$857,582	$684,864
Equitable, New York	4,167	23,802,612	3,141,420	921,189
Home	147	349,984	132,175	79,614
Manhattan	643	1,685,234	505,856	235,952
Metropolitan	39	46,943	40,653	*919,904
Mutual Life	2,899	12,657,256	3,755,988	1,694,304
New England Mutual	55	223,638	190,183	112,881
New York Life	2,890	9,336,925	1,800,000	971,353
Northwestern Mutual	1,530	5,978,316	731,337	118,089
Phœnix Mutual	355	569,245	213,096	123,303
Washington	554	1,191,386	328,063	159,705
Totals	268,269	$103,270,943	$16,544,608	$8,210,152
North Carolina.				
Ætna	79	$142,208	$68,413	$99,554
John Hancock Mutual	....	.....	.....	117
Mutual, Louisville	2	2,000	2,792	.....
Mutual Benefit	56	119,515	4,524	.....
Penn Mutual	70	166,000	31,930	2,615
Provident L. and T.	1	800	.....	.....
Provident Savings	168	552,000	21,732	7,000
Travelers	3	8,000	2,602	1,000
Union Central	32	56,000	1,502	.....
Union Mutual	....	.....	1,257	.....
United States	2	4,000	611	.....
Totals	413	$1,050,523	$135,363	$110,286
Ohio.				
Ætna	386	$859,601	$159,558	$66,452
Berkshire	21	77,500	47,336	34,060
Connecticut General	....	.....	3,232	7,410
Connecticut Mutual	159	399,000	241,813	150,911
Equitable, Des Moines	1	1,000	598	.....
Equitable, New York	1,739	4,594,132	632,961	137,288
Germania	218	401,974	74,804	73,278
Hartford L. and A.	....	.....	129	1,000
Home	150	326,773	69,878	38,953
Imperial, Detroit	93	464,000	7,288	5,000
John Hancock Mutual	57	138,500	15,066	6,805
Manhattan	251	460,009	29,980	21,999
Massachusetts Mutual	66	247,000	106,160	28,875
Michigan Mutual	466	716,568	143,951	25,852
Mutual †	1,821	4,740,305	1,163,033	549,964
Mutual Benefit	839	1,785,593	538,123	255,589
National, Montpelier	609	1,359,250	90,278	19,500
New England Mutual	23	50,474	31,752	41,633
John Hancock Mutual	26,885	$3,299,876	$298,167	$81,395
Manhattan	415	1,671,406	124,047	114,280
Massachusetts Mutual	327	1,222,000	139,071	71,649
Metropolitan *	205,920	22,930,008	938,498	308,359
Michigan Mutual	74	261,028	15,672	3,000
Mutual	2,081	5,944,480	1,750,957	1,192,535
Mutual Benefit	828	2,306,726	465,832	449,637
National, Montpelier	1,193	3,201,000	308,746	69,000
National U. S. A.	1	96	3,321	7,358
New England Life	676	1,826,000	484,446	194,200
New York	1,408	5,537,465	1,058,305	388,372
Northwestern Mutual	1,070	2,642,767	456	121,255
Pacific Mutual	50	114,756	6,697	.....
Penn Mutual	2,035	4,714,644	1,037,890	412,716
Presbyterian Annuity	16	28,707	9,621	5,320
Phœnix Mutual	80	111,580	20,757	24,276
Provident L. and T.	1,518	4,765,946	1,375,939	385,131
Provident Savings	204	695,000	83,605	72,850
Prudential	103,332	11,127,095	932,444	255,609
Standard Life	1,300	1,963,850	17,201	5,815
State Mutual	168	728,500	104,380	20,000
Travelers	531	1,080,980	165,559	37,384
Union Central	707	1,270,156	160,687	20,710
Union Mutual	91	266,550	41,921	22,505
United States	206	627,470	81,481	62,225
Vermont	480	237,100	10,233	436
Washington Life	198	700,031	176,803	59,029
Totals	386,522	$99,819,750	$12,055,009	$6,113,888
Rhode Island.				
Ætna	27	72,720	20,904	32,984
Connecticut General	....	.....	1,680	2,000
Germania	1	474	726	1,000
John Hancock Mutual	9,009	1,051,350	40,976	19,159
Massachusetts Mutual	25	92,000	19,332	14,200
Mutual Benefit	29	78,381	39,516	23,500
National, Montpelier	7	10,500	5,401	.....
Penn Mutual	5	15,075	21,248	.....
Provident L. and T.	46	111,600	20,345	.....
Provident Savings	2	2,000	1,689	.....
State Mutual	13	33,500	18,579	21,000
Travelers	13	20,046	1,512	.....
Union Mutual	3	7,500	3,882	9,550
United States	8	18,000	7,936	7,840
Berkshire	25	46,500	6,921	4,000
Connecticut Mutual	58	143,977	43,190	52,700
Equitable, New York	173	533,784	51,681	88,600

* Includes industrial. † Estimated.

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Rhode Island—*Cont.*				
Home	23	$32,307	$4,318	$2,000
Manhattan	1	3,000	.....	.....
Metropolitan*	19,786	2,060,394	128,874	65,570
Mutual	541	1,273,855	314,279	397,938
New England Mutual	45	86,230	14,811	22,621
New York Life	133	565,830	46,642	34,818
Northwestern Mutual	60	176,885	34,535	2,253
Phœnix Mutual	7	6,072	19,529	41,653
Vermont	136	31,450	1,107	.....
Washington	25	36,000	8,344	25,183
	30,201	$5,509,430	$878,057	$868,569
South Carolina.				
Ætna	....	.....	.....	$12,654
Germania	....	.....	$1,453	2,302
Mutual, Louisville	33	$73,500	2,173	.....
Mutual Benefit	3	12,000	.....	.....
Travelers	7	18,000	9,242	8,000
Union Central	2	2,060	.....	.....
Union Mutual	....	.....	68	.....
United States	....	.....	230	.....
Totals	45	$105,560	$13,166	$22,956
Tennessee.				
Ætna	63	$219,909	$73,896	$33,531
Connecticut General	....	.....	264	2,500
Germania	....	.....	13	10,412
Imperial, Detroit	58	258,500	2,312	2,000
Mutual, Louisville	34	61,500	5,587	6,000
Mutual Benefit	272	833,775	15,175	72,650
Penn Mutual	50	154,500	6,704	2,000
Provident L. and T	5	18,500	.....	.....
Provident Savings	236	967,000	9,719	11,700
Travelers	65	227,163	31,933	11,000
Union Central	238	1,111,000	38,348	5,000
Union Mutual	38	83,500	4,522	4,000
United States	31	101,000	5,742	.....
Totals	1,090	$4,036,347	$194,215	$160,793

Companies.	Policies Issued.	Insurance Written.	Premiums Received.	Losses Incurred.
Virginia.				
Ætna	....	.....	.....	$29,167
Brooklyn	16	$53,450	$2,968	1,000
Connecticut General	....	.....	81	.....
Germania	....	.....	723	1,235
Mutual Benefit	3	4,881	.....	14,500
Penn Mutual	....	.....	.....	8,000
Provident L. and T	5	18,000	.....	5,000
Travelers	8	13,950	2,805	.....
Union Central	32	56,500	3,282	.....
Union Mutual	47	91,000	7,720	1,630
United States	2	15,000	1,910	.....
Totals	113	$252,781	$19,529	$60,532
Washington.				
Imperial, Detroit	1	$1,000	.....	.....
Mutual Benefit	4	6,000	.....	.....
Pacific Mutual	88	238,730	$35,342	$10,000
Travelers	11	39,000	1,386	.....
Union Central	....	.....	166	.....
Union Mutual	36	92,500	8,579	.....
United States	....	.....	140	.....
Totals	135	$372,230	$45,613	$10,000
West Virginia.				
Ætna	....	.....	.....	$12,589
Germania	5	$5,000	$5,342	6,000
Imperial, Detroit	11	77,000	556	.....
Michigan Mutual	31	48,405	6,176	1,012
Mutual Benefit	50	85,853	.....	1,000
National, Montpelier	75	398,500	24,318	.....
Penn Mutual	151	254,500	40,532	10,400
Providence L. and T	....	.....	359	.....
Provident Savings	3	6,000	1,519	.....
Union Central	48	98,000	5,486	258
Union Mutual	1	1,000	79	....
Travelers	6	6,000	425	5,000
United States	....	.....	2,737	2,450
Totals	381	$980,258	$87,529	$38,709

Texas.				
Ætna	....	.....	.....	$19,525
Connecticut General	....	.....	$293	.....
Equitable, New York	1,057	$3,512,682	420,634	200,245
Germania	8	20,484	14,578	14,926
Home	36	113,500	180	.....
Manhattan	249	904,335	100,543	48,500
Mutual Benefit	1	10,000	.....	5,000
Mutual Life	1,787	6,048,890	478,253	90,157
New York	1,018	3,601,800	341,521	124,922
Penn Mutual	28	203,000	673	.....
Provident Savings	118	498,000	2,014	.....
Travelers	67	153,750	7,127	3,000
Union Central	156	402,700	9,752	.....
Union Mutual	170	436,500	17,683	.....
United States	1	5,000	345	.....
Washington	271	727,400	19,974	1,000
Totals	4,957	$16,638,041	$1,413,570	$507,275
Utah.				
Mutual Benefit	1	$5,000	.....	.....
Pacific Mutual	7	20,000	$497	.....
Travelers	....	.....	1,693	.....
Union Central	1	1,000	199	.....
Union Mutual	1	1,000	296	.....
United States	1	5,000	153	$1,000
Totals	11	$32,000	$2,838	$1,000
Vermont.				
Ætna	97	$148,852	$20,234	$15,648
Connecticut General	257	260,661	41,021	5,500
Massachusetts Mutual	82	119,000	18,424	4,340
Mutual Benefit	2	1,500	5,319	5,625
National, Montpelier	201	270,000	65,119	44,925
Penn Mutual	3	11,000	4,610	5,000
Provident Savings	6	19,100	985	.....
State Mutual	3	6,500	3,652	.....
Travelers	10	19,373	10,968	15,626
Union Central	....	.....	32	.....
Union Mutual	1	2,000	1,957	1,000
United States	....	.....	3,711	.....
Vermont	66	60,654	22,405	5,600
Totals	728	$918,640	$98,437	$103,264

Wisconsin.				
Ætna	450	1,043,573	97,582	42,012
Connecticut General	....	.....	173	.....
Germania	73	103,357	24,447	31,340
Massachusetts Mutual	4	6,000	7,030	5,150
Mutual Benefit	62	150,574	36,874	41,752
Penn Mutual	61	223,000	22,704	5,120
Provident L. and T.	5	12,875	.....	.....
Provident Savings	101	253,000	20,306	8,929
Prudential	3,927	345,935	4,258	196
Travelers	20	56,490	8,419	10,957
Union Central	57	87,000	3,483	.....
Union Mutual	7	15,000	4,187	5,000
United States	4	7,080	1,706	1,000
Connecticut Mutual	39	70,257	45,302	39,383
Equitable, New York	357	1,599,173	192,734	50,275
Home	80	94,130	31,889	21,400
Life Indemnity	110	139,000	2,303	.....
Manhattan	96	213,297	19,117	7,100
Metropolitan	1	1,000	32,402	12,054
Mutual	843	2,031,080	280,060	158,475
New England Mutual	15	34,615	19,392	11,000
New York Life	502	2,568,500	223,972	49,077
Northwestern Mutual	2,138	4,631,587	722,393	259,724
Phœnix Mutual	35	36,429	11,323	11,457
Washington	334	413,133	61,605	19,864
	9,321	$14,136,085	$1,873,661	$791,265
Wyoming.				
Ætna	....	.....	.....	$4,400
Mutual Benefit	2	$13,000	.....	.....
Penn Mutual	12	54,500	$1,956	.....
Travelers	2	2,000	.....	.....
Union Mutual	45	145,500	3,319	5,000
United States	....	.....	57	.....
Totals	61	$215,000	$5,332	$9,400

UNDERWRITERS' ORGANIZATIONS.

FIRE ASSOCIATIONS.

The following is a list of insurance organizations in the United States, together with the names of officers and members of principal committees. It has been corrected to June 1, 1889, especially for the THE YEAR BOOK:

NATIONAL BOARD OF FIRE UNDERWRITERS.

President, D. A. Heald; vice-president, D. W. C. Skilton; secretary, Robert B. Beath; treasurer, J. S. Parish.

Executive Committee—J. Goodnow, chairman; H. H. Hall, vice-chairman; J. W. McAllister, H. T. Drowne, J. N. Dunham, G. A. Van Allen, F. W. Arnold and John C. Paige. Semi-annual meeting in November.

FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST.

No jurisdiction over local boards; 320 members. President, John Howley, Chicago, Ill.; vice-president, W. T. Clark, Des Moines, Ia.; secretary and treasurer, J. C. Griffiths, Milwaukee, Wis.

Board of Directors—Anthony Sweeney, Colorado; John Howley, Illinois; W. T. Clark, Iowa; H. H. Friedley, Indiana; C. W. Fort, Kansas; George H. Moore, Michigan; A. J. Trumbull, Minnesota; H. T. Lamey, Missouri; F. W. Lee, Nebraska; L. J. Bonar, Ohio; C. W. Potter, Wisconsin; J. C. Griffiths, at large.

SOUTHEASTERN TARIFF ASSOCIATION.

Jurisdiction: North Carolina, South Carolina, Georgia, Florida and Alabama; 51 companies members; 230 local boards, and 455 tariffs in force. President, Livingston Mims, Atlanta, Ga.; vice-president, J. B. Ezell, Columbia, S. C.; secretary, Chas. C. Fleming, Atlanta, Ga.

Executive Committee—Atlanta: Thomas Egleston, Wm. N. Hawks, Jos. S. Raine, Henry E. Rees, John C. Whitner; associate: George W. Dewey, North Carolina; S. Y. Tupper, Jr., South Carolina; Wm. C. Coart, Georgia; Wm. A. Buck, Alabama; John H. Norton, Florida.

ASSOCIATION OF INSURANCE SUPERINTENDENTS AND COMMISSIONERS.

President, O. S. Fyler, Connecticut; vice-president, Samuel E. Kemp, Ohio; secretary, Geo. B. Luper, Pennsylvania.

Executive Committee—Charles Shandrew, Minnesota; Geo. S. Merrill, Massachusetts; Trinidad Alarid, New Mexico; J. A. Lyons, Iowa; H. H. Huse, New Hampshire. The next meeting will be held at Denver, Col., on October 3, 1889.

"THE UNION."

President, John H. Washburn; vice-president, Robert J. Smith; secretary, E. A. Simonds, Chicago.

ILLINOIS STATE BOARD OF UNDERWRITERS.

Jurisdiction: Illinois; 33 companies in membership, 176 tariffs, 191 places rated. S. D. Andrus, secretary.

MASSACHUSETTS MUTUAL FIRE INSURANCE UNION.

President, Thomas H. Johnson; vice-presidents, George Heywood and R. F. Upham; secretary and treasurer, Alfred L. Barbour.

Executive Committee—C. A. Howland, E. M. Tucke, H. C. Bigelow, E. Howe, Jr., and Thomas F. Temple. Annual meeting occurs at Boston on second Friday in September.

MINNESOTA AND DAKOTA FIRE UNDERWRITERS UNION.

Jurisdiction: Minnesota and Dakota; 50 companies in membership, 183 places rated, 5 compacts in force. President, John H. Griffith; vice president, D. F. Vail; secretary and treasurer, W. C. Brendenhagen, St. Paul.

Executive Committee—A. A. Crandall, G. G. Williams, A. A. Cratsenberg, H. S. Hubbell, W. D. Fargo.

MISSISSIPPI UNDERWRITERS ASSOCIATION.

Jurisdiction: Mississippi; 13 companies in membership, 1 tarift, 75 places rated. President, L. M. Tucker; vice-president, W. M. Gillaspie; secretary, W. L. Reynolds; treasurer, A. C. Lee.

Executive Committee—L. M. Tucker, W. M. Gillaspie, R. V. Manston, E. W. McCerren, H. M. Street, J. A. Sullivan, E. S. Walton, Marshall Wellborn, J. C. Lloyd.

ASSOCIATION OF FIRE UNDERWRITERS OF MISSOURI, KANSAS AND NEBRASKA.

Secretary, Edgar Ross, St. Johns, Mo.

NEW YORK STATE ASSOCIATION OF SUPERVISING AND ADJUSTING AGENTS.

President, J. M. Hodges; vice-president, A. M. Burtis; secretary and treasurer, John L. Kendig.

Executive Committee—Chas. L. Hedge, Geo. S. A. Young, T. E. Gallagher, John Q. Straeffer, C. H. Waite, A. W. Selkirk, Sidney Scofield.

COLORADO COMPACT.

Includes New Mexico, Wyoming and Colorado. H. Clarkson, manager, Denver.

Underwriters Association of New York State.

Jurisdiction, New York State. Forty companies in membership, six local boards, twenty-two tariffs, thirty-eight places rated. President, George M. Elwood; vice-presidents, John L. Kendig and Thomas E. Gallagher; treasurer, L. S. Morgan.

Executive Committee—J. M. Hodges, C. F. Paige, T. W. Jenness, W. A. Holman, H. B. Smith.

New England Insurance Exchange.

President, B. R. Stillman; vice-presidents, E. B. Cowles and Frank A. Colley; secretary, G. E. Kendall; treasurer, Oliver P. Clarke.

Executive Committee—C. B. Fowler, W. Hinckley, H. N. Baker, A. K. Simpson, J. H. Burger.

Pacific Underwriters Union.

Jurisdiction: Arizona, California, Idaho, Montana, Nevada, Oregon and Washington. One hundred and eight companies in membership; one hundred and ninety-three local boards; six tariffs in force.

Association of Fire Underwriters for Texas.*

Jurisdiction: Texas. Fifty-nine companies in membership; fifty-eight local boards; two hundred places rated.

State Board of Underwriters of Virginia.

President, T. G. Peyton; vice-president, M. Lewin Hewes; secretary, P. H. Gibson.

Executive Committee—J. DeW. Churchill, R. E. Richardson, E. W. Butcher, Geo. D. Pleasants.

Kentucky and Tennessee League, Louisville, Ky.

President, A. G. Langham; vice-president, A. W. Hart; treasurer, C. B. Rogers; secretary, A. G. Dugan. Fifty-two local boards in Kentucky, thirty-two in Tennessee.

Underwriters Association of the Middle Department, Philadelphia.

President, Alfred Rowell; first vice-president, J. B. Kremer; second vice-president, E. O. Weeks; secretary, E. R. Clemence, 308 Walnut street.

Executive Committee—W. N. C. Kremer, Wm. M. Shoemaker, S. N. Stewart, William Muir, R. H. Wilson, T. Kirk White, J. S. Catnach.

Jurisdiction: Pennsylvania, New Jersey, Delaware, Maryland and District of Columbia. Ninety local boards.

New Hampshire Board of Underwriters.

Jurisdiction; New Hampshire. Twenty-two companies in membership; ten local boards, and ten tariffs in force.

Western Mutual Underwriters Association.

President, H. G. McPike, Alton, Ill.; vice-president, C. B. Shove, Minneapolis; secretary and treasurer, W. B. Ferguson, Rock Island, Ill.

Executive Committee—Wm. E. Smith, A. A. Carpenter, St. Louis; E. W. Arndt.

New York Board of Fire Underwriters.

President, George M. Coit; vice-president, Sam. P. Blagden; secretary, Wm. W. Henshaw; assistant secretary, David L. Kirby; treasurer, Wm. M. St. John. E. R. Kennedy, Chairman; Wm. DeL. Boughton, vice-chairman.

Executive Committee—H. H. Hall, D. A. Heald, H. A. Oakley, Peter Notman, E. A. Walton.

David Adee, S. E. Belcher, H. W. Eaton, J. F. Halsted, W. B. Ogden, M. A. Stone, Daniel Underhill, H. E. Bowers, A. M. Kirby, Lindley Murray, Jr., J. J. Nestell, Chas. M. Peck, James A. Silvey, Samuel Townsend, James A. Alexander, J. M. Hare, J. H. Kattenstroth, E. R. Kennedy, Peter Notman, Chas. Sewall, Geo. P. Sheldon, F. O. Affeld, J. S. Hollinshead, A. D. Irving, F. C. Moore, Edward Rowell, John H. Washburn, James Yereance, Wm. DeL. Boughton, Chas. L. Gunn, E. Litchfield, Alex. C. Milne, Walter K. Paye, Hugo Schumann, W. W. Underhill.

Buffalo Association of Fire Underwriters.

President, Jas. A. Campbell; vice-president, Chas. J. North; treasurer, Edward A. Hall; secretary, Chas. T. Rothermel.

Executive Committee—W. M. Bloomer, C. G. Worthington, C. H. Woodworth, G. H. Hofheins, Nathaniel Hall, Jas. A. Menzies, Geo. P. Dorr, P. S. Humphrey, Edward C. Roth, John Fullerton, Thos. Kane, Jas. A. Campbell.

Portland (Me.) Board of Underwriters.

President, J. H. Coffin; vice-president, William Allen; secretary and treasurer, Thomas J. Little.

Executive Committee—E. J. Rollins, Warren Sparrow, Augustus Champlin, Horace Anderson.

Harrisburg (Pa.) Board of Underwriters.

President, H. B. Buehler, vice-president, H. C. Orth; secretary, Wm. B. Irwin; treasurer, W. B. Hammond.

Life Underwriters Associations.

Philadelphia Life Underwriters Association.

President, Major William H. Lambert; vice-presidents, H. C. Lippincott, I. Layton Register and Walter H. Tilden; secretary, E. H. Plummer; treasurer, Amos Wakelin. Executive committee—Joseph Ashbrook, D. A. Keyes, Col. J. W. Woods, W. L. More, Richard Fisher, F. A. Howard and Hon. John J. Macfarlane.

Life Insurance Association of New York.

President, L. S. Spencer; first vice-president, Alva W. Brown; second vice-president, Philip S. Miller; third vice-president, J. L. Gerow; secre-

*Disbanded May, 1889, on account of adverse legislation.

tary, Wm. Ratcliffe, Jr.; treasurer, Ezra De Forest. Executive Committee—H. A. Appelius, chairman; John I. D. Bristol, Tilden Blodgett.

Life Underwriters Association of Boston.

President, D. W. Kilburn; vice-presidents, David N. Holway, J. B. Niver; secretary, Franklin Barnard; treasurer, Francis Marsh. Executive Committee—Ben. S. Calef, G. N. Carpenter, James P. Phelps, W. W. Hodges, Darwin Barnard.

The Cleveland (O.) Life Underwriters Association.

President, F. A. Kendall; first vice-president, J. W. Lee; second vice-president, W. B. Hillman; secretary, J. C. Trask; treasurer, O. N. Olmstead. Executive Committee—S. E. Mulford, T. H. Geer, R. U. Bowes, C. E. Tillinghast and W. M. Woodruff.

Life Underwriters Association of Western New York.

President, Edward P. Clark; first vice-president, E. P. Spencer; second vice-president, E. H. Whitney; secretary, William Manning; treasurer, M. D. S. Hayes. Executive Committee—S. P. Greene, chairman; J. W. Moore, D. J. Sadden, W. G. Basset, B. A. Mead.

Life Underwriters Association of Providence, R. I.

President, James W. Day; first vice-president, Robert P. Gifford; second vice-president, J. F. Hartwell; secretary, Charles F. Hall; treasurer, H. A. L. Potter, Jr.

Life Underwriters Association of Kansas City, Mo.

Vice-president, A. J. Hamilton.

Life Underwriters Association of Maine (Portland).

President—W. H. Anderson; vice-presidents, A. M. Austin, J. W. Fitzpatrick; secretary, V. R. Foss; treasurer, Aug. Ford. Executive Committee—George P. Dewey, J. P. Stevens, James Sinkinson, A. L. Talbot, T. T. Merry. Committee on Legislation—J. P. Stevens, W. H. Anderson A. M. Austin, C. A. Woodbury, C. F. Dunlap.

Chicago Life Underwriters Association.

President, J. A. Janney; first vice-president, Gen. A. L. Chetlain; second vice-president, W. T. Tuminers; secretary, J. H. Nolan; treasurer, John H. Dean. Executive Committee—O. P. Curren, C. H. Ferguson, E. H. Kellogg, Ira J. Macon, R. H. Eddy.

Baltimore Life Underwriters Association.

Secretary, L. H. Baldwin.

Michigan Life Insurance Agents Association.

President, J. W. Thompson; first vice-president, John Lokie; second vice-president, Jay Bassett, secretary, Wm. H. Burr; treasurer, C. C. Kelso; Executive Committee—M. Early, J. C. Thompson, M. I. Whitman, F. H. Leavenworth, H. F. Doan.

New Hampshire Life Underwriters Association.

J. J. Dillon, Manchester, president; vice-presidents, A. H. Crowell, Concord; J. D. Chandler, Nashua; secretary, C. E. Staniels, Concord; treasurer, C. S. Parker, Concord. Executive Committee—F. R. Cheney, J. L. Green, D. E. Dudley, A. W. Baker.

LIFE INSURANCE AS A DUTY.

Were your life to terminate without adequate insurance, would your wife, who confidingly trusted herself to you for support, have to support herself in a community where woman has little opportunity to earn support?

Would the children you love be deprived of the education you contemplate giving them? Are not the advantages of education far more important to the fatherless than those who are not?

Were your strong arm to become pulseless, would the burdens of those who brought you into being be heavier?

Would financial distress come in consequence of your death to any to whom you are bound by the sacred bond of blood?

Is there no sadness in the reflection that those whom you love may feel, when you are gone, that you neglected to make all the provision for them that you had the ability and opportunity to make?

Were you to exchange positions with those now relying upon you for support, would you wish them to leave you without the protection that life insurance gives? The answers to these questions are too obvious to be given.

DIRECTORS OF COMPANIES.

Following are the names of the directors of prominent fire, life and miscellaneous insurance companies.

DIRECTORS OF FIRE AND MARINE COMPANIES.

ÆTNA, Hartford.—Roland Mather, Gustavus F. Davis, Drayton Hillyer, Walter Keney, Chas. H. Brainard, William F. Tuttle, Francis B. Cooley, William R. Cone, Henry E. Russell, Nathaniel Shipman, Austin C. Dunham, James A. Smith, Morgan G. Bulkeley, J. Pierpont Morgan, Thomas O. Enders, Atwood Collins, J. Goodnow.

AGRICULTURAL, Watertown.—W. Ives, A. E. Dewey, J. R. Stebbins, H. M. Stevens, E. F. Carter, H. A. House, F. H. Munson, A. H. Sawyer, O. R. Earl, C. B. Fowler, S. Cooper, J. O. Wheeler, R. S. Whitman, G. B. Phelps.

ALBANY, Albany, N. Y.—John H. Van Antwerp, Charles B. Lansing, J. Howard King, Ernest J. Miller, Jacob H. Ten Eyck, Theodore Townsend, John J. Olcott, William Kidd, Rufus H. King, Erastus Corning, James B. Jermain, Grange Sard, Jr., J. W. Tillinghast.

ALEXANDRIA, Alexandria, Va.—Benoni Wheat, M. B. Harlow, Geo. S. French, Arthur Herbert, E. S. Leadbeater, French Smoot, Geo. A. Mushbach.

ALLEGHENY, Pittsburgh, Pa.—Charles Hays, James S. McCord, C. G. Hussey, John Irwin, Jr., Geo. W. Cochran, J. B. Oliver, Jos. T. Speer, Jas. W. Porter, J. H. Niemann, W. H. Everson, Thos. H. Lane, Hon. J. F. Slagle.

ALLEMANNIA, Pittsburgh, Pa.—W. E. Schmertz, Chas. F. Wells, Wm. J. Lewis, Christ. Siebert, Peter Keil, John Daub, Wm. Steinmeyer, Jos. Abel, M. Lappe, W. A. Heyl, P. W. Siebert, Josiah Cohen.

ALLIANCE, New York.—F. H. Parson, H. Mosenthal, Eliot McCormick, John H. Rieger, Albert Willcox, James W. Barbour, Aaron Josephie, James Yereance, Edward H. Betts, J. G. Alden, Wm. C. Pate, W. E. Whitney, Charles R. Price, Cornelius Du Bois, George H. Smith, Wallace F. Peck, R. H. Gordon, John T. Baker, Robert P. Leibhridge, R. Bleecker Rathbone, George H. Leonard.

ALTA FIRE INSURANCE COMPANY OF CALIFORNIA. Stockton.—James M. Welsh, president; E. R. Hedges, vice-president; G. C. Hyatt, L. B. Holt, J. L. Beecher. Executive Committee—J. D. McDougald, Joseph Fyfe, J. D. Peters, Sigmund Schwabachar, Henry Fish, A. M. Noble.

AMAZON, Cincinnati.—Sylvester W. Bard, Thos. J. Emery, Lowe Emerson, W. A. Goodman, Gazzam Gano, George Hafer, Louis Krohn, L. R. Keck, H. A. Langhorst, Chas. Robson, Jebez M. Waters, Geo. F. Otte, Jos. H. Rogers.

AMERICAN, Baltimore.—J. J. Turner, William Buehler, Chas. W. Slagle, Ernest Knabe, Francis Burns, Joseph A. Edmondson, William S. Young, William Schloss, E. Levering, W. H. Baldwin, Jr., L. Sinsheimer, Joseph Fink, Bernhard Clark, Jas. A. Gary, G. W. Hildebrand, Christian Devries, John Q. A. Holloway, J. J. Rodgers, Woodward Abrahams, D. D. Mallory, Nicholas M. Smith, Henry C. Matthews, A. Roszel Cathcart, J. M. Littig.

AMERICAN, Boston.—George B. Chase, Charles J. Morrill, John F. Anderson, J. Murray Forbes, Richard D. Rogers, William M. Whitney, Jacob C. Rogers, George Z. Silsbee, Alfred Bowditch, Francis Peabody, E. Rollins Morse.

AMERICAN, Newark. — Frederick H. Harris, Lewis C. Grover, David Campbell, Thomas B. Peddie, Charles A. Lightipe, Jeremiah Baker, Elias O. Doremus, Henry C. Howell, Wm. Clark, Benjamin F. Crane, George W. Ketcham, John H. Ballantine.

AMERICAN, New York.—David Adee, Le Grand B. Cannon, Robert W. Rodman, Thomas S. Young, James R. Taylor, Allan Hay, James H. Frothingham, Henry G. Marquand, Isaac H. Reed, Parker Handy, John T. Terry, Henry Day, Frederick W. Downer, J. Hugh Peters, John F. Præger, Alexander E. Orr, A. A. Low, Franklin Woodruff, Chas. A. Davidson, J. D. Vermilye, Osgood Welsh, John Sinclair.

AMERICAN FIRE INSURANCE COMPANY, Philadelphia.—Thos. H. Montgomery, John T. Lewis, Israel Morris, P. S. Hutchinson, Alexander Biddle, Charles P. Perot, Joseph E. Gillingham, Samuel Welsh, Jr., Chas. S. Whelen.

AMERICAN, Wheeling, W. Va.—P. B. Dobbins, J. F. Paull, A. J. Clarke, Alfred Paull, George Wise.

AMERICAN CENTRAL, St. Louis.—Geo. T. Cram, S. M. Dodd, W. H. Pulsifer, Geo. A. Madill, Charles Christensen, G. W. Chadbourne, W. H. Thompson, Geo. O. Carpenter, Wm. M. Senter, Peter Nicholson, John Wahl, John Whittaker, Chas. F. Gauss.

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THE STANDARD LIFE AND ACCIDENT INSURANCE CO., Detroit.—Simon J. Murphy, D. M. Ferry, Jas. McMillan, W. C. Yawkey, F. W. Hayes, C. C. Bowen, M. W. O'Brien, D. Whitney, Jr., R. W. Gillett, Wm. A. Moore, Geo. H. Hopkins, E. W. Meddaugh, J. T. Keena, F. F. Palms, E. A. Leonard, W. L. Smith, W. Boeing, J. F. Eddy, Alex. Folsom, Wm. L. Webber, W. R. Burt, Edwin F. Eddy, Ezra Rust, John Canfield, Chas. H. Hackley, D. A. Blodgett, Geo. L. Maltz, A. W. Wright, Dwight Cutler.

THE FIELD MEN.

GENERAL AND SPECIAL AGENTS OF FIRE INSURANCE COMPANIES.

The following information regarding the field organization of general agency fire and fire-marine insurance companies operating in the United States, embraces the names and addresses of general and State agents, the territorial jurisdiction of each general agency, the special jurisdiction of the home or main office, the names of special agents, and lists of States and Territories in which the company operates. Companies having prominent local agencies in various States are also included, the names of such agents being given. For names of officers or managers of companies, see Statistics of Fire and Marine Insurance Companies in America.

ÆTNA INSURANCE CO., Hartford.—F. C. Bennett, general agent, and Wm. H. Wyman, assistant general agent, of the Western Department, embracing the Western and Southwestern States, with headquarters at Cincinnati; George C. Boardman, general agent of the Pacific Coast Department, T. E. Pope, assistant general agent, San Francisco; Jas. S. Gadsden, general agent, and Louis O. Kohtz, assistant general agent, Chicago. Special jurisdiction of the home office extends over the New England, Middle and South Atlantic States. E. J. Bassett, general agent at headquarters. Special agents, J. C. Hilliard, Boston, Mass.; T. P. Stowell, Rochester, N. Y.; E. O. Weeks, Philadelphia, Pa.; Chas. H. Hollister, Albany, N. Y.; I. H. Coe, Hartford; F. H. Jenness, Corning, N. Y.; Henry E. Rees, Atlanta, Ga.; W. A. Warburton, Brooklyn. The company operates in all States except where deposits are required; also in Canada.

AGRICULTURAL INSURANCE CO., Watertown.—C. Patterson & Son, 71 Wall street, New York, general agents for Eastern New York, Eastern Pennsylvania, Connecticut, New Jersey; D. A. Clark, Baltimore, Md., general agent for Southern Pennsylvania, Maryland, West Virginia, Delaware, and the District of Columbia; Geo. D. Pleasants & Son, Richmond, Va., State agents for Virginia; A. H. Darrow, Chicago, Ill., general agent for Illinois, Michigan, Indiana, Iowa, Kansas, Nebraska, Colorado, Missouri, Wisconsin and Minnesota; J. R. Hawthorne, Cleveland, O., general agent for Ohio and Kentucky; Hutchinson & Mann, San Francisco, Cal., general agents for California, Oregon, Washington Territory, Utah and Montana; J. Flynn, Toronto, chief agent for Western Canada; Dewey & Brockman, Brockville, general agents for Eastern Canada. Special jurisdiction of home office extends over New York (except Hudson river counties) and Northern Pennsylvania. Special agents, H. D. Cornell, New York; J. W. Kinney, J. G. S. Best, Chicago; George R. Welch, Rochester, N. Y.; H. Barnum, Binghamton, N. Y.; D. G. Torrence, Baltimore, Md.

ALBANY, New York.—Dwight O. Judd, special agent for Massachusetts and Connecticut.

ALLEMANNIA, Pittsburgh, Pa.—Chas. P. Kellerman, special agent, Pittsburgh, Pa.

ALTA, Stockton, Cal.—Charles W. Dohnmann, Stockton, Cal., general agent. Supervises entire territory covered by operations of company. C. D. Hampton, Spokane Falls, Wash. Ter., agent for Washington Territory.

AMAZON INSURANCE CO., Cincinnati.—N. R. Walker, State agent for Ohio; John C. Whitner & Co., Atlanta, Ga., managers for Kentucky, Tennesee, Georgia, Louisiana and Alabama. Henry O. Morris, general agent, Pueblo, Col., for Colorado and New Mexico. Gustav Wallaeger, Milwaukee, State agent for Wisconsin. Chas. J. Barber, Omaha, State agent for Nebraska. The company operates in Ohio, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Nebraska, Colorado, California, Kentucky, Tennesee, Alabama, Georgia, Louisiana and New Mexico. Rollo V. Watt, general agent for California at San Francisco; Geo. W. Reynolds, Quincy, Ill., special agent.

AMERICAN FIRE INSURANCE CO., Baltimore.—General agent for District of Columbia, Washington Danenhower.

AMERICAN INSURANCE CO., Boston.—R. O. Glover, general agent for New York city; Chas. Platt, Jr., general agent for Philadelphia; J. S. Maury & Co., general agents for Baltimore; R. W.

Hosmer & Co., Chicago, general agents for Western States. Special agent for New England, outside of Boston, Henry N. Baher; special agent for New York State, outside of New York city, T. C. Alexander. Jurisdiction of home office, general. The company operates in Massachusetts, New York, Pennsylvania, Maryland, Missouri, Illinois, Wisconsin, Ohio, Michigan, Kentucky, Minnesota, Maine, Rhode Island, Connecticut, Iowa and Nebraska.

AMERICAN INSURANCE CO., Newark.—Balfour, Guthrie & Co., San Francisco, Cal., general agents for Pacific coast; Geo. W. Spencer, manager Geo. E. Crater, Denver, State agent for Colorado. Special agents, J. N. Tinkham, St. Louis, special for Missouri, Kansas, Nebraska, Iowa and Illinois; S. H. Southwick, Chicago, special for Wisconsin, Minnesota, Michigan, Indiana and Ohio; Samuel J. Whyte, Boston, Mass., special for Maine, Massachusetts, Rhode Island, Connecticut and New York; P. L. Hoadley, secretary agency department. The company operates in Maine, Massachusetts, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Maryland, Ohio, Kentucky, Indiana, Michigan, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Colorado, California and Indian Territory.

AMERICAN FIRE INSURANCE CO., New York.—Martin Collins, St. Louis general agent for Missouri, Kansas, Nebraska and Colorado. Home office has jurisdiction of the remainder of the territory. The company operates in Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Illinois, Michigan, Colorado, Minnesota, Wisconsin, South Carolina, Missouri, Delaware, Kentucky, Iowa, Kansas, Nebraska and California. E. S. Walker, general agent Ohio, Indiana, Northern Illinois, Kentucky, Tennessee, Michigan, Wisconsin, Minnesota and Ohio. Walter L. Wilcox, special agent New England States; Charles F. Hawkins, special agent Middle States. W. F. Shummel, special agent for Minnesota, Wisconsin, Iowa and Northern Illinois. Butler and Haldan, general agents, Pacific States.

AMERICAN, Philadelphia.—Charles P. Frame, New York, general agent of Eastern Department; Brown, Craig & Co., San Francisco, general agents of Pacific Coast; Chas. E. Bliven, Chicago, general manager of Western Department; D. C. Campbell, special agent for the Southern Department; Dargan & Trezevant, Dallas, Texas, general agents of Southwestern Department; Wm. B. Kelly, Philadelphia, general agent of Middle and Southern Departments; J. Hugh Middleton, London, manager of London Branch. Special agents: Wm. J. Dawson, Southern New Jersey; Wm. E. Ash, Pennsylvania; Daniel Prentice, Geo. P. Peck and A. K. Slade, Jr., Eastern Department; M. R. McGill and Guy Francis, Central Department; B. Pribbenow, A. F. Miller, E. M. Hitchcock, Wm. M. Wright, Anthony Sweeney, J. M. Wheelock, N. B. Jones, C. N. Miller and W. F. Valette, Western Department.

AMERICAN CENTRAL INSURANCE CO., St. Louis.—Geo. O. Carpenter & Son, Boston, general agents for Massachusetts and Maine. Special jurisdiction of home office, Michigan, Wisconsin, Minnesota, Dakota, Ohio, Indiana, Illinois, Iowa, Kansas, Arkansas, Texas, New Mexico, Kentucky, Tennessee, Nebraska, Colorado, Wyoming, Utah, California, Indian Territory, Montana and Missouri; J. D. Van Valkenburgh, Jr., 71 Wall St., N. Y., Eastern Department, including New York, Pennsylvania, New Jersey, Maryland, District of Columbia and Connecticut. Special agents: J. C. Ragsdale, St. Louis; Erwin Ellis, Lebanon, Mo.; Robert Gray, Flora, Ill.; John H. Adams, Marshalltown, Ia.; J. T. Ashbrook, Indianapolis, Ind. Eastern Department: C. W. Van Valkenburgh and R. A. Race.

ANGLO-NEVADA ASSURANCE CORPORATION, San Francisco, Cal.—General agents: Mills & Ford, for New York, Pennsylvania, New Jersey, Delaware, Maryland and District of Columbia, North and South Carolina, and West Virginia. N. Foster, Jr., & Wise, Boston, for New England States; S. T. Collins, manager Western Branch, Chicago, for Ohio, Indiana, Illinois, Michigan, Wisconsin, Iowa, Minnesota, Dakota, Missouri, Kentucky and Tennessee; Adams & Boyle, Little Rock, for Arkansas; Frith & Zollars, Denver, for Colorado, Kansas, Nebraska, New Mexico and Wyoming; A. A. Engart & Co., Muskogee, for Indian Territory. Special jurisdiction of home office, California, Nevada, Utah, Arizona, Montana, Oregon, Washington Territory and Idaho Territory. Special agents: V. C. Driffield, E. C. Morrison and W. B. Hopkins, for Pacific Coast; Maj. H. B. Smith, special agent for Southwestern territory. The company operates in all States and territories except Mississippi, Alabama, Georgia and Florida.

AURORA FIRE AND MARINE INSURANCE CO., Cincinnati.—C. A. Bainter, special agent, Mt. Vernon, O. The company operates in Ohio and Michigan.

BOATMANS FIRE AND MARINE INSURANCE CO, Pittsburgh.—Special jurisdiction of home office: Eastern, Western and Middle States. Special agents, E. C. Ulrich, Cincinnati, O., for Ohio, Michigan, Illinois, Wisconsin, Missouri, Iowa, Minnesota and Colorado; Frank X. Aull, for New York, New Jersey, Pennsylvania, and Ohio. The company operates in Pennsylvania, New Jersey, Maryland, New York, Massachusetts, Maine, Ohio, Michigan, Illinois, Iowa, Minnesota, Kansas, Missouri, Nebraska, Kentucky, Rhode Island and Colorado.

BOSTON UNDERWRITERS.—Agency combination composed of Eliot, Firemens and Neptune, all of Boston; Wm. H. Markham & Son, agents, St. Louis, Mo.; combination composed of Eliot and Firemens; Fred S. James & Co., agents, Chicago, Ill.

BOYLSTON MUTUAL INSURANCE CO., Boston.—Geo. C. Clark & Co., agents at Chicago, Ill.; E. C. Lewis, general agent for Western Department at Chicago, Ill.; H. M. Newhall & Co., managers for Pacific coast. Special jurisdiction of home office, New England. Special agents at home office, C. D. Palmer; J. F. Hastings for New York and Middle Department; D. W. Redfield, Western Department. The company operates in New York, New England States, Ohio, Kentucky, Utah, Colorado, Wisconsin, Iowa, Nebraska, Kansas, Missouri, Michigan, Illinois, Maryland, Minnesota and California.

BRITISH AMERICA ASSURANCE CO., Toronto.—Manager of company, John Morison, Toronto; territorial jurisdiction of the Toronto head office, entire United States and Canada. Special agents: L. B. Patridge, Philadelphia, for Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, West Virginia and Virginia; W. F. Dearborn, Jr., Boston, for Connecticut, Massachusetts, Maine and Rhode Island; G. P. Germain, for New York State; H. T. Lamey, St. Louis, Mo., for Colorado, Dakota, Iowa, Tennessee, Georgia, Kansas, Missouri, Minnesota, Nebraska; I. W. Holman, Chicago, general agent for Illinois, Indiana, Kentucky, Michigan, Ohio and Wisconsin. The company operates in all the United States with exceptions of New Hampshire, Vermont, Mississippi, North and South Carolina, Alabama, Arkansas, Florida and Louisiana.

BUFFALO GERMAN INSURANCE CO., Buffalo.—Agents at headquarters: George A. Reinhardt, general agent, and Chas. A. Georger, special agent. The company operates in Connecticut, District of Columbia, Indiana, Iowa, Illinois, Kentucky, Michigan, Massachusetts, Maine, Minnesota, Missouri, New York, Nebraska, Ohio, Pennsylvania and Wisconsin.

BURLINGTON, Burlington, Ia.—Seth Eggleston, Topeka, Kan.; H. F. Benedict, Lawrence, Kan.; M. S. Moore, Peoria, Ill.; W. H. Sheldon, Burlington, Ia.

CALIFORNIA INSURANCE CO., San Francisco.—Bament & Burnet, Cincinnati, O., supts. for Central Department, including Ohio, Indiana, Illinois, Wisconsin, Michigan, Minnesota, Missouri, Kentucky, Iowa, Nebraska, Tennessee and Kansas. George N. Eastman, special agent for Atlantic States; Wm. Bowen, Austin, Tex., State agent Texas; Geo. C. Pratt, San Francisco, Cal., general agent. Special jurisdiction of home office, Pacific coast States and Territories, also Texas and Atlantic coast. Special agents: Mercer Otey; M. V. B. Benson, for Colorado; M. Fitzgerald, S. I. Allard. Company operates in Ohio, Indiana, Illinois, Kentucky, Texas, Nebraska, New York, Pennsylvania, Maryland, Massachusetts, Oregon, Wyoming, New Mexico, Washington, Arizona, California, Montana, Nevada, Utah, Idaho, Colorado, Iowa, Missouri, Minnesota, Michigan, Wisconsin, Tennessee, Arkansas, Louisiana, District of Columbia, Connecticut, Rhode Island, Maine and Kansas.

CAPITAL INSURANCE CO., Des Moines, Ia.—W. W. Birdsall, New Hampton, Ia., special agent for Northern Iowa; T. H. Knotts, Des Moines, Ia., for Southern Iowa.

CENTRAL CITY INSURANCE CO., Selma, Ala.—Wm. F. Prioleau, Atlanta, Ga., special agent for Alabama and Georgia.

CITIZENS INSURANCE CO., Cincinnati.—Hutchinson & Mann, San Francisco, Cal., general agents for California; J. S. Moore, Buffalo, N. Y., general agent for New York; Ackerman, Deyo & Hilliard, New York city; Jordan, Lovett & Co., Boston, Mass.; C. L. Crane, St. Louis, Mo.; A. D. Kennedy, Chicago, Ill. The company operates in New York, Massachusetts, Pennsylvania, Illinois, Missouri, Wisconsin, Ohio, Connecticut and California.

CITIZENS INSURANCE CO., Evansville, Ind.—McGilliard & Dark, Indianapolis, Ind., general agents. A. A. Holfer, special agent and adjuster, Indianapolis. Company operates in Indiana only at present. Edwin Hill, special agent in Indiana.

CITIZENS INSURANCE CO., New York.—Hollis & Snow, Boston, State agents for Massachusetts; W. E. Baker, Hartford, State agent for Connecticut. (For all Southern and Western States and Territories see N. Y. Underwriters Agency, New York.) Special jurisdiction of home office, Middle and Eastern States. H. J. Sheafer, agent Central Pennsylvania. J. R. Wemple, special agent New York, New Jersey, Connecticut and Pennsylvania.

CITIZENS INSURANCE CO., Pittsburgh.—J. H. Herman, special agent New York and New England field. E. V. Goodchild, special agent New Jersey and Pennsylvania. J. W. Little, special agent Iowa, Wisconsin, Illinois, Nebraska, Minnesota and Missouri. J. T. McAnninch, Cleveland, O., special agent Ohio, Michigan and Kentucky.

CITIZENS INSURANCE CO., St. Louis.—Geo. O. Carpenter & Son, Boston, Mass., State agents for Massachusetts. Hutchinson & Mann, San Francisco, general agents for California. Special jurisdiction of home office, all territory other than above. The company operates in Massachusetts, New York, Ohio, Indiana, Illinois, Missouri, Arkansas, Colorado and California.

COLUMBIA INSURANCE CO., Dayton.—W. H. Fuller, Columbus, O., and P. E. Norris, Cambridge, special agents. The company operates in Ohio only.

COLUMBIA FIRE AND MARINE, Portland, Ore.—John Andrew, Oregon and Washington Territory.

COMMERCE INSURANCE CO., Albany.—No general or State agents. Addison J. Hinman, special agent, Albany, N. Y. The company operates in Maine, Massachusetts, Connecticut, Rhode Island, New York, Pennsylvania, New Jersey, Maryland, Ohio, Indiana, Wisconsin, Michigan, Kentucky, Missouri and Minnesota.

COMMERCIAL, Montgomery, Ala.—W. H. McBride, general agent for Texas and Arkansas, Tyler, Texas; Chas. A. Janvier & Co., State agents, Louisiana, New Orleans, La. The company transacts agency business in the States of North and South Carolina, supervised from home office.

COMMERCIAL INSURANCE CO., San Francisco.—Mills & Ford, general agents for New York, Massachusetts, Connecticut, New Jersey, Maryland and Pennsylvania; R. J. Smith, general agent for Chicago, Illinois, Wisconsin, Minnesota, Michigan, Iowa, Ohio and Dakota; Martin Collins, St. Louis, general agent for Missouri, Nebraska and Kansas; Porter, Raymond & Co., Denver, Col., general agents for Colorado; William Bowen, Austin, Tex., special agent for Texas, Arkansas and Louisiana; Fuller & Young, Salt Lake City, general agents for Utah; Henry Hewett & Co., Portland, Ore., general agents for Oregon and Washington Territory. Special jurisdiction of home office: California, Nevada, Arizona, Utah and portions of Oregon, Montana, Idaho and Washington. The company operates in California, Nevada, Oregon, Utah, Nebraska, Kansas, Missouri, Colorado, Texas, Louisiana, Illinois, Pennsylvania, Maryland, New York, Massachusetts, Connecticut, New Jersey, Minnesota, Wisconsin, Arkansas, Michigan, Iowa, Ohio, Washington Territory, Idaho, Montana, Arizona and Hawaiian Islands.

CONCORDIA FIRE INSURANCE CO., Milwaukee.—Jacobs & Easton, San Francisco, general agents for California; E. Patchin, Chardon, O., State agent for Ohio, Indiana and Pennsylvania; C. E. Morbeck, Lacrosse, Wis., State agent for Iowa, Minnesota and Wisconsin; Madison Nelson, Kansas City, Mo., State agent for Missouri and Kansas; Charles A. Hilton, Grand Rapids, Mich., State agent for Illinois and Michigan; Knowles & Russell, Albany, N. Y., general agents for New York. Company operates in Wisconsin, New York, Ohio, Michigan, Indiana, Illinois, Missouri, Kansas, Iowa, Minnesota, Colorado, California and Pacific coast.

CONNECTICUT FIRE INSURANCE CO., Hartford.—A. Williams, manager, W. J. Littlejohn, assistant manager, Western department, 155 La Salle street, Chicago, Ill.; Robert Dickson, manager, Pacific department, San Francisco, Cal. Special jurisdiction of home office extends over New England, Middle and Southern States and Canada. Special agents: J. H. Van Buren, Dunkirk, N. Y.; Henry E. Hess, Boston, Mass.; W. T. Howe, Glen Ridge, N. J.; W. J. Dallas, St. Joseph, Mo.; R. L. Raynolds, Lincoln, Neb.; H. F. Webber, Cincinnati, O.; C. L. Whittemore, Chicago, Ill.; M. H. N. Raymond, Grand Rapids, Mich.; Howard de Mott, Minneapolis, Minn.; B. J. Smith, San Francisco, Cal.; C. A. Stuart, San Francisco, Cal.

CONTINENTAL INSURANCE CO., New York.—Bentley & Taylor, Chicago, Ill., general agents for Western and Northwestern States. State agents: Ohio, J. A. Weinland, Westerville; Michigan, F. J. Murray, Detroit; Indiana, E. N. Lessey, Indianapolis; Wisconsin, E. V. Munn, Beloit, Wis.; Minnesota and Dakota, T. J. Lilly and A. Harrison, St. Paul, Minn.; Iowa, Henry Paine, Decorah; Missouri, J. D. Fleming, Kansas City; Kansas, J. J. McDonald, Nebraska; Colorado, George E. Crater, Denver; Hutchinson & Mann, San Francisco, Cal., general agents for Pacific coast. Special jurisdiction of home office extends over the Eastern, Middle, Southern and Southwestern States and the Pacific coast. Special agents, J. W. Grover, New Haven, Conn., for Massachusetts, Connecticut and Rhode Island; New York, John T. McCurdy, Dansville; Pennsylvania, A. S. Douglass, Middletown, N. Y., J. E. Gallagher, Dansville, N. Y.; G. B. Armitage, Philadelphia; Maryland, G. J. McCaffrey, Baltimore; Southern States, W. G. Whilden, Greenville, South Carolina; Kentucky and Tennessee, A. W. Hart, Columbia, Tenn., Arkansas and Texas, C. W. Gainard, Galveston. The company operates in all States except New Hampshire, Virginia and Mississippi.

COOPER FIRE INSURANCE CO., Dayton, O.—J. A. Moore, Plymouth, O., general agent; O. F. Kemmer, Lima, O., special agent. Company operates in Ohio and Michigan.

COUNCIL BLUFFS INSURANCE CO., Council Bluffs, Ia.—W. Gerald Nason, State agent; special agents: M. G. Webb, A. J. Wright, S. S. Rose, A. L. Tullis.

CRESCENT INSURANCE CO., New Orleans, La.—E. S. Walton, Sardia, Miss., for Mississippi; L. B. Leigh, Little Rock, for Arkansas. Special jurisdiction of home office, Louisiana. Company operates in Louisiana, Mississippi, Arkansas.

DAKOTA F. AND M., Mitchell, Dak.—G. L. Crandall, general agent for Arkansas, Louisiana, Alabama and South Carolina; W. H. Cobban, special agent for Dakota; Alex. Inglis, special agent and adjuster for Southern States.

DAYTON, Dayton, O.—Captain Geo. T. Brown, John W. Weidner, Ohio.

DETROIT FIRE AND MARINE INSURANCE CO., Detroit.—Special agents: C. L. Andrews, Detroit, Mich., for Michigan, Ohio and Kentucky; John Mulville, Detroit, Mich., for Illinois, Minnesota, Wisconsin, Iowa and Missouri. The company operates in Michigan, Minnesota, Wisconsin, Ohio, Indiana, Kentucky, New York, Iowa, Missouri and Illinois.

DUBUQUE FIRE AND MARINE, Dubuque, Ia.—H. D. Crawford, Southern Iowa; James A. Hayes, Northwestern Iowa; P. F. McCullough, Northeastern Iowa.

DUTCHESS COUNTY MUTUAL INSURANCE CO., Poughkeepsie, N. Y.—Sidney Scofield, general agent, Fishkill-on-Hudson, N. Y.; Walter Selvage, special agent, Brooklyn, N. Y. Company operates in New York and New Jersey.

EAST TEXAS FIRE INSURANCE CO., Tyler, Tex.—Dargan & Trezevant, Dallas, Tex., general agents for North Texas and Arkansas. Special jurisdiction of home office, all of Texas, except North Texas. The company operates in Texas and Arkansas; also writes reinsurance in other States upon application, but is admitted only in Texas and Arkansas.

ELIOT INSURANCE CO., Boston.—Charles H. Post, manager for Middle Department, embracing New York, Connecticut, New Jersey and Pennsylvania. Special jurisdiction of home office, the New England States. The company operates in Maine, Massachusetts, Rhode Island, New York, Pennsylvania, Illinois, Connecticut and California.

EMPIRE STATE, Rochester, N. Y.—George E. Robins, 185 La Salle street, Chicago, Western general agent for Ohio, Michigan, Wisconsin, Minnesota, Illinois, Iowa, Nebraska, Kansas, Missouri, Kentucky and Indiana.

EQUITABLE FIRE AND MARINE INSURANCE CO., Providence.—R. M. Buckman, 169 La Salle street, Chicago, general agent, and J. J. Hayes, special agent, for Western States, in connection with the Rhode Island Underwriters Association. Special jurisdiction of home office, New England and Middle States. Special agents at headquarters, S. P. Fisk, W. H. Bontell and S. G. Howe, Providence. The company operates in New England, New York, Pennsylvania, Maryland, District of Columbia, Ohio, Illinois, Michigan, Minnesota, Wisconsin, Iowa, Kentucky, Missouri, Colorado and Nebraska.

FARMERS, Cedar Rapids, Ia.—Special agents at headquarters, J. K. Powers, J. W. Stahl, J. J. Clements; adjusters, S. T. Berry and W. P. Henderson. Company operates in Iowa only.

FARMERS FIRE INSURANCE CO., York, Pa.—T. Derr & Bro., Wilkesbarre, Pa., general agents for Luzerne, Susquehanna, Wyoming, Lackawanna, Carbon, Montour, Columbia, Northumberland, Union and Snyder counties in Pennsylvania. Special jurisdiction of home office, entire field. Special agents: John T. Williams and George W. Brillinger, York, Pa., Pennsylvania, Maryland, New Jersey and New York; Edw. F. De Forest, Chicago, Ill., for Indiana, Illinois, Missouri and Wisconsin; H. L. Richardson, Oskaloosa, Iowa, for Iowa and Minnesota. Company operates in Maryland, Pennsylvania, New Jersey, New York, Minnesota, Wisconsin, Indiana, Illinois, Missouri and Iowa.

FARMERS NATIONAL, Plankinton, Dak.—F. H. Freat, general agent and adjuster for the Territory of Dakota. G. L. Crandall, general agent for Arkansas, Louisiana and South Carolina.

FIDELITY, Huron, Dak.—H. P. Packard, Redfield, Dak., general agent for Dakota; Leslie Durley, Little Rock, Ark., general agent for Arkansas.

FIRE ASSOCIATION, Philadelphia.—William H. Cunningham, Chicago, Ill., general agent for Illinois, Iowa, Wisconsin, Minnesota, Michigan and Dakota; Martin Collins, St. Louis, Mo., general agent for Missouri, Kansas, Colorado, Utah, Nebraska and Wyoming Territory; Dargan & Trezevant, Dallas, general agents for Texas, Arkansas, New Mexico and Louisiana; Chas. A. Laton, San Francisco, general agent for Pacific coast States and Montana. Special jurisdiction of home office, New England, New York, Middle and Southern States (except above-mentioned), Ohio, Indiana, Kentucky and Tennessee. Special agents: S. G. Parsons, Boston, for New England; J. H. Lindsley, Syracuse, for New York State; William Muir, Philadelphia, for Pennsylvania, Maryland and Virginia; Lloyd Baily, Trenton, N. J., for States of New Jersey and Delaware; Jacob Peetrey, London, O., for Ohio and Indiana; John D. Bradford, Atlanta, Ga., for Southern States. The company operates in all States except Mississippi, Idaho, Oregon, Florida, New Hampshire and Arizona.

FIREMENS INSURANCE CO., Baltimore.—Alliance Insurance Association, New York, for the Metropolitan District of New York; Tyler & Rutherford, 1307 F street, Washington, D. C., for District of Columbia; R. A. Waller & Co., 164 La Salle street, Chicago, Ill., for city of Chicago and Cook county; Freeman & Vinton, Boston, Mass.; L. C. Madeira & Sons, Philadelphia, Pa.; Bauer &

Herrmann, Bradford, Pa.; Frank R. Leib, Harrisburg, Pa.; M. Benas, Kansas City, Mo.; Peugnet & Hemenway, St. Louis, Mo.; Hutchinson & Mann, Sansome and California streets, San Francisco, Cal., for city of San Francisco, Oakland, Los Angeles, Sacramento, San Jose and Stockton. Company operates in Maryland, New York, Illinois, California and Missouri.

FIREMENS INSURANCE CO., Dayton.—Ellison, Coolidge & Co., general agents, Boston, for Massachusetts. Special agents: Wm. H. Clemons and Ira W. Canfield. The company operates in Ohio, Indiana, Kentucky, Missouri, Illinois, Michigan, Massachusetts, Pennsylvania, Minnesota, Wisconsin, Nebraska and Kansas.

FIREMENS INSURANCE CO., New York.—Local agents at the following places: M. W. Hanchett, Syracuse, N. Y.; Stearns Bros., Boston.

FOREST CITY FIRE INSURANCE CO., Rockford.—General agent, J. J. Marshal, Rockford, Ill.; J. A. Parsons, Jacksonville, Ill., adjuster. The company operates in Illinois alone.

FRANKLIN FIRE INSURANCE CO., Columbus, O.—Special agents: D. E. Julian, Northern Ohio; R. S. Brock, Southern Ohio.

FRANKLIN FIRE INSURANCE CO., Philadelphia.—George F. Reger, Philadelphia, Pa., manager of the agency department; Thompson Derr & Bro., Wilkesbarre, Pa., Pennsylvania State agents. Special agents: O. W. Palmer, Elmira, N. Y., for New York and New Jersey; A. W. Damon, supervising agent, Boston, Mass., for New England States; L. D. Moody, W. T. Clarke, Isaac C. Hayes and E. P. Foreman special agents, department of the West; Wm. M. Shoemaker, Pennsylvania. Special jurisdiction of home office, Philadelphia and Norristown, all of Pennsylvania. The company operates in California, Colorado, Connecticut, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, West Virginia and Wisconsin.

GEORGIA HOME, Columbus.—J. B. Kimbell, Alabama, Georgia (part), Mississippi, Tennessee. R. P. Spencer, Georgia (part), North Carolina, South Carolina, Virginia.

GERMAN INSURANCE CO., Freeport, Ill.—General and State agents: S. Schupp, Chicago, Ill., Illinois and Wisconsin; A. H. Kuhlemeier, Burlington, Ia., Iowa and Nebraska; R. R. Briggs, Sioux Falls, Dak., Minnesota and Dakota Ter.; F. E. Hoffman, Sedalia, Mo., Colorado, Kansas and Missouri; W. W. Calhoun, Carthage, Mo., Missouri; E. C. Johnson, Lexington, Ky., Kentucky; E. C. Johnson & Co., Tennessee; L. S. Smothers, Little Rock, Ark., Arkansas; Jacobs & Easton, San Francisco, Cal., Pacific coast; D. A. Rudy, Hagerstown, Ind., Indiana; H. F. Cornell, Kalamazoo, Mich., Michigan. Home office has jurisdiction over all. Special agents at headquarters and of each general agency: John F. Gunther, Freeport, Ill.; George C. Ross, Sedalia, Mo.; U. H. Sikkema, Belleville, Ill.; J. D. Flintzer, Topeka, Kan.; Wm. E. Wiehe, Lansing, Ia.; Jas. Weinman, Lincoln, Neb.; Jas. R. Wash, State agent, Lincoln, Neb. Company operates in Illinois, Iowa, Kansas, Nebraska, Missouri, Wisconsin, Minnesota, Dakota, Colorado, Kentucky, Tennessee, Arkansas, California, Ohio, Indiana, Michigan and West Virginia.

GERMAN FIRE INSURANCE CO., Peoria, Ill. Harry Robinson, State agent, Belleville, Kan.; R. B. Harvey, State agent, Chicago, Ill.; Harry Robinson, Kansas and Nebraska; R. D. Harvey, Indiana, Wisconsin, Ohio, Michigan and Minnesota; J. A. Raines, State agent for Iowa, headquarters at Fairfield, Ia.; John Virchow, Chicago, Ill., general agent for Illinois and Missouri. The company operates in Illinois, Indiana, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Ohio, Michigan and Colorado.

GERMAN FIRE INSURANCE CO., Pittsburgh, Pa.—General agent for Middle Pennsylvania, H. J. Sheafer, Harrisburg, Pa. Special jurisdiction of home office, Allegheny county, Pa.; A. H. Eckert, special agent at Pittsburgh. The company operates in New York, Massachusetts, Pennsylvania, Ohio, Indiana, Illinois, Missouri, Colorado, Minnesota, Wisconsin and Michigan.

GERMAN-AMERICAN INSURANCE CO., New York.—Eugene Cary, manager of Western Department, Chicago, Ill.; Tom C. Grant, San Francisco, Cal., general agent; Geo. F. Grant, San Francisco, Cal., assistant general agent for Pacific Department. Territorial jurisdiction of each general agency: Western Department, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, Montana, Wyoming, Indian Territory, New Mexico, Dakota; Pacific Department, California, Oregon, Washington Territory, Nevada, Utah, Idaho, Arizona, Montana. Special jurisdiction of home office: New York, Massachusetts, Connecticut, Vermont, Maine, Rhode Island, Pennsylvania, Virginia, West Virginia, District of Columbia, Georgia, Kentucky, Tennessee, South Carolina, Louisiana, Maryland, Texas, Alabama, Florida, Arkansas and Delaware. Special agents at headquarters and of each general agency: W. S. Newell, Middle States; J. B. Richmond, E. May and C. V. C. Murphy, New Jersey; James M. Forbush, Natick, Mass., New England States; W. N. Kremer, Philadelphia, Pennsylvania, Maryland, Delaware, West Virginia and District of Columbia; L. L. Barney, Elmira, State of New York; J. J. Carnes, Dallas, Texas; Jas. A. Thomas, Nashville, Tenn., Southern States; J. C. Hunter, Atlanta, Ga., for South Carolina, Alabama and Florida; D. N. Walker, Richmond, Va. Special agents of Western Department, J. M. Newberger, Roger Porter, A. A. Cratsenberg, H. W. Lyman, A. H. Main, P. H. Knighton, F. L. Force, G. M. Lovejoy, George Crater, E. T. Campbell, F. Dana, W. W. Eastman, W. C. Fowler, Charles Hall, B. F. Hecker, Special agent of Pacific Department, C. B. McHenry. The company operates in all States except New Hampshire and North Carolina.

GERMANIA INSURANCE CO., New Orleans.—Roeselin & Robyn, St. Louis, Mo., general agents; Davis & Requa, Chicago, general agents, Chicago, Ill.; J. C. Jennings & Co., San Francisco, general agents. Jurisdiction of home office, New Orleans and State of Louisiana, at St. Joseph, Mo.; R. Calkins, St. Joseph, Mo., local agent. Company operates in Louisiana, Missouri, Illinois, California.

GERMANIA FIRE INSURANCE CO., New York.—Eastern Department, Eastern and Middle States, Delaware, Maryland and District of Columbia; A. J. Woodworth, 177 and 179 Broadway, New York, general agent. Western Department, E. G. Halle, manager; R. H. Garrigue, assistant manager, 163 La Salle street, Chicago, Ill. Southern Department, Clarence Knowles, manager, Atlanta, Ga. Pacific Coast Department, Gutte & Frank, managers, 303 California street, San Francisco, Cal. Field force: Eastern and Middle States, George B. Edwards, L. F. Goule and H. L. Kreuder, New York. Western States, J. H. Caswell, Chicago, Ill., general adjuster; H. W. Clayton, Dayton, O., State agent for Ohio, Kentucky and West Virginia; Frank W. Armstrong, Indianapolis, Ind., State agent for Indiana; H. W. Lyman, Oskaloosa, Ia., State agent for Illinois, Iowa and Missouri; C. H. Lord, Minneapolis, Minn., State

agent for Minnesota, Wisconsin, Dakota and Montana; Edward E. Foster, Kalamazoo, Mich., State agent for Michigan; John R. Williams, Omaha, Neb., State agent for Colorado, Kansas, Nebraska, New Mexico and Wyoming. Southern States, W. E. Chapin, Richmond, Va. Pacific Coast States, Peter Outcault, San Francisco, Cal., special agent, for California, Oregon and Washington Territory. Company operates in all States and Territories except Arizona, Florida, Idaho, New Hampshire, Utah, Vermont.

GIRARD FIRE AND MARINE INSURANCE CO., Philadelphia.—William E. Rollo & Son, managers for Western States, Chicago, Ill.; Chas. M. Sloan, Mount Holly, N. J., general agent for New Jersey; Hutchinson & Mann, San Francisco, Cal., general agents for Pacific States; A. B. Gillett & Co., Hartford, Conn., general agents for New England States. Special jurisdiction of home office, Pennsylvania, Delaware, Maryland and New York. Special agents: Henry M. Gratz, Philadelphia, Pa.; J. B. Hall, Chicago, Ill. The company operates in California, Connecticut, Delaware, Illinois, Iowa, Indiana, Kansas, Maine, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, Ohio, Pennsylvania, Rhode Island, Wisconsin, Maryland, New York and Colorado.

GLENS FALLS INSURANCE CO., Glens Falls.—J. L. Whitlock, manager Western Department, 208 La Salle street, Chicago, West of Ohio and East of Rocky Mountains; Jacobs & Easton, general agents for California, 423 California street, San Francisco. Special jurisdiction of home office, the whole field. Special agents at headquarters and of each general agency: Home office, G. B. Greenslet, E. W. West, N. R. Gourley, special agent, G. W. Wyatt, Syracuse, N. Y. Western Department; D. D. Devin, special agent, Chicago, Ill., and F. W. Little, Pleasant Hill, Mo. Company operates in New York, New Jersey, Pennsylvania, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, Ohio, Virginia, South Carolina, Michigan, Indiana, Illinois, Wisconsin, Iowa, Kentucky, Kansas, Nebraska, Minnesota, Colorado and California.

GRAND RAPIDS FIRE INSURANCE CO., Grand Rapids, Mich.—Company operates in Michigan, Illinois, Minnesota, Missouri, Pennsylvania, Massachusetts and New York.

GRANITE STATE FIRE INSURANCE CO., Portsmouth, N. H.—Chas. A. Lauton, general agent for Pacific coast. Special agents, C. H. Wilkins, Portsmouth, N. H., Massachusetts, Rhode Island and Connecticut; Geo. E. Macomber, Maine and Vermont; J. O. Lee, 179 La Salle street, Chicago, Ill., all Western States.

HANOVER FIRE INSURANCE CO., New York city.—General and State agents: Alex. Stoddart, No. 34 Nassau street, New York city, general agent for Western, Southern and Pacific States. Thomas James, No. 40 Nassau street, New York city, general agent for Eastern and Middle States. Special jurisdiction of home office, New York and vicinity. Special agents, Chas. H. Hibbs, R. H. Wilson, Jas. S. White, No. 40 Nassau street, New York city, for home office; Geo. M. Elwood, Rochester, N. Y.; Charles B. Fowler, Salem, Mass.; W. M. Shoemaker, Wilkesbarre, Pa., for Eastern and Middle States. H. P. Gray, St. Louis, Mo.; John W. Maginn, St. Louis, Mo.; W. M. Monroe, Cincinnati, O.; C. E. Babcock, Lincoln, Neb.; Frank Ritchie, Indianapolis, Ind.; W. E. Page and E. R. Mulford, Minneapolis, Minn.; Wm. R. Foster, Grand Rapids, Mich.; J. O. Wright, Chicago, Ill., for the Western States. Wm. A. Cooke, Atlanta, Ga.; R. V. Manston, Memphis, Tenn., for the South. Cesar Bertheau and M. Raschen for the Pacific States. Company operates in all of the United States except New Hampshire, Vermont, Oregon, Florida and Nevada.

HARTFORD FIRE INSURANCE CO., Hartford.—G. F. Bissell, Chicago, Ill., manager of Western Department; Belden & Cofran, San Francisco, Cal., managers of Pacific Department, general agents and adjusters; Eastern and Middle States, J. H. Leighton, A. Newton Locke, J. S. Catanach, Frederic Samson, W. S. Dewey, Geo. S. A. Young; Southern States, J. W. Covington, Dallas, Tex.; Thos. Eggleston, Atlanta, Ga.; Canada, Wm. Henderson, Toronto. The company operates throughout the United States and Canada.

HEKLA FIRE INSURANCE CO., Madison.—Robert McCurdy, Madison, Wis., and Walter C. Leach, Minneapolis, special agents. The company operates in Wisconsin, Minnesota, Iowa, Illinois, Michigan, New York, Massachusetts, Nebraska and Missouri.

HIBERNIA INSURANCE CO. OF NEW ORLEANS, Louisiana.—John Naghten & Co., Chicago, general agents for Western Department, including Nebraska, Illinois, Michigan, Minnesota, Iowa and Indiana; Adams & Boyle, Little Rock, general agents for Arkansas; Angell & Rice, Galveston, general agents for Texas; Wm. Bull, St. Louis, for Missouri; J. C. Whitner & Co., Atlanta, Ga., for Georgia, Alabama, Florida, South Carolina, Kentucky and Tennessee; J. Wilder Atkinson, Wilmington, N. C., for North Carolina.

HOME INSURANCE CO., New York, N. Y.—Ducat & Lyon, Chicago, Ill., managers for Western Department, embracing Western States (except Ohio) and Territories of New Mexico and Wyoming; H. H. Walker, secretary Western Farm Department, Chicago, Ill.; Livingston Mims, Atlanta, Ga., manager for Southern Department, embracing South Carolina, Georgia, Alabama, Mississippi and Louisiana; A. E. Magill, San Francisco, Cal., general agent Pacific Department, embracing California, Nevada and Territories of Oregon, Washington, Utah, Idaho, Montana and Arizona; Wilmarth & Emerson, Boston, Mass., general agents for New England States; C. K. Francis, Philadelphia, Pa., general agent for New Jersey, Pennsylvania, Delaware, Maryland and District of Columbia; Louis S. Morgan, Syracuse, N. Y., State agent for New York; Henry B. Smith, special agent for Eastern New York; Sayres & McDonald, Urbana, O., State agents for Ohio and West Virginia; J. L. Wood, Dallas, Tex., State agent for Texas; W. B. Glasby, for Virginia and North Carolina. Company operates in all States and Territories except New Hampshire, Florida and Dakota.

HOME MUTUAL INSURANCE CO., San Francisco.—General and State agents: R. H. Magill, general agent at home office; D. B. Bush, manager Oregon branch, Portland; F. R. Wallace, Helena, Mon.; Cobb, Winne & Wilson, Denver; T. Y. Brown, New York. Territorial jurisdiction of each general agency: D. B. Bush, Oregon, Washington Territory and Southern Idaho; Cobb, Winne & Co., Colorado, Wyoming and New Mexico; F. R. Wallace, Montana; T. Y. Brown, New York city; J. H. Knauss, Ogden, Utah; L. B. Rogers, Salt Lake City, Utah. Special jurisdiction of home office, California. J. F. Houghton, president; Charles R. Story, secretary; R. H. Magill, general agent. The company operates in California, New York, Washington Territory, Oregon, Colorado, Utah, Wyoming, Idaho and Montana.

HOME, Omaha, Neb.—S H. Robb, Omaha; T. F. Allen, Grand Island; A. C. Hull, Hastings; N. G. Leroy, St. Paul.

INDIANA INSURANCE CO., Indianapolis, Ind.—McGilliard & Dark, general agents, Indianapolis,

Ind.; A. A. Heller, adjuster and special agent; Edwin Hill and C. S. Crary, special agents for Indiana only. Company operates in Indiana and writes surplus lines in other States.

INSURANCE CO. OF NORTH AMERICA, Philadelphia.—J. F. Downing, Erie, Pa., general agent for the Western States; C. C. Kimball, Hartford, manager for the New England States; C. R. Knowles, Albany, manager for New York State; Edward S. Gay, Atlanta, Ga., manager for the Southern States; T. A. Mitchell, San Francisco, manager for the Pacific coast. Special jurisdiction of home office, Pennsylvania, Delaware, Maryland, New Jersey, New York City, Long Island and Boston. The company operates in all the States and Territories except the States of Virginia, Mississippi, Florida and Oregon.

INSURANCE CO. OF THE STATE OF PENNSYLVANIA, Philadelphia.—C. C. Kimball, manager, and W. B. McCray, assistant manager, Hartford, Conn., for the New England States; R. S. Critchell, Chicago, manager for Western Department, embracing Illinois, Missouri, Ohio, Kentucky, Minnesota, Wisconsin, Michigan, Nebraska, Iowa and Colorado; B. Lockwood, New York, manager for New York city and vicinity. Special jurisdiction of home office, Pennsylvania, New York, Maryland and California. The company operates in New England States, New York, Pennsylvania, Maryland, Ohio, Illinois, Michigan, Wisconsin, Missouri, Kentucky, California, Minnesota, Nebraska, Iowa and Colorado.

JERSEY CITY INSURANCE CO.—R. C. Albright, general agent; H. C. Long, special agent; Minnesota, Col. W. B. McCord, Minneapolis; New York and Pennsylvania, Col. C. L. Stowell, Rochester, N. Y.; Wisconsin, Ohio, Illinois, Iowa and Nebraska, Messrs. Pellett & Hunter, Chicago, Ill.; Rhode Island, George A. Millay, Taunton, Mass.; Thomas L. O'Brien, Boston (Mass.) district.

KNOXVILLE, FIRE INS. CO., Knoxville, Tenn. J. D. Bodman, Knoxville, Tenn., special agent for Tennessee, Alabama and South Carolina.

LIBERTY, New York.—W. T. Blackwell, special agent for New Jersey, Pennsylvania, District of Columbia, Maryland and Delaware; Henry F. Blackwell, New England; George N. Betts, metropolitan district; William A. Holman, New York State; C. T. Baird, Kentucky and Tennessee; C. M. Guinard, Texas; Rolla V. Watt, general agent Pacific coast; Chas. E. Van Voorhis, Western general agent. George P. Edgar, superintendent of agencies.

MECHANICS AND TRADERS, New Orleans.—F. A. McCarroll, Alabama and Tennessee; N. D. Coleman, California; L. B. Leigh, Arkansas. Company operates in above named States and in Illinois, Missouri, Arkansas and Louisiana, which are under the jurisdiction of the home office.

MERCANTILE FIRE AND MARINE INSURANCE CO., Boston.—R. W. Hosmer & Co., Chicago, general agents for Western States; H. W. Brown, Philadelphia, for Southeastern States; C. L. Stowell, Rochester, N. Y., manager New York State. Company operates in Massachusetts, New York, Pennsylvania, Maryland, District of Columbia, Illinois, Michigan, Wisconsin, Kentucky, Minnesota, Iowa, Nebraska, Ohio and Missouri.

"THE MERCHANTS" INSURANCE CO., Newark. —Thomas C. Parsons, Cleveland, O., general agent for Ohio and Michigan; Frank D. Rogers, Chicago, in charge of Western Department, including Illinois, Indiana, Iowa, Wisconsin, Minnesota, Missouri, Kansas, Nebraska; J. C. Whitner & Co., Atlanta, general agents for South Carolina, Georgia, Tennessee, Alabama, North Carolina and New Orleans, La.; Jacobs & Easton, San Francisco, general agents for the Pacific coast. Special jurisdiction of home office, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, Kentucky, Colorado, Wyoming and New Mexico. Special agents: Edward C. North, New England States, Boston, Mass.; H. Freeman Neefus, New York, Delaware and District of Columbia; Fred. Theis, Jr., Pennsylvania; Joseph O. Nichols, New Jersey; O. A. Forbes, Ohio and Michigan, Parson's Department; W. H. Crandall, Western Department. The company operates in Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, Ohio, Indiana, Michigan, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Kansas, Nebraska, Colorado, Kentucky, South and North Carolina, Georgia, Alabama, Tennessee, Louisiana, California, Wyoming, New Mexico and Pacific coast.

MERCHANTS INSURANCE CO. IN PROVIDENCE, Providence.—Wagner & Taylor, 138 South Fourth streets, Philadelphia, Pa., State agents for Pennsylvania; R. M. Buckman, Chicago, Ill., general agent for Central and Western States. Special jurisdiction of home office, New England, Middle States (except Pennsylvania), Maryland and District of Columbia. Arthur S. Burrington, special agent at home office. The company operates in all of New England (except New Hampshire) and New York, Pennsylvania, Maryland, District of Columbia, Kentucky, Ohio, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri and Nebraska.

MICHIGAN FIRE AND MARINE, Detroit, Mich.—W. J. Weir, L. C. Fletcher; Ohio, Indiana, Kentucky and Pennsylvania, T. M. Luce; Illinois, Minnesota, Wisconsin, Iowa, Missouri, N. A. Bloom; Colorado, New Mexico and Wyoming, Packard, Wilson & Piper, general agents; California, Okell & Wooley, general agents; Massachusetts, Geo. H. Binney, special agent; Indiana, Illinois, Wisconsin, Minnesota, Missouri, Kentucky, Iowa, Colorado, Massachusetts, Kansas, Nebraska, and California, same as last year; Wyoming and New Mexico added. John Hall, Missouri, Arkansas and Texas.

MILWAUKEE MECHANICS INSURANCE CO., Milwaukee.—T. Y. Brown, 34 Pine street, New York, N. Y., general agent for New York, Connecticut, Massachusetts, Rhode Island New Jersey and Maryland; H. A. Morgan, Upper Alton, Ill., State agent for Illinois, Kentucky, Indiana; Lucius E. Parsons, Chardon, O., State agent for Ohio and Michigan; F. H. Tower, Milwaukee, Wis., State agent for Iowa and Minnesota; S. L. Long, Rich Hill, Mo., State agent for Missouri, Kansas, Nebraska. Special jurisdiction of home office, Wisconsin. Special agents, Theo. L. Spangenberg, Bunker Hill, Ill., for Illinois; J. M. Adams, Sigourney, Ia., for Iowa; Geo. B. Walton for Eastern Department. Company operates in Wisconsin, Illinois, Michigan, Indiana, Ohio, Kentucky, Missouri, Kansas, Colorado, Nebraska, Iowa, Minnesota, New York, Connecticut, Massachusetts, Maryland, Rhode Island, New Jersey. E. S. Rich, Denver, Col., special agent for Colorado.

MISSISSIPPI HOME, Vicksburg.—Marshall J. Wellborn, for Mississippi.

MUTUAL FIRE INSURANCE CO. OF KENTUCKY, Newport, Covington and Louisville, Ky.—W. C. Brewer, Western Kentucky; W. E. Golden, Eastern Kentucky.

NATIONAL FIRE INSURANCE CO., Hartford, Conn.—Fred. S. James, Chicago, general agent Western Department; Geo. W. Blossom, assistant general agent, office 174 La Salle street, Chicago, Ill. Special agents: J. M. Wallace, Ohio,

Tennessee and Kentucky; W. A. Lyon, Indiana and Illinois; Samuel H. Row, Michigan; R. E. Daniel, Minnesota; W. H. Snider, Iowa, Nebraska and Missouri; H. E. Whitney, Nebraska and Iowa; Theo. Gardner, Kansas; George D. Dornin, San Francisco, manager Pacific department; William Sexton, assistant manager, office 214 Sansome street, San Francisco, Cal.

NEBRASKA AND IOWA, Omaha.—D. B. Welpton, adjuster. Special agents for Nebraska: G. C. Campbell, S. S. Welpton and J. W. Ellison.

NEPTUNE FIRE AND MARINE INSURANCE CO., Boston.—No general or special agents. The company operates by local agencies. New York city, N. Y., Weed & Kennedy; Chicago, Ill., Geo. C. Clarke & Co., St. Louis, Mo., Wm. H. Markham & Son; Philadelphia, Pa., Charles Platt, Jr.; Portland, Me., Warren Sparrow; Rose M. Wickham, Newark, N. J., State agent for New Jersey.

NEW HAMPSHIRE FIRE INSURANCE CO., Manchester.—Special agent for home office, embracing New England States, Frank A. Colley; for New Hampshire, Frank W. Sargeant; for Middle States, embracing New York, New Jersey, Maryland, Pennsylvania and Maryland, Henry Norden, Rochester, N. Y.; for Ohio, Wisconsin, Illinois, Indiana, Kentucky and Michigan, H. M. Russell, Chicago, Ill.; for Iowa, Minnesota, Nebraska, Missouri, Kansas and Colorado, Frederick N. Lee, Omaha, Neb.; for Cook county, Ill., E. D. Kinney, Chicago; for California and Pacific coast, Jacobs & Easton, San Francisco, Cal. The company operates in Maine, New Hampshire, Rhode Island, Connecticut, Massachusetts, New York, Pennsylvania, Maryland New Jersey, Ohio, Michigan, Illinois, Indiana, Kentucky, Missouri, Kansas, Iowa, Minnesota, Wisconsin, Nebraska, Colorado, California, Vermont, Delaware and District of Columbia.

NEW ORLEANS INSURANCE ASSOCIATION, New Orleans.—W. M. Gillaspie, Jackson, general agent for Mississippi; Beers, Kenison & Co., Galveston, general agents for Texas; Adams & Boyle, Little Rock, general agents for Arkansas. Special jurisdiction of home office, Louisiana and all parts not included in above agency fields. The company operates in Arkansas, Mississippi, Texas and Louisiana.

NEW ORLEANS INSURANCE CO., New Orleans.—No State agents except Marburge & Tabor of Shreveport, La., agents for North Louisiana. The company operates only in Louisiana.

NEW YORK BOWERY FIRE INSURANCE CO., New York.—R. H. Kerr, special agent for Illinois, Minnesota and Wisconsin; B. B. Law, special agent for Ohio, Indiana, Kentucky and Michigan; A. P. Espenchers, special agent for Missouri, Kansas and Iowa; H. Gilbert Hart and Everett J. Carlisle, special agents for New York State; George W. Goodsell, special agent for New England; Edward Van Houton, special agent for New Jersey and Pennsylvania; J. Frank Patterson, superintendent of agencies.

NEW YORK UNDERWRITERS AGENCY, New York.—Alexander Stoddart, general agent; Edward Swain, John H. Stoddart, assistant general agents. Special agents: W. M. Monroe, H. P. Gray, W. E. Page, E. R. Mulford, Wm. R. Foster, Frank Ritchie, C. E. Babcock, John W. Maginn, J. O. Wright, for the Western Department; W. A. Cooke, R. V. Manston, for the Southern Department. [The New York Underwriters Agency is an agency combination of the Hanover and Citizens companies.]

NEWARK FIRE INSURANCE CO., Newark.—T. C. Parsons, Cleveland, O., general agent for Ohio and Michigan. The company operates in Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Illinois, Missouri, Iowa, Wisconsin, Minnesota and Michigan.

NIAGARA FIRE INSURANCE CO., New York.—I. S. Blackwelder, Chicago, Ill., manager of Western Department; Geo. A. Holloway, assistant manager of Western Department, embracing Colorado, Dakota, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, Ohio, Tennessee, Utah, West Virginia, Wisconsin and Wyoming; John Tenney, general agent for Pennsylvania, Delaware, Maryland and District of Columbia; George W. Dewey, special agent for North Carolina, South Carolina, Georgia, Florida, Alabama and Virginia; J. George Stauffer, Dallas, Texas, special agent for Texas, Louisiana and Arkansas; N. A. McNeil, State agent for Connecticut; Speyer & Herold, San Francisco, Cal., managers of Pacific Department, including California, Nevada, Oregon, Arizona, Idaho and Washington; Henry R. Turner, Boston, Mass., general agent for New England States; A. P. Howes, Utica, N. Y., general agent for New York State. Special jurisdiction of home office, Middle, Southern and Eastern States. Special agents: Charles Selvage, Richard C. Christopher, Jas. T. Howell, for New York and New Jersey; C. A. Van Anden, S. J. Wilson, P. R. Goodrich, W. O. Chamberlin, W. C. Phipps, L. S. McMillan, B. G. Stark, J. B. Singleton, for Western Department.

NORTH AMERICAN INSURANCE CO., Boston.—Ed. E. Potter, San Francisco, Cal., general agent for Pacific coast. Special jurisdiction of home office, the whole field except Pacific coast. The company operates in Massachusetts, New York, Pennsylvania, Maryland, Ohio, Rhode Island, Missouri, Minnesota, Michigan, Wisconsin, California, Washington Territory, Colorado, Nebraska, Maine and Vermont.

NORTHWESTERN NATIONAL INSURANCE CO., Milwaukee.—Special agents at home office: Geo. W. Russel, for Michigan, Ohio, Indiana, Kentucky and Tennessee; Jos. Hainsworth, for Iowa and Illinois; J. D. McCune, for Missouri, Kansas and Nebraska; Cornelius Wheeler, for Wisconsin, Minnesota and Dakota. Company operates in Wisconsin, Illinois, Michigan, Minnesota, Iowa, Ohio, Indiana, New York, Missouri, Kentucky, Massachusetts, Pennsylvania, Connecticut, Maryland, Kansas, Nebraska, Maine, California, Tennessee, Colorado, Dakota, Rhode Island and District of Columbia.

OAKLAND HOME, Oakland, Cal.—T. E. Griffith, Kansas City, Mo., Kansas and Missouri; W. L. Fairbrother, Lincoln, Neb., Nebraska and Iowa; D. A. Spencer, Oakland, Cal., California, Oregon, Idaho and Montana; H. W. Cole, superintendent of Agencies, Oakland, Cal.

OHIO INSURANCE CO., Dayton, O.—John Hoover, special agent at home office. Company operates in Ohio and Michigan.

OHIO FARMERS INSURANCE CO., Le Roy, O.—John H. Beecher, Cleveland, O, general agent for Northern Ohio; Jas. A. McCoy, Leroy, O., general agent for Southern Ohio; E. A. Hough, Jackson, Mich., Manager for Michigan; O. S. Wells, general agent for Indiana; M. L. Benham, special agent at home office; E. M. Condit, Chicago., Ill., No. 208 La Salle street, manager for Iowa, Illinois, Wisconsin and Minnesota. Special jurisdiction of home office, Ohio. Company operates in Ohio, Indiana, Michigan, Iowa, Illinois, Wisconsin and Minnesota.

OREGON FIRE AND MARINE INSURANCE COMPANY.—Elliott Habersham for Oregon, Washington and Idaho.

ORIENT INSURANCE Co., Hartford.—Byron W. French, Chicago, Ill., general agent; Charles B. French, assistant general agent Western Department; George F. Dornin, San Francisco, Cal., manager Pacific Department; Dargan & Trezevant, Dallas, Tex., general agents Southwestern Department. Home office and Eastern Department cover Eastern States, Middle States, Maryland, District of Columbia, South Carolina, Georgia, Florida and Alabama; Western Department covers Western States and Territories, Kentucky and Tennessee; Pacific Department covers Pacific slope west of Rocky Mountains and Sandwich Islands; Southwestern Department covers Texas, Arkansas and Northern Louisiana. Special agents; Alfred Kemp, Hartford, Conn.; S. E. Locke, Syracuse, N. Y.; Sullivan S. Child, Harrisburg, Pa.; Horace B. Clapp, Boston, Mass.; Western Department, J. H. Stevison, F. J. McEntee, Ralph Crable, C. L. Kingsley, A. M. Hinsdale, J. F. McSween; Pacific Department, William Sexton, assistant manager. The company operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Delaware, Maryland, District of Columbia, Pennsylvania, Ohio, Indiana, Illinois, Michigan, Wisconsin, Kentucky, Minnesota, Iowa, Missouri, Kansas, Dakota, Nebraska, Colorado, Montana, Wyoming, California, Utah, Washington Territory, New Mexico, Arizona, Idaho, Nevada and Sandwich Islands.

PACIFIC INSURANCE Co., New York.—G. W. Goodsell, special agent at Bridgeport, Conn. Company operates in California, Eastern, Western, Middle States and South Carolina.

PENNSYLVANIA FIRE, Philadelphia, Pa—.J. F. Downing, manager of the Western Department; George Talcott, assistant manager, Erie, Pa.; L. J. Bonar, State agent, Mansfield, O., Alexander L. Metzel, special agent, Mansfield, O.; J. A. Kelsey, State agent, Indianapolis, Ind.; D. W. Burrows, State agent, Chicago, Ill.; J. H. Lenehan, special agent, Chicago, Ill.; Chas. H. Barry, State agent, Detroit, Mich.; J. H. Warner, State agent, Milwaukee, Wis.; J. C. Johnston, State agent, Louisville, Ky., for Kentucky and Tennessee; H. C. Alverson, State agent, Des Moines, Ia.; J. N. Coudray, State agent, St. Louis, Mo.; J. M. Richards, State agent for Kansas, Nebraska and Southern Dakota, Omaha, Neb.; J. C. Meyers, State agent for Minnesota and Northern Dakota, Minneapolis, Minn.; M. V. B. Benson, State agent for Colorado, Wyoming and New Mexico, Pueblo, Col.; Scull & Bradley, Boston, Mass., managers for New England States; George P. Field, general agent, Boston, Mass.; Stephen E. Barton, Boston, Mass., special agent for Maine, Vermont, Massachusetts and Rhode Island, and Howard S. Wheelock, Boston, Mass., special agent for Connecticut; J. J. Downey, Boston, Mass., special agent for Maine, Vermont, Massachusetts and Rhode Island; Charles R. Knowles, Albany, N. Y., manager of New York State agency; F. W. Jenness, general agent, Albany; John E. Scotland, Albany, special agent for Eastern New York; M. O. Dennis, Batavia, N. Y., special agent for Western New York; Frame & Shade, New York agents for Metropolitan District; Charles P. Frame, New York, general agent for Northern New Jersey; Richard R. Miller, Camden, N. J., general agent for New Jersey; Thompson, Derr & Bro., Wilkesbarre, Pa., State agents for Pennsylvania; W. M. Shoemaker, Wilkesbarre, Pa., special agent; William L. Jones, agent, Pittsburgh, Pa.; E. J. Richardson & Sons, agents, Baltimore, Md.; Brown, Craig & Co., San Francisco, Cal., managers Pacific coast; Frank C. Case, St. Louis, Mo., manager for States of Texas and Arkansas; F. H. McElhone, special agent, St. Louis, Mo.

PEOPLES FIRE INSURANCE Co., Manchester, N. H.—H. F. Whitney, special agent for Massachusetts, Rhode Island, Connecticut and New York; Holland & Pratt, St. Louis, Mo., general agents for Western Department, including Colorado, Missouri, Kansas, Southern Illinois, Ohio, Indiana, Kentucky and Wisconsin; H. J. Straight & Co., Chicago, Ill., general agents for Northwestern Department, including Dakota, Northern Illinois, Minnesota, Michigan, Iowa and Nebraska. Special jurisdiction of home office, New Hampshire, Vermont, New Jersey, Maryland, Maine and Pennsylvania. Special agents: F. H. Rollins, Northwestern Department; W. Henry Holland, Western Department. Company operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Kentucky, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska; Ohio, Wisconsin, California, Colorado and Dakota.

PETERSBURG SAVINGS AND INSURANCE Co., Petersburg, Va.—State agents: Edward W. Butcher, W. H. Scott and W. A. Witherspoon.

PHENIX, Brooklyn.—T. R. Burch, Chicago, Ill., general agent for the Western States and Territories, and Tennessee, Louisiana, Texas, Mississippi and Arkansas; Jonathan W. Barley, general agent, Eastern and Middle States, at New York office; H. C. Stockdell, general agent of Southeastern Department, Atlanta, Ga. Special jurisdiction of home office, Metropolitan District; D. Ostrander, general adjuster. Special agents: Judge W. H. England, Kansas City, Mo.; C. H. Colby, Denver, Col.; J. W. O'Brien, Grand Haven, Mich.; George Bailey, Topeka, Kan.; R. B. Moore, Cambridge, O.; J. Irving Riddle, Terre Haute, Ind.; H. M. Street, Meridian, Miss.; J. T. Murphy, Dallas, Tex.; George Banta, Menasha, Wis.; Otto E. Greeley, Minneapolis, Minn.; A. A. Clark, Des Moines, Ia.; Samuel J. Johnson, Minneapolis, Minn.; L. S. Hazen, Huron, Mich.; H. B. Coryell, Omaha, Neb. N. C. Crosby and J. B. Cornish, special agents for New England; J. M. Hodges, New York State; J. W. Stephens, New Jersey and Long Island; A. N. Stewart and J. T. Ryan for Pennsylvania, Delaware, Maryland and District of Columbia; L. C. Camp for Ontario; S. Y. Tupper, Charleston, S. C., for West Virginia, Virginia, North and South Carolina; Charles E. Dox, Atlanta, Ga., for Georgia, Alabama and Florida.

PHŒNIX INSURANCE Co., Hartford, Conn.—H. M. Magill, Cincinnati, O., general agent for Western Department, embracing Western, Northwestern and Southwestern States and Territories; Theo. F. Spear, Cincinnati, O., assistant general agent for Western Department; A. E. Magill, San Francisco, Cal., general agent Pacific Department. Special jurisdiction of home office, New England, Middle and Southern States. General agent: W. C. Goodrich, Philadelphia, Pa. Special agents: Wm. P. Lamb, Rochester, N. Y.; Geo. W. Hinkley, Boston, Mass.; J. M. Carothers, Syracuse, N. Y.; John B. Knox, Hartford, Conn.; J. S. Raine, Atlanta, Ga.; Edward Milligan, Philadelphia, Pa. Company operates in all States except Virginia.

PIERRE F. & M., Pierre, Dak.—J. M. King, South Dakota; George W. Brong, North Dakota; Geo. W. Pierce, Central Dakota.

PLANTERS AND MERCHANTS, Mobile, Ala.—Henry Goldthwaite, Mobile, Ala., special agent in Alabama; began work May 1, 1888.

PROVIDENCE-WASHINGTON INSURANCE Co., Providence, R. I.—Holger de Roode, Chicago, Ill., manager for Ohio, Illinois, Kentucky, Missouri, Iowa, Minnesota, Wisconsin, Michigan and West Virginia. Packard, Wilson & Piper, Denver, Col., general agents for Colorado, Kansas, Nebraska, New Mexico and Wyoming; J. H. Norton, Jack-

sonville, Fla., general agent for Florida, Tennessee, North Carolina, South Carolina and Alabama. Special jurisdiction of home office, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, District of Columbia, Delaware, Louisiana. Special agents: E. L. Watson, Providence, R. I., for New England; Harold E. Gillingham, Philadelphia, and C. M. Slocun, Newtonville, Mass., for NewJersey, Pennsylvania, Delaware and Maryland; F. E. Norton, Syracuse, N. Y., for New York State; Samuel Gillespie, J. G. Milligan, E, W. Dreber, Chicago, Ill., for Western Department; F. W. Williams for Southern Department. Company operates in West Virginia, Kansas, Nebraska, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, North Carolina, Tennessee, South Carolina, Florida, Alabama, Louisiana, Ohio, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Illinois, Kentucky, Colorado, New Mexico, Wyoming, California, Oregon, Idaho, Arizona, Montana, Utah and Washington.

RHODE ISLAND UNDERWRITERS ASSOCIATION, Providence.—Fred. W. Arnold, manager, Providence, R. I.; R. M. Buckman, 169 La Salle street, Chicago, Ill. general agent; J. J. Hayes, special agent, 169 La Salle street, Chicago, Ill. The association is an agency combination of the Equitable and Merchants Insurance Companies of Providence, for transaction of business in Western States. The association operates in Ohio, Illinois, Michigan, Iowa, Minnesota, Wisconsin, Missouri and Kentucky.

ROCHESTER GERMAN INSURANCE CO., Rochester, N. Y.—T. T. Hay, Raleigh, general agent for Southern Department, including North Carolina, South Carolina and Georgia; O. C. Kemp, Chicago, general agent for Western Department, including Illinois, Iowa, Indiana, Michigan, Minnesota, Wisconsin, Ohio, Missouri, Nebraska, Kentucky and Kansas. Special jurisdiction of home office, New York, Pennsylvania, Connecticut, Massachusetts, Maine, Virginia and Maryland. Special agents at home office: J. F. Camp, L. E. Loewenguth and Chas. G. Miller. The company operates in New York, Pennsylvania, Connecticut, Massachusetts, Maine, Illinois, Iowa, Indiana, Michigan, Minnesota, Wisconsin, Ohio, Missouri, Nebraska, Maryland, Kansas,. Kentucky, North Carolina, South Carolina, Georgia and Virginia.

ROCKFORD, Rockford, Ill.—Special agents: Richard Jackson, James Dolan, W. F. Brown, John D. Turner and F. T. M. Wenie. The company operates in Illinois, Wisconsin, Iowa, Kansas, Nebraska, Missouri and Minnesota.

SECURITY INSURANCE CO., New Haven.—General agents: Thompson, Derr & Bro., Wilkesbarre, Pa., State agents for Pennsylvania; Packard, Wilson & Piper, Denver, general agents for Colorado, Kansas and Nebraska; Thomas C. Parsons, Cleveland, general agent for Ohio and Michigan; Charles E. Sheldon, Rockford, Ill., general agent for Illinois, Iowa and Wisconsin; U. B. Wilson, San Francisco, general agent for Pacific Coast. Special agents: A. Martin, Kansas and Nebraska; W. M. Shoemaker, Wilkesbarre, Pa. Company operates in Maine, Nebraska, Tennessee, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, Ohio, Kentucky, Illinois, Missouri, Kansas, Michigan, Wisconsin, Minnesota, Colorado, California, District of Columbia, Montana, Utah, Washington Territory, Iowa and Louisiana.

SOUTHERN CALIFORNIA INSURANCE CO., Los Angeles, Cal.—H. M. D. Spencer for Southern California, A. B. Vogel for Central and Northern California.

SPRING GARDEN INSURANCE CO., Philadelphia.—Thompson Derr & Bro., Wilkesbarre, Pa., district agents for Northern and Northeastern Pennsylvania; Chas. E. Macullar, Boston, Mass, for a portion of New England; H. P. Hitchcock, Akron, O., for Ohio, Indiana and Michigan. Company operates in Pennsylvania, New York, Delaware, Maryland, Massachusetts, Rhode Island, Connecticut, Ohio, Indiana, Michigan, Illinois, Wisconsin, Minnesota, Missouri, Kansas, Nebraska and District of Columbia.

SPRINGFIELD FIRE AND MARINE INSURANCE CO., Springfield.—A. J. Harding, manager, and A. F. Dean, assistant manager, of Western Department, Chicago, Ill.; Benj. Vernor, Detroit, Mich., general agent; John J. Babcock, Binghamton, N. Y., general agent. Special agents: W. J. Mackay, Niagara Falls, N. Y.; Geo. W. Adams, Meadville, Pa.; Prentiss Loring, Portland, Me.; J. B. Ezell, Columbia, S. C.; B. R. Stillman, Springfield, Mass., general agent. Other special agents: J. H. Hellekson, Indiana; E. G. Carlisle, Illinois; H. P. Hubbell, Minnesota; W. L. King, Dakota; C.W. Fracker, Iowa; N. S. Harding, Nebraska; W. Fulton, general adjuster; Wm. Drumhiller, Kansas; T. W. Collins, Missouri; W. A. Childurs, Texas and Arkansas; W. H. Lininger, Kansas; H. E. Pitkin, Wisconsin; C. L. French, Illinois; Charles G. Wade, Colorado. Company operates in all States.

STANDARD FIRE INSURANCE CO., Kansas City, Mo.—B. F. Hecker and H. F. Woodward special agents.

ST. PAUL FIRE AND MARINE INSURANCE CO., St. Paul, Minn.—General agents: Benj. Marot, Dayton, O., for Ohio, Kentucky, Michigan, West Virginia, Pennsylvania and New York; Texas, S. O. Cotton & Bro., Houston, Tex.; Colorado and New Mexico, Cobb, Winne & Wilson, Denver, Col.; Hutchinson & Mann, San Francisco, for California; A. Dumont, Mobile, Ala., for Alabama and Florida; Thos. H. Houghton, Charlotte, N. C., for North Carolina; Geo. O. Carpenter & Son, Boston, for Massachusetts; John M. Whiton, New York city, for New York city and vicinity and New Jersey. Special jurisdiction of home office: Minnesota, Dakota, Wisconsin, Illinois, Iowa, Kansas, Missouri, Nebraska, Montana, Wyoming, Washington Territory, Utah, Louisiana and Arkansas. Special agents: A. W. Perry, for Minnesota; W. C. Bredenhagen, for Minnesota; George C. Mott, for Dakota; John McClure, Wisconsin, at St. Paul; Thos. L. Maitland, Chicago, for Illinois and Iowa; C. R. Virgin, York, Neb., for Nebraska, Kansas and Missouri. Company operates in Alabama. Arkansas, California, Colorado, Dakota, Florida, Illinois, Indiana, Iowa, Kentucky, Kansas, Louisiana, Michigan, Massachusetts, Minnesota, Missouri, Montana Territory, Maryland, Nebraska, New York, New Jersey, New Mexico, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, West Virginia, Utah, Wisconsin, Wyoming and Washington Territory.

STATE INSURANCE CO., Des Moines, Iowa.—Special agents, Joel P. Davis, Des Moines, Ia.; J. A. Smith, Des Moines, Ia.; J. N. Corbet, Des Moines, Ia.; L. H. Waterbury, Charles City, Ia. State agents, W. W. Maish, Denver, Col; J. W. Going, Salina, Kan.; C. E. Tebbetts, Fremont, Neb.; E. L. Mantor, Anoka, Minn.; C. F. Hardy Sioux City, Dakota. Adjusters, W. M. Black, Fairfield, Ia.; W. A. Williams and A. M. Walker, Des Moines, Ia. Company operates in Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado and Dakota.

ST. PAUL GERMAN INSURANCE CO., St. Paul, Minn.—W. C. Bredenhagen, General Manager. Company operates in Minnesota and Dakota.

SUN INSURANCE CO., San Francisco.—Special agent, B. C. Dick. The company operates in New

York, Pennsylvania, Ohio, Michigan, Indiana, Kentucky, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Nebraska, Colorado, Texas, Montana Territory, Wyoming, Idaho, Utah, Nevada, Washington Territory, Oregon and California.

SYNDICATE INSURANCE CO., Minneapolis.—N. S. Head, special agent. The company operates in Minnesota, Illinois, Dakota, Nebraska, Iowa, Colorado, Utah, California, Montana and Wisconsin.

TEUTONIA FIRE AND MARINE INSURANCE CO., Dayton, O.—Special agents, George Neibert and J. W. Reams. Special jurisdiction of home office, Ohio, Indiana, Michigan and West Virginia. The company operates in Ohio, Indiana, Michigan and West Virginia.

TRADERS INSURANCE CO., Chicago.—Judd & Parsons, Holyoke, Mass., general agents for New England; Cobb, Winne & Co., Denver, Col., general agents for Colorado, Wyoming, New Mexico, Utah, Montana, Idaho, Western Nebraska and Dakota west of Missouri River. W. F. Blood, Oakland, Cal., general agent for California. Special jurisdiction of home office, all territory not covered by above, Wyoming and Colorado. Special agents: C. C. Judd, Holyoke, Mass., for New York State, except Metropolitan District; Chas. E. Lemon, Richmond, Ind., for Indiana and Kentucky; J. C. Dietz, Chicago, Ill., for Iowa and Minnesota; H. S. Seage, Lansing, Mich., for Michigan; W. M. Gregory, Topeka, Kan., for Kansas and Eastern Nebraska; E. S. McBride, Madison, Wis., for Wisconsin; J. M. Swager, Warren, O., for Ohio; J. J. Berne, general adjuster at large, Chicago. Company operates in California, Connecticut, Colorado, Dakota, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Missouri, Montana, Maryland, Nebraska, New York, Ohio, Rhode Island, Wisconsin, Wyoming, Utah and New Mexico.

UNION INSURANCE CO., Philadelphia.—General agents, Jacobs & Easton, San Francisco, Cal., for California; Frank A. Colley, Boston, Mass., for New England Department, including Massachusets, Connecticut, Rhode Island and Maine; W. D. Bradshaw, Chicago, for Western Department, including Illinois, Iowa, Missouri, Minnesota and Wisconsin; J. P. Vance, Cincinnati, O., for Central Department; embracing Ohio, Kentucky and Michigan; C. N. Grover, Philadelphia, Pa., for Home Department, comprising Pennsylvania, New Jersey, Delaware; Maryland and District of Columbia. Special jurisdiction of home office, Maine to California; all business reported direct to home office. Company operates in all the above-mentioned States, and does a marine business in Louisiana, Texas, New York and Tennesee.

UNION INSURANCE CO., San Francisco.—Roosevelt & Boughton, general agents Eastern Department, 44 Pine street, New York, embracing States of New York. Pennsylvania, Maryland, Connecticut, Massachusetts, New Jersey, Rhode Island, Delaware, District of Columbia and West Virginia; Thomas & W. A. Goodman, general agents Western Department, 142 La Salle street, Chicago, embracing Iowa, Minnesota, Missouri, Wisconsin, Ohio, Indiana, Illinois, Kentucky, Tennessee, Michigan and Dakota Territory. Frith & Zollars, general agents for Kansas, Nebraska, Colorado, Wyoming Territory and New Mexico; J. S. Reed, general agent for Oregon and Washington Territory; H. Anderson, Salt Lake City, general agent for Utah; Trezevant & Cochran, Dallas, Texas, general agents for Texas and Arkansas. Special jurisdiction of home office, California, Nevada, Arizona, British Columbia, Mexico, Hawaiian Islands, Alaska, Montana, China, Japan and Australia. Special agents at headquarters, Whitney Palache, E. Niles, Geo. F. Ashton, S. A. Eldridge, Wm. Henderson, Geo. T. Boehn, J. Adler. The company operates in all States except Virginia, North Carolina, South Carolina, Georgia, Mississippi, Alabama, Florida and Louisiana.

UNITED FIREMENS INSURANCE CO., Philadelphia.—Special jurisdiction of home office, all agencies. Special agents, Harry A. Knabe, Philadelphia; Cecil A. Hall, Chicago. The company operates in Maine, Rhode Island, Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Iowa, Ohio, Indiana, Illinois, Michigan, Minnesota, Missouri, Kentucky and the District of Columbia.

VIRGINIA FIRE AND MARINE INSURANCE CO., Richmond, Va.—General and State agents: T. T. Hay, Raleigh, N. C., general agent for the State of North Carolina; J. R. Triplett, St. Louis, Mo., general agent for Missouri; O. W. Barrett, Chicago, Ill., general agent for Chicago and Illinois; Charles K. Youngman, Philadelphia, Pa., general agent for Pennsylvania; A. S. Pratt & Sons, Washington, D. C., general agents for Washington, D. C. Special jurisdiction of home office, State of Virginia. The company operates in Virginia, North Carolina, Missouri, Illinois, Pennsylvania and District of Columbia.

WESTCHESTER FIRE INSURANCE CO., New York.—Wm. H. Van Every, Troy, N. Y., general agent; M. O. Brown, Chicago, Ill., general agent Western Department, embracing all the Western States; A. C. Donnell, San Francisco, Cal., general agent for Pacific coast; special jurisdiction of home office, all the territory except that embraced in Western Department. Special agents, Western Department: J. N. Reynolds, Chicago, Ill.; H. C. Keller, Leavenworth, Kan.; S. M. Miller, Lansing, Mich.; H. B. Hobbins, Madison, Wis. The company operates in Maine, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, South Carolina, Georgia, Ohio, Indiana, Illinois, Michigan, Kentucky, Tennessee, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, Colorado and California.

WESTERN ASSURANCE CO., Toronto.—J. J. Kenny, Toronto, Manager; Geo. O. Carpenter & Son, Boston, Mass., general managers for New England States; E. J. Knowles, Albany, N. Y., general agent for New York State, except New York city and Buffalo; Jas. A. Jones, Detroit, Mich., general agent for Michigan; Geo. W. Hayes, Milwaukee, Wis., general agent for Wisconsin, Minnesota, Iowa, Northern Illinois, Nebraska and Dakota; L. M. Tucker & Co., Columbus, Miss., general agents for Mississippi, Alabama, Louisiana, South Carolina, Georgia and Florida; Cobb, Winne & Wilson, general agents for Colorado, New Mexico and Wyoming Territory; Swett & Jones, managers for Pacific slope. Ohio, Kentucky, Tennessee, West Virginia, Indiana, Southern Illinois, Missouri, Kansas, Pennsylvania, New Jersey, Delaware, Maryland, Virginia, North Carolina, Texas, District of Columbia and Arkansas report direct to home office. A. W. Dodd, Toronto, superintendent of agencies; J. D. Moore, Baltimore, special agent for Maryland, Virginia, North Carolina, Kentucky, Tennessee and West Virginia; J. M. Biggert, Pittsburgh, Pa., special agent for Pennsylvania and Ohio; I. M. Jones, Indianapolis, special agent, for Indiana, Southern Illinois, Kansas and Missouri; George J. Dexter, special agent Texas and Arkansas, Dallas, Tex. Company operates in all States and Territories except New Hampshire, Mexico and Oregon.

WESTERN INSURANCE CO., Pittsburgh.—Special direction of secretary of company over whole field.

Company operates only in large cities, Chas. P. Frame of New York being special agent for New York and Massachusetts, with exception of Buffalo and Boston; also operates in Baltimore, Washington city, Philadelphia, Scranton, Detroit, Cleveland, Columbus, Dayton, Cincinnati, Chicago, St. Louis, Minneapolis and St. Paul.

WESTERN HOME INSURANCE CO., Sioux City, Ia.—J. H. McKowan, Topeka, Kan., special agent for Southern Nebraska and Missouri; Geo. L. White, Oskaloosa, Ia., special agent for Southern Iowa; A. Anthony, Sioux City, special agent for Northern Nebraska, Northern Iowa and Southern Minnesota; T. C. Griffith, Mitchell, D. T., special agent for Dakota and Northern Minnesota; Clifford E. Angell, Galveston, Tex., special agent for Texas; Perkins, Hart & Co., Denver, Col., special agent for Colorado.

WILLIAMSBURGH CITY FIRE INSURANCE CO., Brooklyn, N. Y.—Jesse Watson, general agent, 150 Broadway, N. Y.; general agency has jurisdiction of all agency business of the company; one State agency covering Pacific slope; home office has jurisdiction of all States and Territories. Company operates in Alabama, California, Colorado, Connecticut, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin and District of Columbia.

FOREIGN COMPANIES.

CITY OF LONDON FIRE INSURANCE CO. (limited), London.—John C. Page, 20 Kilby street, Boston, Mass., resident manager in United States. Territorial jurisdiction of United States head office, the United States, excepting Texas and the Pacific coast. Edwin A. Simonds, Chicago, Ill., general agent for Western States; W. J. Callingham, San Francisco, Cal., general agent for Pacific coast; Beers, Kenison & Co., Galveston, Tex., State agents for Texas. Special agents: Wm. R. Gray, Boston; G. R. Kearley, Boston; John M. Nelson, Philadelphia, Pa.; M. J. Burns, Ottumwa, Iowa; H. C. Stewart, Kansas City, Mo.

COMMERCIAL UNION ASSURANCE CO., London.—Alfred Pell and Chas. Sewall, managers; W. T. Kaufman, secretary in United States. Jurisdiction embraces all the United States except California, Oregon and Montana. H. C. Eddy, Chicago, Ill., resident secretary, and S. S. Frowe, assistant resident secretary Western Department; C. J. Holman, Cincinnati, O., resident secretary Central Department. Special agents: R. B. Carson, Illinois; W. F. Hawxhurst, Michigan; T. D. Griffin, Kansas; J. J. Underwood, Nebraska, Dakota, Iowa and Missouri; G. G. Williams, Wisconsin and Minnesota; E. W. Allabach, Iowa; C. D. Dunlop, Colorado, Wyoming, New Mexico and Missouri; P. B. Martin, Ohio; E. C. McCauley, Indiana, Kentucky and Tennessee; C. W. Du Bois, New York; A. W. Selkirk, New York; A. H. Wray and C. B. Burgess, New England States; C. E. Beers, Pennsylvania; F. C. Martino, New Jersey and Connecticut; E. C. Brush, Southern States; J. R. Polak, Texas; E. P. Hopwood, at large; W. J. Swan, general adjuster, with headquarters at New York.

GUARDIAN ASSURANCE CO., London. All business reported direct to head office. H. E. Bowers, 50 Pine street, New York, Manager in United States; assistant manager, N. W. Meserole; James S. Swan, deputy manager. General agents: W. J. Landers, San Francisco, for Pacific department; George E. Kendall, Worcester, Mass., for Massachusetts, Connecticut, Rhode Island, Vermont and Maine. Special agents: John L. Kendig, Waterloo, N. Y., for New York; W. P. Lucas, Oil City, Pa., for Pennsylvania; Theodore D. Foljambe, Chicago, Ill., for Illinois and Wisconsin; J. T. Follette, Cincinnati, O., for Ohio, Indiana, West Virginia and Kentucky; S. E. Cate, Des Moines, Ia., for Iowa, Missouri, Minnesota, Nebraska and Kansas; Ben Vernor, Detroit, Mich., for Michigan; Henry T. Botts, Savannah, Ga., for Georgia, South Carolina and Louisiana. Company operates in Maine, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Maryland, Kentucky, South Carolina, Tennessee, West Virginia, Georgia, Illinois, Indiana, Iowa, Michigan, Missouri, Ohio, Wisconsin, Minnesota, California, Nevada, Oregon, Utah, Washington Territory and Louisiana.

HAMBURG-BREMEN FIRE INSURANCE CO., Hamburg.—F. O. Affeld, 62 and 64 Cedar street, New York, manager in United States; H. C. Buchenberger, associate manager in United States. Territorial jurisdiction of United States head office, entire United States. Speyer & Herold, San Francisco, general agents for the Pacific Coast; Witkowsky & Affeld, Chicago, general agents for the Western States; Nath. Foster, Jr., & Wise, Boston, general agents for Massachusetts; J. P. Vance, Cincinnati, general agent for Ohio and West Virginia; John W. Gordon, Richmond, general agent for Virginia and North Carolina; W. P. & W. F. Patillo, Atlanta, general agents for the South; Starkweather & Shepley, Providence, general agents for Rhode Island, R. L. Hill, special agent, New York city; H. B. Washington, special agent, Chicago; Carl Muller, special agent, Omaha, Neb.; T. J. Munn, special agent, Austin, Tex.

IMPERIAL FIRE INSURANCE CO., London, Eng.—For governmental and statistical purposes, address John C. Paige, 20 Kilby street, Boston. Resident managers: John C. Paige, 20 Kilby street, Boston, Mass.; Chas. M. Peck, 33 Pine street, New York city, N. Y.; Daniel C. Osmun, 240 La Salle street, Chicago, Ill.; Geo. D. Dornin, 215 Sansome street, San Francisco, Cal. Secretary, J. J. Courtney, 33 Pine street, New York city, N. Y. Special territorial jurisdiction of each resident manager: John C. Paige, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, West Virginia, North Carolina, South Carolina, District of Columbia; Daniel C. Osmun, Illinois, Michigan, Ohio, Indiana, Kentucky, Tennessee, Arkansas, Missouri, Iowa, Minnesota, Wisconsin, Nebraska, Kansas, Alabama, Florida, Georgia, Louisiana, Texas, Dakota Territory, Indian Territory; Charles M. Peck Metropolitan District—city of New York, Kings county, Queens county, Suffolk county, Richmond county, Westchester county, and Hudson county and Bergen county, N. J.; Geo. D. Dornin, California, Oregon, Colorado, Nevada, Washington Territory, Idaho, Montana, Wyoming, Utah, New Mexico, Arizona. Special agents at headquarters and at each general agency: Clinton F. Paige, Binghamton, N. Y.; Willard Welch, Albany, N. Y.; Alfred Rowell, Philadelphia, Pa.; Thomas Ogden Harris, Philadelphia, Pa.; S. B. Clarke, Boston; J. Mabbett Brown, Chicago; James M. Whitehead, Chicago; Geo. W. Mansfield, Chicago; O. H. P. Stem, Chicago. The company operates in all the States.

LANCASHIRE INSURANCE CO., Manchester, Eng.—E. Litchfield, 40 Pine street, New York city, manager in United States; George Pritchard, sub-manager in United States. Territorial jurisdiction of United States head office, generally the United States and particularly New York State, Middle States and New England States. General agents in United States: W. G. Ferguson, Chicago, Ill., for Illinois, Wisconsin, Michigan, Iowa, Minnesota, Nebraska, Missouri, Kansas, Colorada, Arkansas, Dakota, Montana and Wyoming Territories; H. K. Lindsey, Cincinnati, O., for Ohio, Kentucky, Indiana, Tennessee and West Virginia; S. O. Cotton & Bro., Houston, Tex., for Texas, Hutson Lee, Charleston, S. C., for North Carolina, South Carolina, Georgia, Alabama, Louisiana; E. W. Carpenter, San Francisco, Cal., for California, Nevada, Oregon, Washington, Utah, Idaho, Arizona, Alaska and New Mexico. Special agents: J. H. Willard, Syracuse, N. Y.; J. D. Kinsman, Albany, N. Y., for New York State; J. C. Corbet, Boston, Mass., New England States; A. E. Moore; New York city, Middle States; J. C. Clirehugh, Elizabeth, N. J., Metropolitan District. The company operates in all the States and Territories, with the exception of New Hampshire, Florida, Mississippi and Virginia.

LION FIRE INSURANCE CO., London.—M. Bennett, Jr., manager in the United States; J. H. Brewster, assistant manager. Territorial jurisdiction of United States head office, all United States east of Rocky Mountains; George D. Dornin, San Francisco, Cal., manager Pacific department; Wm. Sexton, assistant manager; John Howley, Chicago, Ill., general agent for Western States. Special agents: Gen. G. A. Washburn, Aiken, S. C., Southern States; Col. T. G. Peyton, Richmond, Va., for Maryland, Virginia and North Carolina; W. F. Rice, Hartford, Conn., for New England and Middle States.

LIVERPOOL AND LONDON AND GLOBE INSURANCE CO., Liverpool.—Henry W. Eaton, resident manager; G. W. Hoyt, deputy manager. Head office in the United States, No. 45 William street, New York, embraces New York, New England, Pennsylvania, New Jersey, Delaware, Maryland, District of Columbia, Ohio, Indiana, Kentucky, Tennessee, Arkansas, Virginia, West Virginia, North Carolina and South Carolina; J. M. DeCamp, Cincinnati, O., general agent for Ohio, Indiana, Kentucky, Tennessee, Arkansas and West Virginia; Davenport & Co., Richmond, Va., general agents for Virginia and North Carolina. Special agents in territory of head office, A. C. Adams, J. D. W. Churchill, J. B. Kremer, D. J. DeCamp, G. A. Furness, C. D. Thompson, J. C. Ingraham and W. O. Robb; William Warren, Chicago, Ill., resident secretary for Colorado, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska; Chas. D. Haven, San Francisco, Cal., resident secretary for California, Nevada, Oregon, Idaho, Arizona and Washington Territory; Henry V. Odgen, New Orleans, La., resident secretary for Alabama, Florida, Georgia, Louisiana, Mississippi and Texas.

LONDON ASSURANCE CORPORATION.—George H. Marks, 69 Wall street, New York, United States manager. Eastern Department, territorial jurisdiction east of Ohio; J. J. Reid, special agent for New England and New Jersey; M. A. Stearns, special agent for New York State; E. Cluff, special agent for Pennsylvania, Maryland, Delaware and District of Columbia. S. H. Walsh, special agent for Virginia, North Carolina, South Carolina, Georgia and Louisiana. Western Department, Charles Lyman Case, manager, 208 La Salle street, Chicago, Ill. Territorial jurisdiction, west of Pennsylvania and east of Rocky Mountains; Brooks & Manning, general agents for Ohio and West Virginia. Special agents: George M. Fisher, J. B. T. Hall and Epes J. Calley. Company operates in Colorado, Connecticut, Dakota, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Virginia, West Virginia and Wisconsin.

LONDON AND LANCASHIRE INSURANCE CO.—J. Beavan, manager in United States. Special agents: George W. Taylor, for New England States; A. G. McIlwaine, Jr., for Southern States; J. C. Hinds, for Pennsylvania and West Virginia; Robert Whitaker, for New Jersey; Frank S. Grenelle, for New York.

NEW ZEALAND INSURANCE CO., Auckland.—No trustees in the United States. Hugh Craig, manager for Pacific coast; Frank M. Gilerest, Northern California; George Bradbeer, Southern California; Wm. F. Brownton, Oregon and Washington Territory.

NORTHERN ASSURANCE CO., London.—New York Department, Henry H. Hall, manager, 25 Pine street. Territorial jurisdiction of New York Department, Middle and Southern States. New England Department, George W. Babb, Jr., manager; territorial jurisdiction of New England Department, the New England States; Northwestern Department, Wm. D. Crooke, Chicago, manager; territory embraces Michigan, Illinois, Wisconsin, Missouri, Minnesota, Colorado, New Mexico and Dakota. Central Department, W. F. Goodwin, Cincinnati, O., manager; territory embraces Ohio, Indiana, Kentucky, Tennessee, West Virginia and Arkansas. Pacific Coast Department, Robert Dickson, manager, William McDonald, assistant manager, San Francisco; territorial jurisdiction of San Francisco office, California, Oregon, Nevada, Idaho, Washington, Arizona and Utah. Company operates in all States and Territories.

NORWICH UNION FIRE INSURANCE SOCIETY, Norwich, Eng.—Manager in United States, J. Montgomery Hare, 67 Wall street, New York; Branch secretary, A. F. Losee; superintendent of agencies, George W. Wensley. Territorial jurisdiction of United States head office, east of Rocky Mountains. Special agents: J. H. Burger, Boston, Mass., for Maine, Massachusetts, Rhode Island and Connecticut; Thomas B. Tuttle, Carthage, Mo., for Nebraska, Kansas and Missouri; F. C. Sturtevant, Utica, N. Y., for New York; H. B. Anthony, New York City, for New Jersey, Pennsylvania, District of Columbia, Delaware and Maryland; Jas. S. Middleton, Charleston, S. C., for North and South Carolina, Georgia, Louisiana, Alabama and Virginia; S. D. Andrus, Chicago, for Indiana and Illinois; George W. Reynolds, Cincinnati, O., for Ohio, Kentucky, Tennessee and West Virginia; J. S. Fletcher, Detroit, Mich., for Michigan and Wisconsin; M. E. Lease, Minneapolis, Minn., for Iowa, Minnesota and Dakota; Cobb, Winne & Wilson, Denver, Col., for Colorado, Wyoming, New Mexico and Montana; Beers, Kenison & Co., Galveston, Tex., for Texas. Company operates through New York office in New York, Pennsylvania, Massachusetts, Maryland, New Jersey, District of Columbia, Rhode Island, Tennessee, Missouri, Illinois, Connecticut, Georgia, South Carolina, Louisiana, Colorado, Nebraska, Maine, Iowa, Wisconsin, Michigan, Minnesota, Texas, Ohio, Kentucky, Indiana, Virginia, West Virginia, Kansas, Wyoming, New Mexico, North Carolina, Montana, Alabama, Delaware and Dakota.

PHŒNIX ASSURANCE CO., London.—Manager in United States, A. D. Irving; assistant manager in United States, E. B. Clark; Louis P. Bayard, second assistant manager. Territorial jurisdiction of United States head office, United States.

General agents in United States: D. B. Warner, Chicago, Ill., for Western Department; Butler & Haldan, San Francisco, Cal., for Pacific coast; M. F. Driscol at New York office for Eastern Department. Special agents at New York office: John Marr, W. B. Bartlett, W. Irving, T. Kirk White and L. R. Warren; at Chicago office: H. N. Williams, D. R. Davenport. Company operates in all States except Arkansas, Florida, Mississippi and West Virginia.

QUEEN, Liverpool.—F. S. Tyler, New York State; C. G. Smi h, New England; Ross M. Wickham, Northern New Jersey; J. W. Shinn, Southern New Jersey; Benj. Bevier, Pennsylvania, Delaware, Maryland and District of Columbia; E. B. Boyd, Jesse Woodruff, A. C. Goddin, Kentucky, Tennessee, Mississippi and Louisiana; H. C. Dunn, Texas and Arkansas; W. F. Prioleau, J. D. Ficklen, Georgia, North Carolina, South Carolina, Alabama and Florida; D. N. Walker, Virginia; Frank A. Vemor, Michigan; Joseph Stahl, Indiana; Henry C. Welch, Illinois; W. C. Burleigh, Wisconsin, Minnesota, Dakota and Montana; John A. Kelley, Ohio and West Virginia; C. F. Barnard, Kansas, Nebraska, Wyoming, Colorado and New Mexico; F. S. Brooks, Missouri and Iowa.

ROYAL INSURANCE CO., Liverpool.—E. F. Beddell, 50 Wall street, New York, manager in United States; Wm. W. Henshaw, 50 Wall street, New York, assistant manager. Special jurisdiction of United States head office, Metropolitan District, New York, E. F. Beddall, manager. Scull & Bradley, 53 Devonshire street, Boston, Mass., managers for Massachusetts, Maine, Connecticut, Rhode Island, Vermont aud New Hampshire; Barbee & Castleman, Louisville, Ky., managers for Kentucky, Texas, Florida, Alabama, Georgia, South Carolina, Tennessee and Louisiana; George Wood, 306 Walnut street, Philadelphia, Pa., manager for Pennsylvania, New Jersey and Delaware; New York State, E. V. Hoyt, Frederick W. Day; R. Emory Warfield, 15 South street, Baltimore, manager for Maryland, District of Columbia, Virginia and North Carolina; Charles H. Case, 169 Jackson street, Chicago, manager for Illinois, Minnesota, Missouri, Michigan, Nebraska, Iowa, Wisconsin, Kansas and Colorado; John H. Law & Bro., Cincinnati, O., managers for Ohio, Indiana and West Virginia.

SCOTTISH UNION AND NATIONAL INSURANCE CO., Edinburgh.—Manager in the United States, M. Bennett, Jr.; assistant manager in United States, J. H. Brewster. Territorial jurisdiction of United States head office, all of the United States and the Dominion of Canada. W. J. Callingham, San Francisco, general Agent Pacific Department; John Howley, Chicago, Ill., general agent for Western States. Special agents: Gen. G. A. Washburn, Aiken, S. C., for Southern States; Col. T. G. Peyton, Richmond, Va., for Maryland, Virginia and North Carolina; W. F. Rice, Hartford, Conn., for New England and Middle States. Company operates in all states.

SOUTH BRITISH FIRE AND MARINE, New Zealand.—A. A. Andre and O. N. Hall, San Francisco, special agents.

SUN FIRE INSURANCE CO., London.—Manager for United States, J. J. Guile, New York; secretary agency department, Morris Franklin, New York; secretary local department, J. J. Purcell, New York. General agents for Pacific coast, Mann & Wilson, San Francisco; general agents for Colorado, New Mexico and Wyoming, Packard, Wilson & Piper, Denver, Col.; general agents for Texas, Beers, Kenison & Co., Galveston; general agents for Louisiana, M. J. Smith & Co., New Orleans; general agent for New York State, C. H. Waite, Albany. Special agents: New England, Col. Amos Sherman, Boston; New Jersey, Maryland and District of Columbia, G. E. Brewer, New York; Southern States, A. B. Andrews, Atlanta, Ga. State agents: Pennsylvania, A. D. Lundy, Williamsport; Ohio, Indiana and West Virginia, Edmund Gardner, Columbus, O.; Michigan, L. F. Margah, Detroit; Illinois and Iowa, H. H. Hershey, Chicago; Missouri, Kansas and Nebraska, F. M. Benedict, Lawrence, Kan.; Wisconsin, Minnesota and Dakota, W. D. Fargo, Merriam Park, Minn.

TRANSATLANTIC FIRE INSURANCE CO., Hamburg.—E. Harbers, 62 Liberty street, New York, manager in United States; Harro Ihnen, assistant manager. Territorial jurisdiction of United States head office, all east of Rocky Mountains. State agents in United States: S. Y. Tupper & Son, Charleston, for South Carolina; J. M. Menard & Co., Galveston, for Texas. Special agent at headquarters, E. A. Curtis. The company operates in New York, New Jersey, Pennsylvania, Illinois, Missouri, Nebraska, Texas, South Carolina, Florida, Michigan, Minnesota, Kentucky, Tennessee, Wisconsin, Connecticut, Massachusetts, Maryland; District of Columbia and Rhode Island.

UNITED FIRE REINSURANCE CO., Manchester, Eng.—Manager in United States, Wm. Wood. Territorial jurisdiction of United States head office, United States, Canada, British Columbia and Sandwich Islands, G. T. Belding, superintendent Western Department, including Dakota, Minnesota, Wisconsin, Michigan, Nebraska, Iowa, Illinois, Indiana, Ohio, Colorado, Kansas, Missouri, Kentucky, Tennessee, Wyoming. Wm. M. Ballard, special agent, secretary to the manager at head office, New York. The company operates in all States.

UNION FIRE AND MARINE, New Zealand.—Mercer Otey, Southern California; D. S. Freeman, Northwest Pacific coast; M. V. B. Benson, Colorado, Wyoming and New Mexico.

MISCELLANEOUS COMPANIES.

AMERICAN SURETY CO.—Geo. W. Manning, St. Louis, Mo.; Z. L. Tidball, Chicago, Ill.; Chas. W. Weston, Toronto, Can.; P. K. Sharretts, New York, N. Y.; Abel S. Dungan, Chicago, Ill.; C. A. Pfingsten, New York, N. Y.; John B. Furay, Omaha, Neb.; Thos. P. Shallcross, Wheeling, W. Va.; Chas. E. Henry, Dallas, Tex.; G. J. Lund, Marietta, O.; Allen T. Lawrence, Denver, Col.; Geo. L. Seybolt, San Jose, Cal.; L. M. Terrell, Atlanta, Ga.; S. P. Child, Blue Earth City, Minn.; W. T. Henderson, Baltimore, Md.; H. A. Chambers, Loudon, Tenn.; E. F. McQueen, Loudon, Tenn.; W. B. Green, Pocatello, Idaho; George A. Steel, Portland, Ore.; George A. Dice, Riverside, Cal.; Charles Adams, Manitou, Col.; Wm. Abels, Camden, N. J.; H. B. Jenks, Louisville, Ky.

EMPLOYERS LIABILITY ASSURANCE CORPORATION (Limited), London.—Endicott & Macomber, U. S. managers, Boston; Samuel Appleton, Boston, agent for Massachusetts, New Hampshire, Vermont and Rhode Island; W. A. R. Boothby, Waterville, agent for Maine; Kirby & Dwight, New York, agents for State of New York; Col. Tatnall Paulding and J. G. Hooven, Philadelphia, managers for Middle Department, comprising Pennsylvania, New Jersey and Delaware; G. W. S. Hall, Baltimore, agent for Maryland; Chase & Co., Sanford, agents for Florida; C. J. McCarey & Co., Birmingham, agents for Alabama; Peter F. Pescud, New Orleans, agent for Louisiana; Geo. A. Gilbert, Chicago, manager for Illinois, Iowa and Nebraska; Robt. Zener & Co., Indianapolis, agents for Indiana; Col.

J. McBell, Milwaukee, agent for Wisconsin; Hughes & Stowe, Galveston, agents for Texas; F. D. Hirschberg & Bro., St. Louis, agents for Missouri; A. A. Engart & Co., Muskogee, agents for Indian Territory; J. H. Harrison, Denver, agent for Colorado; Walter Matheson, Helena, Mon., agent for Montana; C. J. Okell, San Francisco, agent for California; F. V. Andrews & Co., Portland, agents for Oregon, Washington Territory and Idaho; H. C. Mead, Detroit, agent for Michigan.

EQUITABLE ACCIDENT INSURANCE CO., Cincinnati.—John Coons, Indianapolis, manager for Indiana; D. W. Moon, agent, Chicago; J. P. Lane, Elizabethtown, Ky., State agent for Kentucky; J. J. Orchard, Atlanta, Ga., State agent for Georgia; John H. Cookson, St. Louis, State agent for Missouri; H. N. Reno, superintendent of agencies; Chas. P. Hesser, general railroad manager.

FIDELITY AND CASUALTY COMPANY, New York.—E. B. Tidd, Cleveland, general agent for Ohio, Indiana, Michigan, Kentucky and West Virginia; Geo. W. Montgomery & Co., Chicago, general agents for Illinois, Wisconsin, Minnesota, Iowa and Nebraska; T. L. Drake, Denver, general agent for Colorado, New Mexico and Wyoming Territory; James R. Garniss, San Francisco, general agent for California, Oregon and Utah; W. G. Bentley & Co., St. Louis, general agents for Missouri; Blake, Barrows & Brown, Bangor, general agents for Maine; A. P. Childs, Springfield, general agent for Vermont and Massachusetts; W. T. Crenshaw, Atlanta, general agent for Georgia, Alabama and Florida; J. B. Moore, Richmond, general agent for Virginia; James Robertson, Charleston, general agent for South Carolina.

METROPOLITAN PLATE GLASS CO., New York.—Wm. G. Whitney, Boston, Mass.; Silas Chapman, Jr., Hartford, Conn.; Addson H. White & Co., Providence, R. I.; Wm. T. Plume, Newark, N. J.; Wm. C. O. Neill, Philadelphia, Pa.; Allmund & Gallagher, Baltimore, Md.; E. J. Richardson & Sons, Baltimore, Md.; Law & Ansel, Cincinnati, O.; Coe & Olmstead, Cleveland, O.; F. J. Machlin, Columbus, O.; Francis O. Davenport, Detroit, Mich.; John P. Campbell, Chicago, Ill.; S. S. Eaton, St. Paul, Minn.; D. S. Harriman, Kansas City, Mo.; Mann & Wilson, San Francisco, Cal.; Payne & Berry, Frankfort, Ky.; Henry Schachte, Charleston, S. C.; Peter F. Pescud, New Orleans; Alexander Metzger, Indianapolis, Ind.

RETIRED AMERICAN COMPANIES.

LIFE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

When Retired.	NAME OF COMPANY.
.....	Alabama Gold Life, Mobile; A. P. Bush, Mobile, receiver.
1877	Alliance Mutual, Leavenworth; capital, $100,000; retired.
1873	American Mutual, New Haven; reinsured in American Life and Trust.
1868	American Mutual, Selma, Ala.; failed.
1875	American National Life and Trust, New Haven; capital, $100,000; Talcott H. Russell, receiver; balance on hand Jan. 1, 1888, $2481.
1877	American Popular, New York; capital, $284,500; E. Z. Lawrence, New York, receiver.
1871	American Tontine, New York; reinsured in Empire Mutual; Nathaniel Jarvis, New York, receiver.
1872	Amicable, New York; capital, $130,000; reinsured in Guardian Mutual.
1872	Anchor, Jersey City; capital, $130,000; failed.
1873	Asbury, New York; capital, $180,000; Andrew V. Stout, New York, receiver.
1877	Atlantic Mutual, Albany; capital, $110,000; Edward Newcomb, Albany, receiver.
1872	Atlas, St. Louis; reinsured in St. Louis Mutual; Edward Newcomb, Albany, receiver.
1877	Baltimore, Maryland; reinsured in Equitable.
1870	Ben Franklin, New York; reinsured in United States.
1872	California Mutual, San Francisco; reinsured in Republic.
1873	Carolina, Memphis; reinsured in Southern Life, Memphis.
1869	Central Life and Accident, Newark; reinsured in New York Life.
1886	Charter Oak, Hartford; capital, $200,000; Isaac W. Brooks, Edmund A. Stevens, Hartford, receivers.
1877	Chicago, Chicago; failed.
1864	Chicago Mutual, Chicago; reinsured in Union Mutual.
1871	Cincinnati Mutual, Cincinnati; reinsured in Union Central.
1876	Columbia, St. Louis; in hands of Superintendent of Insurance; balance on hand Jan. 1, 1888, $9,635.
1873	Commonwealth, New York; capital, $186,500; Thomas S. Moore, New York, receiver.
1887	Continental, Hartford; in hands of receiver; capital, $300,000.
1886	Continental, New York; capital, $100,000; receiver discharged.
.....	Cotton States, Macon, Ga.; retired.
1872	Craftsmens, St. Louis; reinsured in Hope Mutual; Francis W. Worth, New York, appointed receiver at suit of judgment creditors; capital, $200,000.
1850	Crescent Mutual, New Orleans; failed.
1873	Delaware Mutual, Wilmington; reinsured in National Life of the U. S.
1871	De Soto, St. Louis; reinsured in Republic.
1868	Diamond State Mutual, Wilmington; dissolved by mutual consent of policyholders.
1869	Eagle, Chicago; reinsured in Great Western of Chicago.
1853	Eagle Life and Health, Jersey City; reinsured in Knickerbocker.
1873	Eclectic, New York; capital, $150,000; receiver discharged.
1873	Economical, Providence; reinsured in Republic; capital, $100,000.
1869	Empire Mutual, Chicago; reinsured in International.
1872	Empire Mutual, New York; capital, $100,000; reinsured in Continental, New York; A. R. Hepburn, receiver.

When Retired. NAME OF COMPANY.

1872—Empire State, Watertown; capital, $100,000; reinsured in Life Association.
.....Equality, Richmond.
1852—Equitable Life and Trust, Philadelphia; reinsured in Ætna.
1873—Excelsior, New York; capital, $125,000; reinsured in National Life of the U. S.
1871—Farmers and Mechanics, New York; capital, $100,000; James H. Coleman, New York, receiver.
1882—Franklin, Indianapolis; retired.
1870—Georgia Mutual, Macon; reinsured in Cotton States.
1874—Government Security, New York; capital, $100,000; Henry R. Pierson, Albany, receiver.
1879—Globe Mutual, New York; capital, $100,000; Alden S. Swan, Brooklyn, receiver.
1870—Great Western, Chicago; reinsured in Republic.
1870—Great Western, New York; capital, $100,000; receiver discharged.
1865—Greenborough Mutual, Greenborough; failed.
1873—Guardian Mutual, New York; capital, $100,000; Henry R. Pierson, Albany, receiver.
1872—Hahneman, Cleveland; capital, $200,000; reinsured in Republic.
1875—Hand-in-Hand, Philadelphia; wound up.
1873—Hercules, Philadelphia; capital, $150,500; failed; John H. Kitchen, receiver.
1880—Homestead Bank and Life, Pittsburgh; failed.
.....Homestead, Cincinnati; capital, $100,000.
1887—Homœopathic Mutual, New York; capital impaired; ceased doing business.
1872—Hope Mutual, New York; capital, $215,500; reinsured in New Jersey Mutual; James W. Husted, Peekskill, referee.
1852—Hope Mutual, Stamford; failed.
1856—Howard, New York; reinsured in United States.
1887—Industrial, Mobile; retired.
1887—Industrial Life and Accident, Baltimore; retired.
1873—International, Chicago; reinsured in Universal.
1872—International, Jersey City; capital, $166,235; reinsured in United States.
1878—Iron City, Pittsburgh.
1856—Jefferson, Cincinnati; reinsured in Ohio Life and Trust.
1856—Kentucky Mutual, Covington; failed.
1870—Keystone Mutual, Harrisburg; failed.
1882—Knickerbocker, New York; capital, $100,000; Charles H. Russell, New York, receiver.
1870—Laboringmans, Kewanee; failed.
1878—Life Association of America, St. Louis; in hands of Superintendent of Insurance; balance on hand Jan. 1, 1888, $72,542.
1883—Lion, London, retired from United States; reinsuring in Equitable, N. Y.
1881—Louisiana, New Orleans; wound up.
1869—Masonic Orphans Home, Nashville; reinsured in Nashville Life.
1878—Massachusetts Hospital, Boston; retired.
1854—Merchants and Planters, New Orleans; failed.
1875—Merchants, New York; reinsured in Globe; Edwin L. Alexander, New York, receiver.
1875—Minnesota Mutual, St. Paul; reinsured in Northwestern Mutual.
1872—Mississippi Valley, Louisville; reinsured in St. Louis Mutual.
1874—Missouri Mutual, St. Louis; reinsured in Mound City.
1879—Missouri Valley, Leavenworth; capital, $100,000; retired.
1875—Mound City, St. Louis; changed name to St. Louis Life.
1857—Mutual, Baltimore; reinsured in Union Mut.
1876—Mutual, Chicago; failed.
1875—Mutual, Pittsburgh; failed.

When Retired. NAME OF COMPANY.

1853—Mutual Benefit, New Orleans; failed.
1872—Mutual Protection, New York; capital, $100,000; reinsured in Reserve. Henry R. Pierson, Albany, receiver.
1876—Nashville, Nashville; reinsured in Globe Mutual.
1855—Nashville Mutual Protection, Nashville; failed.
1874—National, Chicago; failed.
1873—National, New York; capital, $150,000; James W. Husted, Peekskill, receiver.
1873—National Capital, Washington; capital, $150,000; reinsured in Penn Mutual.
1866—National Life and Health, Kalamazoo; failed.
1852—National Safety and Trust, Philadelphia; failed.
1877—New Jersey Mutual, Newark; capital, $100,000; failed.
1872—New York State, Syracuse; capital, $120,000; reinsured in Guardian Mutual; Henry R. Pierson, Albany, receiver.
1874—North America, New York; Henry R. Pierson, Albany, receiver.
1875—North America, Philadelphia; reinsured in Penn Mutual Life.
1853—North American Mutual Life and Health, Philadelphia; reinsured in Ætna.
1862—North Carolina, Raleigh; failed.
1882—North Carolina State; reinsured in Life Insurance Company of Virginia.
1857—Ohio Life and Trust, Cincinnati, Ohio; failed.
1872—Peabody, New York; reinsured in Farmers and Mechanics.
1879—Philadelphia, Philadelphia; retired.
1861—Phœnix, St. Louis; reinsured in New York Life.
1880—Piedmont and Arlington, Richmond; capital, $200,000; failed.
1873—Policyholders Life and Tontine, Charleston; reinsured in Life Association.
1877—Protection, Chicago; failed.
1867—Provident, Chicago; reinsured in Eagle.
1868—Provident Fund Life and Trust, New York; capital, $300,000; dissolved.
1878—Railway Passengers, Hartford; business assumed by Travelers, Hartford.
1875—Republic, Chicago; capital, $947,400; failed.
1872—Reserve, New York; capital, $136,260; Henry R. Pierson, Albany, receiver.
1873—Safety Deposit, Chicago; reinsured in Mutual of Chicago.
1876—Security Life and Annuity, New York; capital, $110,000; William H. Wickham, receiver.
1856—Southern Mutual, Athens; reinsured in Southern Mutual of Columbus, S. C.
1876—Southern, Memphis; failed.
1868—Southern Mutual, Columbia; failed.
1853—Southern Mutual, New Orleans; reinsured in U. S. Life and Trust of Philadelphia.
1869—Southern Mutual Life and Trust, Mobile; reinsured in New York Life.
1853—Spring Garden, Philadelphia; reinsured [in New York Life.
1871—Standard, New York; capital, $125,000; reinsured in Government Security.
1875—St. Louis Life, St. Louis; reinsured in Columbia; affairs in hands of Superintendent of Insurance. Balance on hand January 1, 1888, $1382.
1873—St. Louis Mutual, St. Louis; capital, $100,000; reinsured in Mound City.
1856—Susquehanna Mutual, Harrisburg; reinsured in American of Philadelphia.
1876—Teutonia, Chicago; capital, $200,000; failed.
1875—Texas Mutual, Galveston; reinsured in Alabama Gold Life.
1884—Toledo Mut., Toledo; capital, $120,000; retired.
1852—Trenton Mutual, Trenton; failed.
1840—Union Assurance, New York; failed.

When Retired.	Name of Company.
1871	United Security, Philadelphia; capital, $100,000; reinsured in Penn Mutual.
1868	United States, Lafayette; failed.
1851	United States Annuity and Life, Hartford; failed.
1862	United States Life and Trust, Philadelphia; failed.
1877	Universal, New York; capital, $200,000; Harry M. Wendell, Albany, receiver.
1869	Western, Cincinnati; reinsured in Cincinnati Mutual.
1869	Western Mutual, St. Louis; reinsured in Commonwealth.
1881	Western New York, Batavia; capital, $125,000; D. W. Tomlinson, O. C. Parker, Batavia, receivers.
1868	Widows and Orphans, St. Louis; reinsured in Life Association.
1876	Widows and Orphans Fund, Nashville; failed.
1872	Widows and Orphans Benefit, New York; capital, $200,000; Henry R. Pierson, Albany, receiver.
1873	Wilmington, Wilmington; reinsured in Life Insurance Company of Virginia.
1873	World, New York; Simon Rosendale, Albany, receiver.

Fire Insurance Companies that have Failed or Retired.

The following is a list of joint-stock fire and marine insurance companies and mutual companies of the United States that have failed or reinsured :

When Retired.	Name of Company.
1885	Acme, Des Moines; reinsured in State, Des Moines.
.....	Adams Fire and Marine, West Virginia; retired.
1879	Adriatic, New York; reinsured in London and Lancashire.
1874	Advance, Philadelphia; reinsured.
1874	Ætna, Chicago; failed.
1883	Ætna, Denver; retired.
1879	Ætna, New York; reinsured in Home, New York.
1871	Ætna, New York; failed by Chicago fire.
1888	Ætna Fire and Marine, Wheeling, W. Va.; reinsured in Providence, Washington.
1887	Alabama, Mobile; failed.
1871	Albany City, Albany; failed by Chicago fire.
1877	Albemarle, Charlottesville; reinsured in Granite of Virginia.
1874	Allemannia, Cleveland; failed.
1881	Alliance, Boston; reinsured in Reassurances Generales.
1874	Alliance, New York; failed by Chicago fire.
1874	Alps, Erie; failed.
1883	American, Chicago; reinsured in Home, New York.
1878	American, Cincinnati; failed.
1871	American, Providence; failed by Chicago fire.
1887	American Exchange, New York; reinsured in German-American.
1874	American Mutual, New Orleans; failed.
1888	American Mutual, St. Louis; reinsured.
1876	American Underwriters, Philadelphia; failed.
1879	Amity, New York; reinsured in Star, New York.
1872	Anchor, St. Louis; failed.
1872	Andes, Cincinnati; failed by Chicago fire.
1886	Anglo-American, Washington, D. C.; failed.
1878	Anthracite, Philadelphia; reinsured in Sun, Philadelphia.
1877	Arctic, New York; reinsured in Imperial.
1883	Argentine, Denver and Indianapolis; failed.
1864	Arkansas Home, Little Rock; retired.
1860	Artizans, New York; reinsured in Commonwealth of New York.
1871	Astor, New York; failed by Chicago fire.
1881	Atlas, Hartford; wound up.
1886	Anglo-American, Washington; failed.
1887	Alabama, Mobile; failed.
.....	Atlas, Missouri; retired.
1875	Atlas, New Orleans; failed.
.....	Atlas, New York.
.....	Atlas Marine, New York.
1876	Atlantic, Atlantic; retired.
1871	Atlantic, Baltimore; reinsured in Home of Maryland.
1879	Atlantic, Brooklyn; reinsured in Home, New York.
1870	Atlantic, New Orleans; reinsured in Factors and Traders.
1871	Atlantic, Brooklyn; failed by Chicago fire.
1874	Atlantic and Pacific, Chicago; failed.
1871	Aurora, Aurora. (Company of same name now in active existence.)
1870	Aurora, Covington; reinsured in Aurora of Cincinnati.
1869	Baltic, New York; failed.
.....	Baltimore and Ohio, West Virginia; retired.
1877	Bangor, Bangor; failed. (Mutual company of same name now in active existence.)
1872	Bay State, Worcester; failed by Boston fire.
1871	Beekman, New York; failed by Chicago fire.
.....	Berkley, West Virginia; retired.
1885	Beverly (name changed to Merchants); reinsured in Boston Marine.
1887	Birmingham, Birmingham, Ala.; reinsured in Macon, Macon, Ga.
1871	Bloomington, Bloomington; reinsured.
1877	Boatmens, St. Louis; reinsured in American Central.
1872	Boston, Boston; failed by Boston fire.
1872	Boylston, Boston; failed by Boston fire.
1865	Brevoort, New York; reinsured in Home, New York.
1877	Brewers, Milwaukee; reinsured in Home, New York.
1877	Brewers and Malsters, New York; reinsured in Merchants, N. J.
1887	Brooklyn, New York; reinsured in American of Newark, N. J.
.....	Brunswick, West Virginia; retired.
1870	Buckeye State, Cincinnati; retired.
1884	Buffalo, Buffalo; reinsured in Phenix, Brooklyn.
1871	Buffalo City, Buffalo; failed by Chicago fire.
1871	Buffalo Fire and Marine, Buffalo; failed by Chicago fire.
.....	Builders, West Virginia; retired.
1873	Burnet, Cincinnati; retired.
1878	Capital City, Albany; reinsured in Lancashire.
1872	Capital City, Columbus; reinsured in Franklin of Ohio.
1878	Capital City, Washington; retired.
1887	Carolina, Wilmington, N. C.; organization not completed.
1872	Carrollton, Carrollton; retired.
1885	Cedar Rapids, Cedar Rapids; reinsured in Continental, New York.
1873	Central, Altoona; reinsured in National of Philadelphia.

When Retired. NAME OF COMPANY.

1872—Central, Columbus; reinsured in Franklin of Ohio.
1872—Central, Dayton; reinsured in Farmers and Merchants of Dayton.
1874—Central, Philadelphia; failed.
1866—Central Park, New York; reinsured in Knickerbocker.
1878—Chaplain Mutual, Burlington; failed.
1871—Charter Oak, Hartford; failed by Chicago fire.
.....Chelsea, New York.
1887—Chesapeake, Washington, D. C.; fate unknown.
1871—Chicago, Chicago; failed by Chicago fire.
1871—Chouteau, St. Louis; failed by Chicago fire.
1874—Citizens, Baton Rouge; reinsured in Crescent of New Orleans.
1883—Citizens, Evansville, Ind.; reinsured in Niagara. (Company of same name now in active existence.)
1887—Citizens, Mobile; failed.
1877—Citizens, Newark; reinsured in Peoples of New Jersey.
1882—Citizens, Washington; reinsured in Firemens, Washington.
1877—Citizens, Wheeling; failed.
1872—City, Boston; failed by Boston fire.
1872—City, Hartford; failed by Chicago fire.
.....City, Philadelphia; retired.
1880—City, Providence; reinsured in Imperial and Northern.
1882—City, Richmond; reinsured in Underwriters Agency, New York.
1878—City Mutual, St. Louis; reinsured in the Queen.
1876—Clayton, Wilmington; failed.
1879—Clay Fire and Marine, Newport, Ky.; reinsured in Buffalo German.
1871—Cleveland, Cleveland; failed by Chicago fire.
1887—Clinton, New York; reinsured in German-American.
1881—Colorado, Denver; failed.
1882—Columbia, New York; reinsured in Merchants, Newark.
1883—Columbus Ins. and Banking Co., Columbus, Miss.; reinsured in Phœnix of London.
1878—Commerce, New York; reinsured in Star of New York.
1888—Commercial, Baltimore; reinsured in German of Baltimore.
1871—Commercial, Chicago; failed by Chicago fire.
1871—Commercial, Cleveland; failed by Chicago fire.
1876—Commercial, New Orleans; reinsured in Sun of New Orleans.
1884—Commercial, New York; reinsured in Exchange, New York.
1877—Commercial, St. Louis; failed.
.....Commercial, West Virginia.
1882—Commercial Mutual, New York; retired from fire insurance field.
1882—Commonwealth, Boston; reinsured in Commercial Union.
1871—Commonwealth, New York; failed.
.....Commonwealth, Philadelphia; retired.
.....Commonwealth Insurance Company, West Virginia; retired.
1871—Connecticut, Hartford; failed by Chicago fire.
1878—Connecticut Mutual, Meriden, Conn.; reinsured in Continental, New York.
1887—Conservative, Bismarck, Dakota; failed.
1872—Continental, Baltimore; reinsured in German of Maryland.
.....Continental, Philadelphia; retired.
.....Continental, West Virginia; retired.
1872—Corn Exchange, New York; failed by Boston fire.
.....Corn Exchange, Philadelphia; retired.
1870—Crescent, Cincinnati; retired.

When Retired. NAME OF COMPANY.

1866—Croton, New York; failed.
1888—Dakota Mutual; reinsured in Fidelity Mutual of Huron, Dakota.
1875—Davenport, Davenport; retired.
1876—Defiance, Defiance; retired.
1884—Delaware Fire, Wilmington; reinsured in American, Philadelphia.
1881—Delaware State, Wilmington; licence revoked; reinsured in Queen.
1874—Delta, New Orleans; failed.
1882—Denver, Denver; failed.
.....De Soto, Missouri; retired.
1888—Dover Mutual, Dover, N. H.; reinsured in Citizens of Dover, N. H.
1872—Eastern, Bangor; failed.
.....Easton, Philadelphia; retired.
1864—East River, New York; retired.
1871—Eclipse, Cincinnati; reinsured in Miami Valley.
1872—Elliot, Boston; failed by Boston Fire. (Company of same name now in active existence.)
.....Emmet, New York; retired.
1878—Empire, Chicago; retired.
1871—Enterprise, Philadelphia; failed by Chicago fire.
1880—Enterprise, Pittsburgh; retired.
1871—Equitable, Wheaton, Ill.; failed by Chicago fire.
1875—Eureka, Pittsburgh; failed.
1860—Everett, New York; failed.
1871—Excelsior, New York; failed by Chicago fire.
1871—Excelsior, St. Louis; reinsured in Merchants, N. J.
1872—Exchange, Boston; failed by Boston fire.
1888—Factors and Traders of New Orleans; reinsured in German-American of New York.
1880—Fairfield, South Norwalk; reinsured in Niagara.
1878—Fame, Philadelphia; reinsured in Liverpool and London and Globe.
1880—Faneuil Hall, Boston; reinsured in underwriters Agency, N. Y.
1887—Fargo, Fargo, Dak.; failed; W. E. Baker, receiver.
1875—Farm Buildings, Herkimer; failed.
1881—Farmers, Howard, O.; wound up.
1870—Farmers and Mechanics, Cincinnati; retired.
.....Farmers and Mechanics, Washington, D. C.; failed.
1872—Farmers and Merchants, Dayton; reinsured in Firemens of Dayton.
1874—Farmers and Merchants, Mahoney City; failed.
1885—Farmers Home, Jelloway, O.; reinsured in Queen, Liverpool.
1877—Farmers Joint Stock, Meridian, O.; failed.
1870—Farmers, Merchants and Manufacturers, Hamilton; reinsured in Firemens of Dayton.
1878—Farmville, Farmville, Va.; reinsured.
1879—Federal, Allegheny; reinsured.
.....Federal, Washington, D. C.; retired.
1880—Fidelity, Cincinnati; reinsured in Washington, Conn.
1878—Fidelity, Delphos, O.; reinsured in Firemans Fund, San Francisco.
1888—Fire Insurance Association, London; retired from United States; reinsured in New Hampshire of Manchester, Liberty of New York, Norwich Union of England, and Merchants of Newark, N. J.
1873—Firemans, Altoona; failed.
1871—Firemans, Chicago; failed by Chicago fire. (Company of same name now in active existence.)
1879—Firemans Fund, New York; reinsured in Peoples, Newark.
1884—Firemans Trust, Brooklyn; reinsured in American of Newark, and Phenix of Brooklyn and Boston Marine.

When Retired. NAME OF COMPANY.

1872—Firemans, Boston; failed by Boston fire. (Company of same name now in active existence.)
1870—Forest City, Cleveland; failed.
.....Franklin, Tennessee; retired.
1872—Franklin, Boston; failed by Boston fire.
1882—Franklin, Boston; reinsured in Scottish Union and National.
1874—Franklin, Camden; failed.
1871—Franklin, Cincinnati; reinsured in Triumph and Fidelity.
1878—Franklin, Baltimore; retired.
1874—Franklin, New Orleans; failed.
1867—Franklin, New York; failed.
1878—Franklin, St. Louis; reinsured in Home, New York.
1885—Franklin and Emporium, New York; reinsured in Exchange.
1871—Fulton, New York; failed by Chicago fire.
1868—Gallatin, New York; failed.
1877—Galveston, Galveston; reinsured in Union.
1871—Garden City, Chicago.
1878—Gebhard, New York; merged with the Star, New York.
1887—German-American, New Orleans; failed.
1871—German, Cleveland; failed.
1872—German, Dayton; reinsured in Teutonia.
1874—German, Erie; failed.
1873—German, St. Louis; reinsured in German-American and German Mutual.
1871—Germania, Chicago; failed by Chicago fire.
1873—Germania, Cleveland; reinsured in Sun.
1879—Germania, Elizabeth; reinsured in La Caisse Generale.
1885—Germania, Newark; reinsured in German-American, New York.
.....Germania, Toledo; retired.
.....Girard, New York; retired.
1877—Globe, Boston; reinsured in Shawmut.
1876—Globe, Chicago; failed.
1885—Globe, Des Moines; reinsured in Des Moines.
1884—Gloucester, Gloucester, Mass.; reinsured in Westchester, New York.
.....Good Hope, New York; retired.
1865—Goodhue, New York; reinsured in Metropolitan.
1880—Granite, Richmond; reinsured in Connecticut Fire.
1871—Great Western, Chicago; failed by Chicago fire.
1875—Great Western, New Orleans; failed.
.....Great Western, Philadelphia; retired.
1886—Great Western Marine, New York; retired.
1870—Grocers, New York; reinsured in Greenwich.
1877—Guaranty, New York; reinsured in Royal.
.....Guardian, Philadelphia; retired.
1874—Gulf City, Mobile; reinsured in Stonewall.
1882—Hamburg-Madgeburg, Hamburg; retired from United States, except Pacific coast, reinsuring risks in the Fire Insurance Association.
1872—Hamilton, Hamilton; reinsured in Miami Valley.
.....Hamilton Marine, New York; retired.
.....Hampden, Springfield; retired.
.....Hand-in-Hand, Philadelphia; retired.
1866—Harmony, New York; failed.
1871—Hartford, Baltimore; reinsured in Royal.
1860—Hendrick Hudson, New York; retired.
1878—Hibernia, Cleveland; retired.
1880—Hibernia, Newark; reinsured in German-American, New York.
1871—Hide and Leather, Boston; failed by Chicago fire.
1879—Hoboken, Hoboken; reinsured in London and Lancashire.
1881—Hoffman, New York; reinsured in Niagara.
1877—Holland Purchase, Batavia; retired.
1880—Home, Charleston, S. C.; reinsured in Phœnix, London.
1871—Home, Chicago; failed by Chicago fire.
1882—Home, Columbus, O.; failed.
1877—Home, Galveston; reinsured in East Texas Insurance Company.
1879—Home, Newark; reinsured in Queen.
1871—Home, New Haven; failed.
1872—Home, Savannah; retired.
1881—Home, Shenandoah; merged with Cedar Rapids.
1873—Home, St. Joseph; reinsured in National of Missouri.
1873—Home, Toledo; reinsured in Phenix of Brooklyn.
1874—Home, Topeka; reinsured in Brewers.
1872—Home, Washington; retired.
1879—Home Mutual, Boston; failed.
1871—Home Mutual, Cincinnati; reinsured in Union Central.
1880—Home Mutual, St. Louis; reinsured in American Central.
1860—Homestead, New York; failed.
1878—Homestead, Watertown; retired.
1888—Hope, New Orleans; failed.
1881—Hope, New York; merged in Sterling, N. Y.
1874—Hope, Philadelphia; failed.
1872—Hope, Providence; failed by Chicago fire.
1875—Householders, Pittsburgh; failed.
1872—Howard, Boston; failed by Boston fire.
1888—Howard, N. Y.; reinsured in London and Lancashire.
1885—Houston, Houston; reinsured in City of London.
1884—Hudson, Jersey City; reinsured in German-American, New York.
1882—Humboldt, Newark; reinsured in Williamsburgh City and Metropole.
1872—Humboldt, New York; failed by Boston fire.
1881—Illinois, Beardstown; failed.
1871—Illinois Mutual, Springfield; failed.
1882—Importers and Traders, New York; reinsured in American, New York.
1866—Indemnity, New York; failed.
1870—Independence, Independence; failed.
1871—Independent, Boston; failed by Chicago fire.
.....Independent, Philadelphia; retired.
1888—Insurance Co. of Dakota, Sioux Falls, Dak.; failed.
1872—International, N. Y.; failed by Chicago fire.
.....Iron City, West Virginia; retired.
1887—Iron and Oak, Birmingham, Ala; reinsured in Macon, Macon, Ga.
1871—Irving, New York; failed by Chicago fire.
1884—Irving, New York; reinsured in United Fire Reinsurance.
.....Jackson Marine, New York.
1879—Jefferson, St. Louis; reinsured in Tradesmens, New York.
1881—Jefferson, Steubenville, O.; reinsured in Norwich Union.
1876—Kansas, Leavenworth; failed.
1871—Kansas City, Kansas City; failed.
.....Kensington, Philadelphia; retired.
1876—Keystone, Reading; failed.
1871—Knickerbocker, Chicago; failed by Chicago fire.
.....La Belle, West Virginia; retired.
1880—La Caisse Generale, Paris; retired from the United States, reinsuring American risks in Imperial and Northern, Howard and Fire Association.
1883—La Confiance, Paris; retired from United States, reinsuring American risks in Howard, N. Y., and Manufacturers, Boston.
1883—La Metropole, Paris; retired from United States, reinsuring in Niagara, New York.
1870—Lafayette, Cincinnati; retired.
1880—Lafayette, Lexington, Mo.; retired.
1871—Lamar, New York; failed by Chicago fire.
1882—Lamar, New York; reinsured in Phenix of Brooklyn.
1878—Lancaster, Lancaster, Pa.; retired.
1872—Lawrence, Boston; failed by Boston fire.

When Retired. NAME of COMPANY.

.....Lehigh Valley, West Virginia; retired.
1882—Lenox, New York; reinsured in Citizens of New York.
1887—Lincoln, Lincoln, Neb.; failed.
1885—London and Provincial, London; retired from U. S.
1871—Lorillard, Fire, New York; failed.
1883—Lorillard, New York; reinsured in Guardian, London.
1887—Louisiana, New Orleans; failed.
1871—Lumbermans, Chicago; reinsured in Firemens of Chicago.
1877—Lumbermans and Mechanics, St. Louis; reinsured in National of New York.
1882—Lynchburg Banking and Insurance Company, Lynchburg, Va.; retired from insurance field.
1880—Madison, Madison, Wis.; reinsured in Westchester, New York.
1879—Manayunk, Philadelphia; retired.
1871—Manhattan, New York; failed by Chicago fire.
1882—Manhattan Fire, New York; reinsured in Phenix, Brooklyn.
1872—Manufacturers, Boston; failed by Chicago fire.
1885—Manufacturers F. & M., Boston; reinsured in Phœnix, London; Providence-Washington, and British & Foreign Marine.
1882—Manufacturers, Newark; reinsured in Germania, New York.
.....Manufacturers, Philadelphia; retired.
1888—Manufacturers, Wheeling, W. Va.; retired.
1871—Market Fire, New York; failed by Chicago fire.
1872—Market, New York; failed by Boston fire.
1887—Maryland Plate Glass; retired.
.....Massasoit, Springfield; retired.
1881—Mechanics of Boston; reinsured in Scottish Union and National.
1887—Mechanics, Brooklyn; reinsured in the Alliance, New York.
1880—Mechanics, Newark; reinsured in German-American of New York.
1884—Mechanics and Traders, N. Y.; reinsured in Citizens, Pittsburgh.
.....Mechanics, Owensburg, Va.; retired.
1881—Mechanics Mutual, Boston; reinsured in Scottish Union and National.
1887—Memphis City, Memphis; reinsured in North British and Mercantile.
1875—Mercantile, Chicago; reinsured in Home of Galveston.
1888—Mercantile, Mobile; retired.
1888—Mercantile, N. Y.; reinsured in German-American.
1879—Mercantile Mutual (Marine), New York; retired.
1888—Merchants, N. Y.; reinsured in Westchester N. Y.
1872—Merchants, Boston; failed by Boston fire.
1887—Merchants, Mutual, Baltimore; reinsured in Washington Fire and Marine, Boston. (See Washington Fire and Marine.)
1885—Merchants (formerly Beverly), Boston; reinsured in Boston Marine.
1871—Merchants, Chicago; failed by Chicago fire.
1871—Merchants, Hartford; failed by Chicago fire.
1877—Merchants, Louisville; reinsured in Royal. (Company of same name now in active existence.)
1886—Merchants Marine, Bangor, Me.; reinsured in Insurance Company of North America.
1887—Merchants Mutual (Marine), Baltimore; retired.
1888—Merchants, Decatur, Ala.; failed.
1868—Merchants, Memphis; reinsured in Phœnix of Memphis.
1875—Merchants, New Orleans; failed.
.....Merchants, Philadelphia; retired.
1885—Merchants, St. Joseph, Mo.; reinsured in Connecticut, Hartford.

When Retired. NAME OF COMPANY.

1871—Merchants and Mechanics, Baltimore; failed by Chicago fire.
1875—Merchants and Mechanics, Petersburg; failed.
.....Merchants and Mechanics, Philadelphia; retired.
1882—Merchants and Mechanics, Richmond, Va.; reinsured in Underwriters Agency, New York.
1871—Merchants and Traders, Louisville; reinsured.
1888—Merchants, New York; reinsured in Westchester and the Alliance.
1883—Metropole, Paris; retired from United States, reinsuring in Niagara.
.....Metropolis, New York; retired.
1877—Metropolitan, New York; reinsured in Continental.
1879—Michigan State, Adrian; reinsured in Home, N. Y.
1879—Mississippi Valley, Memphis; retired.
1889—Mobile, Mobile; reinsured in German American, N. Y.
1879—Mobile Fire Department Insurance Company, Mobile; retired.
1887—Monarch, Des Moines; failed.
1887—Montauk, Brooklyn; reinsured in Niagara, New York.
1870—Monumental, Baltimore; reinsured in Royal.
1865—Morris, New York; failed.
1889—Mountain City, Chattanooga; retired.
1873—Mutual Benefit, Boston; failed by Boston fire.
1871—Mutual Security, Chicago; failed by Chicago fire.
.....Nail City, West Virginia; retired.
1874—Narragansett, Providence; reinsured in Commercial Union.
1889—Nashville Commercial, Nashville, Tenn.; reinsured in German American, N. Y.
1872—National, Bangor; failed by Boston fire.
1872—National, Boston; failed by Boston fire.
1874—National, Hannibal; failed.
.....National, Philadelphia; retired.
1869—National, San Francisco; reinsured.
1870—National, Toledo; retired.
.....Nautilus, New York.
1872—Neptune, Boston; failed by Boston fire. (Company of same name now in active existence.)
.....Neptune, Philadelphia; retired.
1863—Neptune, Marine; New York.
1871—New Amsterdam, New York; failed.
1882—Newark City, Newark; reinsured in Citizens, New York.
1887—New England Mutual, Worcester, Mass.; retired.
.....New England, Hartford.
1880—New England Mutual, Boston; reinsured in the General Reinsurance Company of Paris.
1883—New Jersey, Newark; reinsured in German-American, New York.
1875—Newport, Providence; reinsured in Providence-Washington.
1865—New World, New York; reinsured in North American of New York.
1881—New York and Boston, New York; reinsured in Scottish Union and National and Lion.
1879—New York Central, Union Springs; retired.
1881—New York City, New York; reinsured in Standard of London.
1889—New York Equitable, New York; reinsured in Royal Ins. Co.
1878—New York Produce Exchange, New York; reinsured in Safeguard.
1872—North American, Boston; failed by Boston fire. (Company of same name now in active existence.)
1871—North American, Hartford; failed.
1871—North American, New York; failed.

When Retired. NAME OF COMPANY.

1882—Northern, Watertown; retired.
1884—North German, Hamburg; reinsured United States risks in Peoples, New York.
1873—North Missouri, Macon; failed.
1875—North Penn, North Wales; failed.
1887—Northwestern, Duluth; reinsured in Commercial Union.
1868—Northwestern, Oswego; failed.
1888—Northwestern Mutual, Wahpeton, Dak.; retired.
1871—Norwich, Norwich; failed.
1871—Occidental, San Francisco; failed by Chicago fire.
1889—Ocean, Portland Marine; reinsured.
1879—Ohio, Chillicothe; reinsured in North German.
1871—Ohio Valley, Cincinnati; reinsured in Farmers, Merchants and Manufacturers.
1887—Ohio Valley, Wheeling, W. Va.; retired.
1877—Old Dominion, Richmond; reinsured in Liverpool and London and Globe.
1881—Old North State, Warrenton; wound up.
1886—Orient Mutual Marine, New York; retired.
1874—Orient, Jersey City; failed.
1870—Oriental, San Francisco; failed.
1884—Oscaloosa Fire, Oscaloosa, Ia.; reinsured in Cedar Rapids.
1877—Oswego and Onondago, Phœnix; reinsured in Commercial Union.
1876—Oswego Farmers, Sandy Creek; reinsured in Homestead of Watertown.
1871—Pacific, San Francisco; failed by Chicago fire.
1880—Pacific, St. Louis; reinsured in American Central, St. Louis.
1881—Pacific (Mutual Marine), New York; retired.
.....Palladium, New York.
1875—Palisade, Jersey City; failed.
1877—Paterson, Paterson; failed.
.....Peabody, Philadelphia; retired.
1887—Pennsylvania, Pittsburgh; reinsured in German American, New York.
1876—Penn, Philadelphia; failed.
1872—Peoples, Baltimore; reinsured in Hanover.
1872—Peoples, Cincinnati; reinsured in Clay of Newport.
1875—Peoples, Little Rock; reinsured in Continental.
1888—Peoples, Memphis; reinsured in Northwestern National.
1882—Peoples, Newark; reinsured in Niagara, New York.
1887—Peoples, New Orleans; liquidated.
1876—Peoples, Philadelphia; failed.
1871—Peoples, San Francisco; failed by Chicago fire.
1881—Peoples, Trenton; reinsured in German-American, New York.
1872—Peoples, Worcester; failed by Boston fire.
1852—Philadelphia, Philadelphia; reinsured in New York Life.
1873—Phœnix, Baltimore; reinsured in Hamburg-Bremen.
1881—Phœnix, Memphis, reinsured. (Company of same name now in active existence.)
1878—Phœnix, Newark; retired.
1877—Phœnix, St. Louis; reinsured in Queen.
.....Planters, Jackson, Miss.; retired.
1886—Pottsville Mutual, Pottsville, Pa.; retired.
1886—Puget Sound, Tacoma, W. T.; failed.
1872—Prescott, Boston; failed by Boston fire.
1888—Prescott, Boston; reinsured in North British and Mercantile.
1888—Protection, Knoxville, Tenn.; consolidated with Knoxville of Knoxville.
1883—Pueblo, Pueblo, Col.; retired.
1871—Putnam, Hartford; failed by Chicago fire.
.....Quaker City, Philadelphia.
1870—Queen City, Cincinnati; retired.
1871—Reapers City, Rockford; failed.
1886—Reassurance, New York; reinsured in United Fire Reinsurance, Manchester.

When Retired. NAME OF COMPANY.

1883—Reassurances Generales, Paris; retired from U. S., reinsuring in Crescent, N. O.
1882—Relief, New York; reinsured in Niagara, New York.
1871—Republic, Chicago; failed by Chicago fire.
1882—Republic, New York; reinsured in North British and Mercantile.
1877—Residence, Cleveland; reinsured in Scottish Commercial.
1871—Resolute, Baltimore; reinsured in Imperial.
1878—Resolute, New York; amalgamated with New York City.
1881—Revere, Boston; reinsured in Fire Insurance Association, London.
1882—Richmond Banking and Ins. Co., Richmond; reinsured in Royal.
1878—Richmond Fire Association, Richmond; reinsured.
1876—Ridgewood, New York; reinsured in Connecticut Fire.
.....Robert Morris, Philadelphia; retired.
1881—Rochester, Rochester, Pa.; failed.
1879—Roger Williams, Providence; reinsured in Home, New York.
1887—Royal, Birmingham, Ala.; failed.
1879—Royal Canadian, Montreal; retired from U.S.
1879—Safeguard, New York; reinsured in London and Lancaster.
1876—Safeguard, Philadelphia; failed.
1875—Salamander, New Orleans; reinsured in Teutonia of New Orleans.
1871—Sangamo, Springfield; reinsured in Merchants of Chicago.
1871—Schenectady, Schenectady; failed.
1880—Scottish Commercial, Glasgow; retired from the U. S.; reinsured in the Lancashire.
1880—Seaboard, Norfolk, Va.; retired.
.....Sea Marine, New York.
1887—Security, Mobile; retired.
1871—Security, New York; failed by Chicago fire.
.....Security, Philadelphia; retired.
.....Seventh Ward, New York.
1880—Shawmut, Boston; reinsured in the Reassurance Generales Company of Paris.
1884—Shoe and Leather, Boston; reinsured in Niagara, N. Y., Phenix, Brooklyn, and Insurance Company of North America.
1872—Shoe and Leather Dealers, Boston; failed by Boston fire.
1870—Southern, Bloomfield; failed.
1874—Southern, Savannah; reinsured.
.....Southern Underwriters, N. C.; retired.
1877—Southern Underwriters Association, Raleigh; failed.
1874—Southside, Pittsburgh; failed.
1878—South St. Louis Mutual, St. Louis; receiver appointed.
1870—Springfield, Springfield; failed. (Company of same name now in active existence.)
1879—St. Joseph, St. Joseph; reinsured in German-American.
1877—St. Louis, St. Louis; reinsured in Queen.
1870—St. Louis Floating Dock and Ins. Co., St. Louis; reinsured in American Central.
1868—St. Marks, New York; failed.
1880—St. Nicholas, New York; reinsured in German-American.
1885—Standard, Cincinnati; reinsured in Commercial, Cincinnati.
1883—Standard Fire Office; London; retired from U. S.; reinsuring in Phenix, Brooklyn.
1886—Star, New York; reinsuring in Westchester, New York.
1871—State, Chicago; failed by Chicago fire.
1870—State, Cleveland; failed.
1873—State, Hannibal; failed.
1879—State, Jersey City; reinsured in Westchester.
1876—State, Lansing; reinsured in Home of N. Y.
1877—State, Laporte; failed.
1861—State, New Haven; failed.
1874—State, Parkersburg; failed.
.....State, Philadelphia; retired.

When Retired.	Name of Company.
1875	State, Rutland; reinsured in Ætna.
1887	Sterling, New York; reinsured in Exchange.
1872	Suffolk, Boston; failed by Boston fire.
1886	Sun Mutual Marine, New York; retired.
1876	Sun, Cleveland; reinsured in Continental.
1884	Sun, Philadelphia; reinsured in Spring Garden and United Fire Reinsurance.
1876	Sunbury, Sunbury; failed.
1882	Tabor, Denver; retired.
1876	Tennesee, Nashville; reinsured in Connecticut.
....	Tennesee Fire Marine, Tennesee; retired.
1871	Teutonia, Cleveland; failed.
1878	Texas Banking and Insurance Co., Galveston; retired from insurance field.
.....	Thames, Norwich.
1871	Tobacco, Cincinnati; reinsured.
1885	Toledo F. and M., Toledo; reinsured.
1886	Trade, Camden; reinsured in German-American, New York.
1875	Tradesmens, New Orleans; failed.
1883	Tradesmens, New York; reinsured in Standard Fire Office.
1887	Transcontinental, Mandan, Dak.; discontinued business.
1872	Tremont, Boston; failed by Boston fire.
.....	Triton, New York.
1872	Triumph, Cincinnati; reinsured in Amazon.
1872	Underwriters, Altoona; failed.
1874	Union, Baltimore; reinsured in Home of New York.
1883	Union, Cincinnati; reinsured in Westchester, N. Y.
1874	Union, Jersey City; failed.
.....	Union, New Orleans; retired.
1873	Union, St. Louis; reinsured in Merchants of New Jersey.
.....	United Fire, Marine and Life, New York.
1870	United States; Baltimore; failed.
1877	United States, St. Louis; reinsured in Scottish Commercial.
1884	Virginia Home, Richmond; reinsured in Phenix, London.
1860	Wall Street, New York; failed.
1870	Washington, Baltimore; reinsured in the Queen.
1872	Washington, Boston; failed by Boston fire.
1888	Washington F. and M., Boston; reinsured in Niagara of New York, National of Hartford, and Union and California of California.
1876	Washington, Memphis; reinsured in Merchants of Memphis.
1871	Washington, New York; failed by Chicago fire.
1888	Washington F. and M., Mobile; reinsured in American of Philadelphia and German of Freeport.
1867	Washington Marine, New York.
.....	Washington, Philadelphia; retired.
1872	Washington Fire, New York; failed by Boston fire.
1879	Washington, Plainfield, N. J.; reinsured in German-American.
.....	Washington, Washington; retired.
1882	Watertown, Watertown, N. Y.; reinsured in Sun Fire Office.
1889	Watertown, Watertown, Dak.; failed.
1871	Western, Buffalo; failed by Chicago fire.
.....	Western, Chicago; reinsured in Fire Association, Philadelphia.
1888	Western F. and M., Sioux Falls, Dak.; consolidated with Insurance Company of Dakota, Sioux Falls. (See Insurance Company of Dakota.)
.....	Western, Massachusetts; Pittsfield.
1886	Western, Philadelphia; retired.
1886	Western, San Francisco; reinsured in State Investment and Ins. Co.
1875	Western Texas, San Antonio; retired.
1874	West Virginia, Wheeling; failed.
1873	Williamsport, Williamsport; reinsured.
1888	Wilmington Mutual, Wilmington, N. C.; failed.
1871	Winnesheik, Freeport; failed.
1875	Workingmans, New Orleans; failed.
1862	World's Safe, Troy; failed.
1875	Wyoming, Wilkesbarre; reinsured in Commercial Union.
1871	Yonkers and New York, New York; failed by Chicago fire.

Companies in the Hands of Receivers.

The following is a list of life, fire and fire-marine insurance companies in the United States in process of winding up, with name of receivers or other persons in charge:

Alabama.

Alabama, Mobile; F. G. Bronberg, Assignee.
Citizens, Mobile; F. G. Bronberg, Assignee.
Alabama Gold Life, Mobile; A. P. Bush, Receiver.
Royal, Birmingham; Geo. Eustis, Receiver.

Connecticut.

American Mutual Life, New Haven; Talcott H. Russell, Receiver.
Connecticut Life, Hartford; L. H. Cook and J. R. Buck, Receivers.
Charter Oak Life, Hartford; E. A. Stedman and I. W. Brooks, Receivers.
National Life and Trust, New Haven; Talcott H. Russell, Receiver.

Dakota.

Fargo Fire, Fargo; W. E. Barker, Receiver.
Insurance Co. of Dakota, Sioux Falls; J. S. Lewis, Receiver.

Georgia.

Cotton States Life, Macon; John Peabody, Columbus, Receiver.

Illinois.

Alton Mutual Insurance and Savings, Alton.
Aurora, Aurora; L. D. Brady, Assignee.
Chicago, Chicago; J. K. Murphy, Assignee.
Chicago Firemens, Chicago; O. H. Horton, Assignee.
Chicago Life, Chicago; George M. Bogue, Receiver.
Commercial Fire, Chicago; R. E. Jenkins, Assignee.
Empire, Chicago; William O. Cole, Assignee.
Equitable, Chicago; James Long, Assignee.
Germania, Chicago; William Vorke, Assignee.
Globe, Chicago; Robert E. Jenkins, Assignee.
Great Western, Chicago; C. W. Upton, Assignee.
Home Fire, Chicago; Thomas Bulkley, Assignee.
Knickerbocker, Chicago.
Lamar, Chicago; George Chandler, Assignee.
Lumbermans, Chicago; T. C. Hoag, Assignee.
Merchants, Chicago; Wm. E. Rollo, Assignee.
Mutual Security, Chicago; Mark Kimball, Assignee.
National Life, Chicago; Kirk Hawes, Assignee.
Protection Life, Chicago; E. D. Cook, Assignee.
Republic, Chicago; J. R. Payson, Assignee.

ILLINOIS—*Continued.*

Republic Life, Chicago; Samuel D. Ward, Receiver.
State, Chicago; Norman C. Perkins, Assignee.
Winnesheik, Freeport.

IOWA.

Monarch Fire, Des Moines; B. F. Allen, Receiver.

KANSAS.

Missouri Valley Life, Leavenworth; E. B. Allen, President.
National Mutual, Sedalia; C. Sellers, Receiver.

KENTUCKY.

Clay Fire and Marine, Newport; H. W. Lape, Secretary.
Farmers and Drovers, Louisville; R. S. Veech, President.

LOUISIANA.

Factors and Traders, New Orleans; R. M. Walmsley, Jules A. Blanc, Ed. A. Palfrey, Liquidators.
Louisiana, New Orleans; L. Placid Canoy, Liquidator.
Peoples, New Orleans; David Hughes, M. Abascal, A. Walz, Liquidators.

MAINE.

Eastport Mutual, Eastport; L. G. Downs, Receiver, Calais.
Penobscot Mutual, Bangor; Charles P. Wiggins, Secretary.
Somerset Mutual, Skowhegan; T. H. Dinsmore, Secretary.

MASSACHUSETTS.

Alliance, Boston; in hands of old management.
Atlantic Fire and Marine, Provincetown; in hands of old management.
Boot Manufacturers Mutual, Boston; C. A. Grinnell, President; in hands of old management.
City Mutual, Boston; R. G. Molineaux, Receiver.
Commonwealth, Boston; in hands of old management.
Conway Mutual, Conway; H. W. Billings, Receiver.
Faneuil Hall, Boston; in hands of old management.
Franklin, Boston, and Granby Mutual of Granby, are voluntarily closing; in hands of old management.
Gloucester, Gloucester; reinsured and closing.
Manufacturers Fire and Marine, Boston; reinsured and closing; Samuel Appleton, President.
Mechanics Mutual, Boston; in hands of old management.
Merchants (formerly Beverly), Boston; reinsured and closing.
Neptune, Boston; George F. Osborne, Receiver.
New England Mutual, Boston; in hands of old management.
New England Mutual Marine, Boston; George C. Lord, Receiver.
Revere, Boston; in hands of old management.
Shawmut, Boston; in hands of old management.
Shoe and Leather, Boston; reinsured and closing; J. C. Abbott, President.
Westfield Mutual, Westfield; in hands of old management.
Weymouth and Braintree Mutual, Worcester; in hands of old management.

MICHIGAN.

Home Mutual of Ionia, Clinton and Montcalm counties, Ionia; Clarence B. Wardle, Receiver.

MICHIGAN—*Continued.*

Mercantile Mutual of Salinac, Huron and Tuscola counties, Sand Beach; Elbridge F. Bacon, Receiver.
Merchants, Manufacturers and Citizens Mutual Fire Insurance Company of Kent, Allegan and Ottawa counties, Grand Rapids; closing up business.
Merchants Mutual, Detroit; Frank G. Russell, Receiver.
Michigan Mutual, Grand Rapids; D. L. Skinner, Receiver.
Mutual Fire of Salinac, Huron and Tuscola counties, Sand Beach; Elbridge F. Bacon, Receiver.
Mutual Fire of Port Huron; John F. Porter, Receiver.
Union Mutual Fire Insurance Company of Kent, Barry and Ionia counties, Grand Rapids; Wm. D. Tolford, Receiver.

MISSOURI.

Columbia Life, St. Louis; C. P. Ellerbe, Superintendent of Insurance Department, *ex officio* Receiver.
Kansas City Fire and Marine, Kansas City; C. P. Ellerbe, Superintendent Insurance Department, *ex officio* Receiver.
Lafayette, Lexington; William Morrison, President.
Life Association of America, St. Louis; C. P. Ellerbe, Superintendent Insurance Department, *ex officio* Receiver.
Phoenix, St. Louis; Webb M. Samuel, President.
St. Joseph Fire and Marine, St. Joseph; A. P. Goff, President.
St. Louis, St. Louis; Adolphus Meyer, President.
St. Louis Mutual Life, St. Louis; C. P. Ellerbe, Superintendent Insurance Department, Receiver.
United States, St. Louis; W. H. Scudder, President.
Union Mutual Life, St. Louis; C. P. Ellerbe, Superintendent of Insurance, *ex officio* Receiver.

NEW JERSEY.

Fire.

Hardwick Mutual, Johnsonburg; Isaac Wildrick, President.
Hunterdon County Mutual, Lambertville; Jeremiah Hayhurst, President.
Millville Mutual Fire and Marine, Millville; Thos. Whitaker, Receiver.
Plainfield Mutual, Plainfield; Alfred Berry, President.
Somerville Mutual, Somerville; E. S. Doughty, President.
Trade, Camden; Edmund May, President.

Life.

New Jersey Mutual Life, Newark; Robert F. Stockton, Receiver.

NEW YORK.

Life.

Asbury Life, New York; A. V. Stout, Receiver, 271 Broadway.
Atlantic Mutual Life, Albany; E. Newcomb, Receiver (appointed August 6, 1877).
Continental Life, New York; A. B. Hepburn, Receiver (appointed February 28, 1883), 20 Nassau street.
Electric Life, New York; Philo T. Ruggles, Receiver, 29 Wall street.
Empire Mutual Life, New York; A. B. Hepburn, Receiver, 20 Nassau street.
Globe Mutual Life, New York; Alden S. Swan, Receiver (appointed May 10, 1884), 80 Wall street.

NEW YORK—*Continued.*

Guardian Mutual Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
Knickerbocker Life, New York; Chas. H. Russell (appointed December 29, 1882), Receiver, 52 William street.
New York State Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
North American Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
Reserve Mutual Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
Security Life, New York; W. H. Wickham, Receiver (appointed December 13, 1876), 31 Pine street.
Universal Life, New York; Harry M. Wendell, Receiver, Albany.
Western New York, Batavia; D. W. Tomlinson and O. C. Parker, Receivers.
Widows and Orphans Benefit Life; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
World Mutual Life, New York; S. W. Rosendale, Receiver (appointed March 23, 1879), Albany.

Fire.

Adriatic, New York city; Metropolitan Trust Company, Receiver, 35 Wall street.
Amity, New York; Edward Merritt, Receiver, 20 Court Street, Brooklyn, N. Y.
Arctic, New York city; Vincent Tilyou, Receiver, 71 Liberty street.
Atlantic, New York city; Charles A. Townsend, Receiver, Brooklyn, N. Y.
Baltic, New York city; Wm. H. Kipp, Receiver, 231 Broadway.
Beekman, New York city; Francis M. Bixby, Receiver.
Brewers and Malsters, New York city; Newton Ammerman, Receiver, 92 Hudson street.
Buffalo, Buffalo; Townsend Davis, Receiver, 200 Main street.
Columbia, New York city; E. H. Hobbs, Receiver.
Columbian Marine, New York city; J. P. Paulison, Receiver, 3 Nassau street.
Commerce Fire, New York city; Samuel D. Babcock, Receiver.
Commercial Fire, New York; John Castree, President; Walter Lawrence, Secretary.
Firemens Fund, New York city; Chas. E. Appleby, Receiver, 55 Liberty street.
Firemens Trust, Brooklyn; William Burrell, Receiver, 233 Greenwich street.
Franklin and Emporium Fire, New York; Horace F. Hutchinson, President; Franklin A. Vergason, Secretary.
Hoffman Fire, New York; William O. Hoffman, President; John D. McIntyre, Secretary.
Holland Purchase, Batavia; H. Chaddock, Receiver.
Homestead, Watertown; Samuel T. Woolworth, Receiver.
Irving, New York; George C. Owens, Secretary.
Irving Fire, New York City; Martin L. Crowell, Receiver, 157 Broadway.
Importers and Traders, New York; Joseph Brokaw, President; Daniel A. Smith, Secretary.
Lamar, New York city; W. R. Macdiarmid, Receiver, 5 and 7 Dey street.
Lenox Fire, New York city; Arthur H. Walton, Secretary, 69 Liberty street.
Lorillard, New York; C. Norwood, President; E. B. Magnus, Secretary.
Manhattan, New York city; Edward Mitchell, Receiver, 41 Wall street.
Mechanics and Traders, New York; William R. Foster, President; John M. Tompkins, Secretary.
Mercantile Mutual, New York city; C. T. Harbeck, Receiver, 35 Wall street.
Metropolitan, New York city; Charles E. Appleby, Receiver, 55 Liberty street.

NEW YORK—*Continued.*

New York and Boston, New York city; A. G. Stevens, President; R. L. Livingston, Secretary, 73 William street.
New York Central, Union Springs; W. E. Hughitt, President.
New York City, New York; Cyrus H. Loutrel, President; John D. Kinsman, Secretary.
Northern, Watertown; George B. Phelps, Receiver.
Oswego and Onondago, Phœnix; E. Kirby West, Receiver, Baldwinsville, N. Y.
Pacific Mutual, New York city; Jacob R. Telfair, Receiver, 56 Wall street.
Reassurance, New York; John W. Murray, President *pro tem.*; P. E. Rason, Secretary.
Relief Fire, New York; Henry Demarest, President; G. W. Damon, Secretary.
Republic Fire, New York; Robert S. Hone, President; Edward Rowell, Secretary.
Safeguard, New York city; James Yearance, Receiver, 46 Pine street.
Security, New York city; E. H. Wooton, Receiver, 37 Broadway.
St. Nicholas, New York; Jacob Dubois, Secretary.
Star, New York; N. C. Miller, President; George S. Middlebrook, Secretary.
Sun Mutual (Maine), New York; J. J. Paulison, Receiver, 31 Nassau street.
Tradesmens Fire, New York; D. R. Keeler, President; T. Y. Brown, Secretary.
Washington, New York city; Wm. K. Lothrop, Receiver, 45 William st.
Watertown, Watertown; Sidney Cooper, Receiver.

Marine.

Great Western, New York; Ferdinand Mott, President; W. T. Lockwood, Secretary.
Orient Mutual Marine; Eugene Dulith, President; Charles Ewing, Secretary.
Pacific Mutual Marine, New York; Jacob R. Telfair, Receiver.
Sun Mutual Marine, John V. Paulison, President; John P. Nichols, Secretary.
Union Mutual Marine, New York; Ferdinand Stagg, Vice-President.

NORTH CAROLINA.

North Carolina State Life, Raleigh; A. W. Haywood, Receiver.

OHIO.

Corn City Mutual, Toledo; M. J. Enwright, Receiver.
Home, Columbus; J. W. King, Assignee.

PENNSYLVANIA.

Central, Philadelphia; A. W. Norris, Receiver.
German, Erie; W. Varnum, Receiver.
Lycoming Fire, Muncy; J. A. Beeber, Receiver, Williamsport.
Newton, Newton; A. W. Norris, Receiver, Philadelphia.
Penn Fire, Philadelphia; W. McMichael, Receiver.
Rochester, Beaver Co.; J. J. Wickham, Receiver.
Sunbury, Sunbury; Haas & Kase, Receivers.
Williamsport, Williamsport; W. D. Crocker, Receiver.

TENNESSEE.

Mississippi Valley, Knoxville; L. B. Eaton, Pres.
Nashville Life, Nashville; W. C. Nelson, Secretary.

CANADA.

Globe Mutual Life, New York; W. C. Wells, Montreal, Assignee.
The Canada Agricultural Insurance Company of Montreal; P. S. Ross, J. P. Fish, G. H. Dumesnil, Montreal, Assignees.

FIRE AND MARINE INSURANCE COMPANIES.

COMPARATIVE EXHIBIT OF TRANSACTIONS FOR TEN YEARS.

The following tables show the transactions for the past ten years of all joint-stock fire and marine insurance companies in the United States, and of mutual companies having more than $15,000 cash assets, exhibiting all their assets and surplus at the end of each year:

AMERICAN STOCK COMPANIES.

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
ALABAMA.												
CAPITAL CITY, Montgomery.....1871.	1888	$142,700	$284,754	$102,388	$39,666	$69,293	$26,020	$95,313	$32,887	$14,243	$35,389	$82,519
E. B. Joseph, Pres., M. Kahn, Vice-Pres., S.	1887	142,160	309,502	127,362	39,980	63,297	27,658	90,955	44,410	14,121	31,740	90,271
A. Elsberry, Sec.	1886	137,990	326,908	141,384	47,533	48,126	29,138	77,264	22,074	12,965	9,254	47,978
	1885	131,290	298,869	132,876	34,703	45,655	29,086	74,741	22,442	12,580	21,166	56,188
	1884	121,860	156,849	17,177	17,812	31,176	20,322	51,498	10,080	10,540	16,289	36,909
	1883	100,000	127,740	14,882	12,858	17,618	23,394	41,012	6,910	10,000	5,023	21,933
	1882	a 84,130	109,020	8,724	16,166	.....	.....	26,969	850	10,000	6,790	17,640
CENTRAL CITY, Selma.....1866.	1888	100,000	143,478	23,373	20,105	15,674	8,590	24,264	18,336	8,000	10,784	37,120
D. Partridge, Pres., E. H. Jones, Sec.	1887	100,000	153,284	44,997	8,287	50,642	10,339	60,981	55,057	8,000	22,321	85,378
	1886	100,000	177,646	48,037	29,609	75,599	10,813	86,412	38,621	8,000	25,418	72,040
	1885	100,000	163,914	35,543	28,371	55,584	9,961	65,545	12,225	8,000	22,739	42,964
	1884	100,000	138,381	13,375	25,066	29,758	8,907	38,665	15,238	8,000	13,267	35,505
	1883	100,000	136,354	8,221	28,133	37,069	10,164	47,233	23,263	8,000	13,486	44,749
	1882	100,000	133,789	10,122	23,667	35,013	10,169	45,182	8,587	8,000	6,712	23,299
	1881	100,000	123,531	2,500	21,031	29,205	9,843	39,048	11,672	8,000	6,161	25,833

a Business of nine months only.

COMMERCIAL, Montgomery.....1876.	1888	a 100,000	158,074	14,109	44,965	95,367	8,396	103,763	36,119	10,000	36,634	82,754
M. P. Le Grand, Pres., W. H. Hubbard, Sec.	1887	100,000	187,917	61,892	26,025	72,476	11,517	83,993	37,878	10,000	29,401	77,279
	1886	100,000	154,013	51,706	14,176	28,064	9,160	37,225	22,300	.....	12,618	34,918
	1885	100,000	209,643	99,643	6,217	36,454	13,442	49,896	20,427	10,000	19,469	49,896
	1884	100,000	181,293	71,293	5,265	27,937	11,971	39,908	14,028	10,000	10,614	34,642
	1883	50,000	78,799	18,799	657	16,859	6,557	23,419	7,483	10,000	5,276	22,759
	1882	36,815	48,931	12,116	2,705	19,103	6,570	25,673	8,504	10,000	14,464	32,968
	1881	27,035	37,556	10,521	7,436	13,707	4,377	18,084	2,832	.....	7,817	10,649
	1880	18,530	27,545	9,015	7,787	10,602	2,153	12,755	263	.....	4,700	4,968
FACTORS AND TRADERS MUTUAL, Mobile.....1870.	1888	150,000	237,736	43,160	44,576	22,772	10,121	32,893	9,205	15,000	8,355	32,560
Wm. H. Ross, Pres., Wm. A. Buck, Sec.	1887	150,000	245,358	48,810	46,548	27,197	10,131	37,328	6,037	12,000	8,778	26,815
	1886	150,000	200,450	.....	46,075	26,370	17,465	43,835	17,889	18,000	11,430	47,319
	1885	150,000	200,000	50,000	.....	25,000	10,500	35,500	11,350	6,000	10,300	27,650
	1884	150,000	185,000	35,000	.....	31,500	11,500	43,000	16,500	15,000	12,500	44,000
	1883	150,000	185,000	35,000	.....	29,500	11,500	41,000	1,363	15,000	12,000	28,363
	1882	150,000	182,000	32,000	.....	27,500	12,000	39,500	1,250	12,000	10,000	23,250
	1881	150,000	200,000	.....	.....	28,000	15,000	43,000	6,000	12,800	5,500	24,300
HOME PROTECTION, Huntsville.....1870.	1888	100,000	117,269	.....	.....	37,442	4,541	41,985	10,433	.....	.....	.....
Robert E. Coxe, Pres., H. B. Dillard, Sec.												
PLANTERS AND MERCHANTS, Mobile.....1866.	1888	100,000	148,653	.....	.....	.....	.....	.....	.....	.....	.....	.....
T. G. Bush, Pres., John Gaillard, Sec.	1887	100,000	222,628	65,530	57,098	83,195	9,109	92,304	82,527	10,000	29,721	122,248
	1886	100,000	229,858	79,331	50,527	100,722	10,146	110,868	60,596	10,000	32,904	103,500
	1885	100,000	194,900	33,550	61,350	70,101	9,236	79,337	18,836	10,000	19,577	48,413
	1884	100,000	175,828	35,828	40,000	47,991	7,759	55,750	23,082	10,000	22,275	55,357
	1883	100,000	172,054	20,530	51,524	30,870	9,929	40,799	1,929	10,000	12,867	24,796
	1882	100,000	172,492	21,626	50,866	26,396	10,341	36,737	3,942	10,000	11,471	25,413
	1881	100,000	169,083	23,461	45,622	30,699	9,534	40,233	6,704	10,000	15,072	31,776
	1880	100,000	164,330	27,180	37,150	31,887	20,000	51,887	† 25,754	8,000	9,363	43,118
STONEWALL, Mobile.....1866.	1888	150,000	241,224	12,576	78,648	28,483	12,642	41,125	7,203	15,000	10,486	32,689
Wm. J. Hearin, Pres., Lloyd D. Batré, Sec.	1887	150,000	241,115	21,728	69,387	32,011	10,503	42,514	12,658	15,000	11,348	39,006
	§1886	150,000	222,916	18,887	54,029	27,552	9,972	37,524	7,491	15,000	8 368	30,859
	1883	150,000	214,724	25,029	39,695	31,477	9,031	40,508	705	.....	10,976	11,681
ARKANSAS.												
ARKANSAS, Little Rock.....1887.	1888	50,000	59,611	5,781	3,830	10,004	4,688	14,692	4,840	.....	4,011	8,851
John G. Fletcher, Pres., John F. Boyle, Sec.	1887	50,000	53,770	2,270	1,500	3,975	2,213	6,188	893	.....	1,925	2,818
CALIFORNIA.												
ALTA, Stockton *.....1888.	1888	100,000	121,917	18,325	3,592	43,075	3,019	46,094	5,518	.....	21,906	27,424
John M. Welsh, Pres., M. D. Baker, Sec.												
ANGLO-NEVADA, San Francisco.....1885.	1888	2,000,000	2,626,590	550,775	75,815	1,032,423	108,293	1,140,716	586,082	.....	391,406	977,488
Lewis Sloss, Pres., Wm. McDonald, Vice-Pres.	1887	2,000,000	2,497,833	539,727	— 41,894	954,704	96,069	1,050,773	443,295	90,000	333,150	866,445
Z. P. Clark, Sec.	1886	2,000,000	2,249,508	215,952	33,556	372,719	39,990	412,709	82,290	.....	140,818	223,108
	‡1885	500,000	516,326	13,579	2,747	3,936	1,312	5,248	.....	.....	5,381	5,381

* Organized May 9, 1888, with a subscribed capital of $200,000, $100,000 of which has been paid up. † Includes $14,901 business failures. ‡ Business of one month.
§ Statement to June 30, 1886. a Business of nine months only. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other Than Losses and Dividends	Total Disbursements.
CALIFORNIA—*Continued.*												
California, San Francisco.....1861.	1888	$600,000	1,313,286	$480,861	$232,425	$663,229	$39,429	$702,658	$315,832	$72,000	$238,409	$626,241
L. L. Bromwell, Pres., W. H. C. Fowler, Sec.	1887	600,000	1,171,915	360,173	211,742	508,473	43,270	551,743	249,551	72,000	185,721	507,272
	1886	600,000	1,068,878	336,297	132,581	445,659	43,298	488,957	234,977	72,000	146,053	453,030
	1885	600,000	1,010,714	264,958	145,756	388,957	38,270	427,227	264,239	54,000	139,314	457,553
	1884	600,000	1,020,175	307,751	112,424	446,344	43,931	490,275	230,955	54,000	169,335	454,290
	1883	600,000	974,184	236,638	137,546	400,969	41,467	442,436	135,170	72,000	138,512	345,682
	1882	600,000	920,503	180,054	140,449	312,684	41,205	353,889	127,168	72,016	129,494	328,678
	1881	600,000	856,517	110,226	146,291	199,635	349,285	598,920	74,166	64,500	87,125	225,791
	1880	300,000	540,504	93,602	146,902	159,251	33,355	192,606	71,650	57,000	72,202	200,852
	1879	300,000	545,334	98,348	146,986	168,973	34,720	203,693	65,081	48,000	59,467	172,548
Commercial, San Francisco.....1872.	1888	200,000	450,087	201,362	48,725	402,725	36,234	438,959	254,328	24,000	157,282	435,610
John H. Wise, Pres., Chas. A. Laton, Sec.	1887	200,000	434,195	187,398	46,797	399,071	22,349	421,420	264,855	24,000	144,009	432,864
	1886	200,000	446,611	184,200	62,411	361,181	20,295	381,476	235,179	24,000	140,827	400,006
	1885	200,000	456,841	168,854	87,986	354,490	20,886	375,376	213,136	24,000	124,619	361,755
	1884	200,000	443,381	171,926	71,455	303,545	20,660	324,205	179,287	24,000	118,879	322,166
	1883	200,000	436,373	129,421	106,952	209,411	19,561	228,972	86,728	24,000	81,572	192,290
	1882	200,000	376,053	84,642	91,411	154,201	16,595	170,796	93,843	24,000	61,075	178,918
	1881	200,000	377,458	83,444	94,014	147,395	14,169	163,564	54,577	24,000	58,548	137,125
	1880	200,000	353,530	78,021	75,509	129,538	15,488	145,026	51,633	24,000	54,401	130,034
	1879	200,000	327,257	64,845	62,412	128,423	15,251	143,674	70,291	24,000	49,188	143,479
Firemans Fund, San Francisco .....1863.	1888	1,000,000	2,314,776	882,689	432,087	1,115,137	103,337	1,218,474	611,921	120,000	381,005	1,112,926
D. J. Staples, Pres., Wm. J. Dutton, Sec.	1887	1,000,000	2,181,925	814,357	367,568	1,018,249	90,481	1,108,730	554,806	120,000	362,080	1,036,886
	1886	1,000,000	2,052,263	707,316	344,947	988,813	404,636	1,393,449	571,682	105,000	348,601	1,025,283
	1885	750,000	1,625,197	620,402	254,795	842,646	64,872	907,518	442,212	90,000	297,898	830,110
	1884	750,000	1,520,894	546,377	224,517	755,504	56,040	811,544	416,192	90,000	243,401	749,593
	1883	750,000	1,473,026	528,475	194,551	797,207	43,961	848,168	366,892	90,000	250,372	707,264
	1882	750,000	1,322,425	451,992	120,433	632,221	52,280	684,501	348,001	90,039	214,550	652,590
	1881	750,000	1,239,916	389,101	100,815	601,182	52,588	653,770	297,004	90,252	201,248	588,504
	1880	750,000	1,160,017	348,044	61,973	510,238	391,942	902,180	273,692	51,904	190,694	516,290
	1879	300,000	733,669	397,493	126,176	474,284	45,890	520,114	309,621	60,518	171,811	541,950
Home Mutual, San Francisco.....1864.	1888	300,000	843,164	255,633	287,531	319,871	51,237	371,108	173,679	36,000	167,721	377,400
J. F. Houghton, Pres., Charles R. Story, Sec.	1887	300,000	816,627	241,134	275,493	320,147	34,497	354,644	134,261	36,000	168,139	338,400
	1886	300,000	780,606	226,852	253,755	325,020	36,112	361,132	124,853	36,000	256,028	416,881
	1885	300,000	836,269	303,982	232,287	487,747	56,959	544,706	289,951	36,000	239,493	565,444
	1884	300,000	856,658	305,851	250,807	445,649	38,968	484,617	140,242	36,000	211,192	387,434

	1883	300,000	759,475	207,438	252,037	310,909	38,376	349,285	112,812	36,000	153,655	302,467
	1882	300,000	712,657	179,195	233,462	274,275	38,074	312,349	101,958	36,000	140,830	278,788
	1881	300,000	679,833	181,168	198,665	280,194	59,747	339,941	120,101	36,000	136,857	292,958
	1880	300,000	642,841	189,460	153,381	301,925	38,716	340,641	114,775	36,000	136,077	286,852
	1879	300,000	589,900	177,336	112,564	285,907	42,667	328,564	160,476	36,000	126,642	323,118
OAKLAND HOME, Oakland ..... 1880. Wm. P. Jones, Pres., Wm. F. Blood, Sec.	1888	200,000	414,683	161,611	53,072	301,995	17,981	319,976	135,083	15,667	123,645	274,395
	1887	200,000	365,920	136,957	28,963	242,037	15,188	257,225	107,987	12,000	115,190	235 177
	1886	200,000	342,038	120,351	21,687	199,741	12,323	212,064	92,882	12,056	82,378	187,316
	1885	200,000	322,131	108,094	14,037	148,553	14,955	163,508	87,928	12,295	80,011	180,234
	1884	200,000	328,825	96,164	32,661	174,789	17,650	192,439	91,352	12,147	76,747	180,246
	1883	200 000	303,862	88,612	15,250	145,962	13,698	159,660	55,544	11,618	62,402	129,564
	1882	200,000	266,010	55,501	10,509	100,346	15,753	116,099	38,594	12,207	44,724	95,525
	1881	200,000	244,657	38,661	5,996	57,846	15,431	73,277	20,365	7,448	28,175	55,988
	1880	200,000	220,979	20,142	837	43,767	7,110	50,877	12,167	.....	17,731	29,898
SOUTHERN CALIFORNIA, Los Angeles ..... 1885. E. F. Spence, Pres., D. E. Miles, Sec.	1888	200,000	313,595	97,197	16,398	128,784	19,353	148,137	62,412	12,000	56,967	131,379
	1887	200,000	291.273	78,059	13,214	122,257	17,395	139,652	42,766	2,000	71,972	116,738
	1886	200,000	271,679	66,727	4,952	87,883	16,632	105,515	68,391	2,000	50,089	120,480
STATE INVESTMENT AND INS. CO., San Fran.... 1871. Geo. L. Brander, Pres., C. H. Cushing, Sec.	1888	400,000	534,427	131,401	3,026	214,499	26,338	240,837	110,338	20,717	96,584	227,639
	1887	400,000	544 219	132,632	11,587	213,295	25,595	238,890	107,541	18,617	92,282	218,440
	1886	400,000	531,540	129,117	2,423	226,275	41,698	447,973	145,747	68,489	81,025	295,261
	1885	200,000	345,776	91,078	54,698	146,778	19,262	116,040	99,751	23,389	67,856	190,996
	1884	200,000	383,561	137,923	45,638	212,162	19,827	231,989	141,966	23,745	85,360	251,071
	1883	200,000	401,750	133,630	68,120	234,540	19,069	253,609	112,707	24,151	95,622	232,480
	1882	200,000	387,526	114,817	72,709	194,309	20,223	214,532	102,810	23,867	78,694	205,371
	1881	200,000	373,810	106,119	67,691	188,775	16,153	204,928	76,541	27,439	74,936	178,915
	1880	200,000	366,276	111,842	54,434	206,272	21,841	228,113	109,400	32,177	81,455	223,032
	1879	200,000	375,058	119,803	55,255	212,520	21,036	233,556	125,067	47,272	80,224	252,563
SUN, San Francisco ..... 1882. C. L. Taylor, Pres., Ed. E. Potter, Sec.	1888	300,000	550,856	203,271	47,585	272,706	27,595	300,301	158,173	30,000	94,146	282,319
	1887	300,000	527,977	180,980	46,997	254,240	28,876	283,116	133,368	30,000	91,355	254,723
	1886	300,000	502,492	164,315	38,177	244,130	29,474	273,604	136,579	7,500	94,474	238,553
	1885	300,000	470,497	120,168	50,329	207,972	24,185	232,157	121,580	22,500	84,850	228,930
	1884	300,000	465,789	120,137	45,652	219,434	20,947	240,381	108,679	30,000	77,090	215,769
	1883	300,000	446,515	97,098	49,417	173,021	22,355	195,376	71,294	.....	55,056	126,350
	1882	300,000	365,817	49,709	16,108	103,498	9,199	112,697	20,001	.....	26,879	46,880
UNION, San Francisco ..... 1865. Nathaniel T. James, Pres., J. D. Bailey, Sec.	1888	750,000	1,319,063	442,482	126,581	694,555	42,088	736,643	383,252	30,000	266,565	679,817
	1887	750,000	1,170,254	327,906	92,348	614,238	51,778	666,016	385,675	60,030	221,589	667,294
	1886	750,000	1,161,362	290,572	120,790	521,946	48,452	570,398	302,037	68,052	192,329	562,418
	1885	750,000	1.125,964	258,240	117,724	431,487	45,856	477,343	228,889	59,628	172,928	461,445
	1884	750,000	1,112,259	249,120	113,139	386,690	51,183	437,873	222,216	90,030	157,852	470,098
	1883	750,000	1,134,100	227.997	156,103	413,559	47,885	461,444	172,972	89,760	156,382	419,114
	1882	750,000	1,098,513	223,153	125,360	384,503	48,092	432,595	156,913	67,635	148,218	372,766
	1881	750,000	1,036,398	162,815	123,583	313,082	52,736	365,818	117,172	89,975	137,191	344,338
	1880	750,000	1,020,038	104,085	165,953	222,048	56,640	278,688	38,191	112,390	90,984	241,565
	1879	750,000	958,238	83,261	124,976	209,472	70,473	279,945	80,849	112,932	76,251	270,032

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
COLORADO.												
DENVER, Denver *.....1888	1889	$200,000	$250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. J. Barker, Pres., J. A. Perkins, Sec.												
CONNECTICUT.												
ÆTNA, Hartford.....1819	1888	4,000,000	9,763,502	2,177,263	3,586,239	2,608,852	$428,322	3,037,174	1,415,726	$720,000	$829,933	2,965,659
J. Goodnow, Pres., Wm. B. Clark, Vice-Pres.,	1887	4,000,000	9,528,389	2,183,331	3,345,058	2,610,801	429,304	3,040,105	1,450,357	720,000	821,029	2,991,386
A. C. Bayne, Sec.	1886	4,000,000	9,568,839	2,118,618	3,450,221	2,642,750	416,528	3,059,278	1,429,056	720,000	798,400	2,947,456
	1885	4,000,000	9,260,097	2,057,777	3,202,320	2,554,267	428,190	2,982,457	1,372,801	720,000	791,391	2,884,192
	1884	4,000,000	9,013,517	2,049,026	2,964,491	2,526,312	428,697	2,955,009	1,424,870	720,000	742,700	2,887,570
	1883	4,000,000	9,192,644	1,923,186	3,269,458	2,426,853	434,683	2,859,536	1,294,678	720,000	712,697	2,727,375
	1882	4,000,000	9,054,611	1,861,429	3,193,182	2,315,864	427,642	2,743,506	1,256,947	720,000	687,827	2,664,774
	1881	4,000,000	8 902,273	1,774,850	3,127,423	2,359,615	380,049	2,739,664	1,100,522	610,000	647,865	2,358,387
	1880	3,000,000	7,424,074	1,694,802	2,729,272	2,194,475	347,652	2,542,127	1,239,452	600,000	641,170	2,480,622
	1879	3,000,000	7,078,224	1,742,258	2,335,966	2,202 440	359,133	2,561,573	1,256,111	600,000	655,302	2,511,413
CONNECTICUT, Hartford.....1850.	1888	1,000,000	2,260,917	806,198	454,719	1,015,125	99,644	1,114,769	602,957	80,000	341,271	1,024,228
J. D. Browne, Pres., Chas. R. Burt, Sec.	1887	1,000,000	2,163,907	768 352	395,555	999,853	101,470	1,101,323	645,557	80,000	346,481	1,072,038
	1886	1,000,000	2,129,742	704,871	424,871	925,438	94,110	1,019,548	494,076	80,000	327,635	901,711
	1885	1,000,000	1,974,750	671,066	303,684	919,434	94,166	1,013,600	533,657	80,000	334,931	948,588
	1884	1,000,000	1,868,882	627,238	241,644	842,300	99,056	931,356	504,151	90,000	268,317	862,468
	1883	1,000,000	1,837,729	555,311	282,418	789,642	84,899	874,541	476,632	100,000	242,078	818,710
	1882	1,000,000	1,781,626	489,309	292,317	713,446	81,787	795,233	456,174	100,000	214,754	770,928
	1881	1,000,000	1,745,562	415,234	330,328	596,902	81,712	678,614	297,093	100,000	183,837	580,930
	1880	1,000,000	1,636,383	348,660	287,723	507,872	85,190	593,062	261,134	100,000	147,924	509,058
	1879	1,000,000	1,483,480	273,818	209,662	399,348	81,157	480,505	233,940	100,000	117,569	451,509
HARTFORD, Hartford.....1810.	1888	1,250,000	5,747,081	2,266,098	2,230,983	2,594,588	253,127	2,847,715	1,338,504	250,000	842,143	2,430,647
Geo. L. Chase, Pres., P. C. Royce, Sec.	1887	1,250,000	5,288,604	2,102,344	1,936,260	2,455,311	228,311	2,683,622	1,362,791	250,000	787,227	2,400,018
	1886	1,250,000	5,055,947	2,015,960	1,789,987	2,350,372	210,695	2,561,067	1,318,008	250,000	755,426	2,323,434
	1885	1,250,000	4,745,342	2,051,983	1,443,359	2,308,668	201,868	2,510,536	1,320,025	250,000	740,912	2,310,937
	1884	1,250,000	4,491,830	2,012,427	1,229,403	2,342,899	219,252	2,562,151	1,523,295	250,000	734,538	2,507,833
	1883	1,250,000	4,541,240	1,957,644	1,333,596	2,304,438	216,760	2,521,198	1,377,716	250,000	706,076	2,333,792
	1882	1,250,000	4,337,281	1,729,040	1,358,241	2,033,234	204,272	2,237,506	1,132,584	250,000	645,769	2,028,353
	1881	1,250,000	4,072,575	1,489,711	1,332,864	1,792,654	186,093	1,978,747	956,035	251,500	552,648	1,760,183
	1880	1,250,000	3,761,379	1,333,442	1,177,937	1,595,142	180,760	1,775,902	828,975	248,500	489,912	1,567,387
	1879	1,250,000	3,456,020	1,270,621	935,399	1,460,124	168,582	1,628,706	860,445	250,000	475,960	1,586,405

* Commenced business May 1, 1889.

MERIDEN, Meriden.....1868.	1888	200,000	361,946	86,300	75,646	115,589	18,253	133,842	69,335	16,000	37,082	122,418
A. Chamberlin, Pres., E. B. Cowles, Sec.	1887	200,000	344,297	68,992	76,305	100,412	17,553	117,965	51,097	16,000	31,018	98,115
	1886	200,000	325,944	54,870	71,074	75,293	19,263	94,556	42,942	16,000	24,228	83,170
	1885	200,000	314,633	49,970	64,663	72,046	17,388	89,434	36,572	16,000	22,487	75,059
	1884	200,000	302,188	49,102	53,086	65,556	16,752	82,308	43,110	16,000	20,751	79,861
	1883	200,000	300,041	47,033	53,008	60,073	5,543	75,616	36,854	18,000	18,152	73,006
	1882	200,000	293,277	36,922	56,355	51,360	15,032	66,392	33,744	8,000	15,593	57,337
	1881	200,000	281,877	33,699	48,178	50,498	16,676	67,174	21,619	.....	16,028	37,647
	1880	200,000	414,484	173,332	41,152	242,563	20,819	263,382	179,111	9,000	84,768	272,879
	1879	300,000	420,133	107,616	12,517	213,627	19,863	233,490	158,376	15,000	77,059	250,435
NATIONAL, Hartford.....1871.	1888	1,000,000	2,326,581	819,455	507,126	1,376,156	108,573	1,484,729	595,980	100,000	476,750	1,172,730
Jas. Nichols, Pres., E. G. Richards, Sec.	1887	1,000,000	2,006,857	455,145	551,712	565,004	103,848	668,852	320,481	100,000	184,084	604,565
	1886	1,000,000	1,958,507	395,038	563,469	517,630	92,902	610,532	261,405	100,000	169,656	531,061
	1885	1,000,000	1,853,728	380,104	473,624	490,453	94,661	585,114	271,521	100,000	155,534	527,055
	1884	1,000,000	1,770,303	344,557	425,746	451,709	94,715	546,424	236,870	100,000	144,319	481,189
	1883	1,000,000	1,774,505	320,419	454,086	410,667	99,688	510,355	232,411	100,000	131,798	464,209
	1882	1,000,000	1,733,281	269,153	464,126	381,497	95,369	476,866	227,688	100,000	123,436	451,124
	1881	1,000,000	1,704,804	242,876	461,928	341,473	474,829	816,302	178,419	72,000	106,139	356,558
	1880	600,000	1,228,510	208,259	420,251	276,880	74,266	351,146	157,015	72,000	94,991	324,006
	1879	600,000	1,140,058	175,753	364,305	235,938	78,263	314,201	139,523	72,000	84,712	296,235
NORWALK, Norwalk.....1860.	1888	50 000	100,696	7,756	42,940	7,937	5,433	13,370	3,246	4,000	5,419	12,665
Wm. C. Street, Pres., Geo. R. Cowles, Sec.	1887	50,000	99,858	4,642	45,216	8,136	4,999	13,135	4,738	4,000	4,856	13,594
	1886	50,000	101,911	6,028	45,883	7,954	5,396	13,550	1,603	4,000	4,842	10,445
	1885	50,000	98,328	5,897	42,431	7,784	5,488	13,272	5,579	4,000	4,604	14,183
	1884	50,000	94,621	5,918	38,703	9,110	5,549	14,659	1,855	4,000	4,106	9,960
	1883	50,000	95,671	6,012	39,659	7,153	4,608	11,761	5,693	4,000	3,833	13,526
	1882	50,000	100,660	6,421	44,239	6,917	5,008	11,925	3,173	4,000	4,011	11,184
	1881	50,000	100,664	7,257	43,407	7,534	4,853	12,387	2,445	4,000	3,470	9,915
	1880	50,000	96,573	6,763	39,809	7,737	6,420	14,158	2,118	4,000	3,620	9,739
	1879	50,000	96,776	7,033	39,743	7,882	8,312	16,194	1,687	4,000	3,892	9,579
ORIENT, Hartford.....1867.	1888	1,000,000	1,743,803	581,981	161,822	749,833	76,193	826,026	433,683	60,000	266,699	760,382
C. B. Whiting, Pres., Jas. U. Taintor, Sec.	1887	1,000,000	1,641,376	498,250	143,126	658,356	77,696	736,052	434,255	30,000	242,088	706,343
Howard W. Cook, Asst. Sec.	1886	1,000,000	1,604,486	471,599	132,887	622,362	72,631	694,993	416,665	30,000	226,088	672,753
	1885	1,000,000	1,551,954	421,059	130,895	571,120	68,490	639,610	340,589	20,000	199,109	559,698
	1884	1,000,000	1,474,443	400,966	73,477	518,035	67,990	586,025	316,597	.....	188,115	504,712
	1883	1,000,000	1,411,894	341,409	70,485	428,697	70,819	499,516	249,470	80,000	153,375	482,845
	1882	1,000,000	1,395,404	275,227	120,177	402,662	68,777	471,439	287,307	80,000	135,927	503,234
	1881	1,000,000	1,419,522	240,724	178,798	349,089	48,801	397,890	198,051	50,000	115,281	363,332
	1880	500,000	853,581	170,970	182,611	248,805	43,720	292,525	150,310	50,000	87,332	287,642
	1879	500,000	809,020	162,721	146,299	222,823	43,618	266,441	127,430	50,000	82,916	260,346
PEOPLES, Middletown.....1865.	1888	a 200,000	352,036	50,808	b 101,228	57,937	17,913	75,850	40,482	10,000	15,330	65,812
Seth H. Butler, Pres., H. C. Ward, Sec.	1887	102,000	293,026	39,461	151,565	44,389	17,973	62,372	25,195	10,000	10,975	46,170
	1886	102,000	279,101	33,490	143,611	42,876	15,577	58,453	24,320	10,000	10,902	45,222
	1885	101,500	267,057	32,540	133,017	39,389	14,138	53,527	24,257	10,000	10,433	44,690

a Capital increased during the year. *b* $50,000 of surplus capitalized during the year.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
CONNECTICUT—*Continued.*												
Peoples, Middletown—*Cont*	1884	$101,500	$260,034	$31,022	$127,512	$34,112	$14,914	$49,026	$18,424	$10,000	$9,223	$37,647
	1883	101,500	253,453	26,825	125,128	29,607	14,562	44,169	20,683	10,000	8,457	39,140
	1882	101,500	249,430	23,443	124,487	29,446	14,609	44,055	20,049	10,000	8,808	38,857
	1881	101,500	244,117	22,648	119,969	32,295	14,278	46,573	25,433	10,000	9,106	44,539
	1880	101,500	236,473	19,442	115,531	28,637	14,633	43,270	12,482	10,000	8,446	30,928
	1879	101,500	219,961	18,130	100,331	25,675	13,678	39,353	12,699	10,000	7,840	30,539
Phœnix, Hartford.....1854. H. Kellogg, Pres., D. W. C. Skilton, Vice-Pres., G. H. Burdick, Sec., C. E. Galacar, Asst. Sec.	1888	2,000,000	5,091,387	1,925,332	1,166,055	2,345,857	235,727	2,581,584	1,301,460	280,000	756,898	2,338,358
	1887	2,000,000	4,778,469	1,766,778	1,011,690	2,233,309	245,493	2,478,802	1,328,999	280,000	736,677	2,345,676
	1886	2,000,000	4,709,929	1,687,583	1,022,346	2,130,077	215,140	2,345,217	1,232,441	280,000	699,983	2,212,424
	1885	2,000,000	4,488,221	1,566,406	921,815	2,042,833	189,239	2,232,072	1,236,635	280,000	674,007	2,190,642
	1884	2,000,000	4,316,958	1,544,271	772,687	2,038,470	208,994	2,247,464	1,290,205	280,000	672,758	2,242,963
	1883	2,000,000	4,435,049	1,413,057	1,021,992	1,896,573	217,027	2,113,600	1,214,389	280,000	611,237	2,105,626
	1882	2,000,000	4,446,208	1,319,065	1,127,143	1,824,850	206,254	2,031,104	1,113,390	280,000	573,092	1,966,482
	1881	2,000,000	4,309,973	1,190,689	1,119,284	1,706,288	148,857	1,855,145	886,551	245,000	534,539	1,666,090
	1880	1,000,000	3,072,163	975,749	1,096,414	1,400,537	130,715	1,531,252	762,775	200,000	441,987	1,404,762
	1879	1,000,000	2,733,341	858,837	874,504	1,219,132	124,027	1,343,159	700,365	200,000	410,599	1,310,964
Security, New Haven.....1841. Chas. S. Leete, Pres., H. Mason, Sec.	1888	250,000	646,941	316,787	80,154	541,179	24,744	565,923	363,952	17,500	176,596	558,048
	1887	250,000	638,872	276,873	111,999	415,437	13,693	429,130	249,444	18,000	120,228	387,672
	1886	200,000	508,849	208,133	100,716	307,134	21,672	328,806	189,487	16,000	83,700	289,187
	1885	200,000	451,273	182,407	68,866	305,531	18,061	323,592	192,764	14,000	76,258	283,022
	1884	200,000	400,709	155,902	44,807	274,263	17,468	291,731	170,954	6,000	71,920	248,874
	1883	200,000	358,592	127,898	30,694	284,711	17,888	302,609	206,837	12,000	69,724	288,561
	1882	200,000	351,196	110,824	40,372	256,835	16,466	273,301	181,705	6,000	63,398	251,103
	1881	200,000	345,687	110,571	35,116	250,004	15,806	265,810	183,578	.....	69,091	252,669
	1880	200,000	319,764	96,878	22,886	237,868	15,800	253,668	204,819	.....	69,893	274,712
	1879	200,000	333,017	123,843	9,174	217,156	14,240	231,396	193,968	8,000	63,649	265,617
DAKOTA.												
Dakota Fire and Marine, Mitchell.....1881. Geo. A. Johnston, Pres., Geo. A. Silsby, Sec.	1888	100,000	168,361	44,411	23,950	68,945	23,284	92,229	30,856	.....	51,533	82,389
	1887	100,000	169,205	41,701	27,504	98,210	2,296	100,506	21,172	.....	55,029	76,201
	1886	100,000	163,529	50,345	13,184	92,327	12,699	105,026	15,565	40,000	29,349	84,914
	1885	100,000	200,611	59,498	41,113	69,956	56,812	126,768	39,378	.....	50,163	89,541
	1884	100,000	175,000	60,000	15,000	.....	.....	68,000	19,000	.....	11,000	23,000
	1883	100,000	33,011	.....	.....	35,183	317	35,500	3,998	.....	16,074	20,072

FARMERS NATIONAL, Plankinton.....1888. C. S. Deering, Pres., Jos. Freudenfeld, Sec.	‡1888	100,000	120,636	12,257	8,378	34,073	336	34,409	1,795	.....	17,515	19,310
FIDELITY, Huron.....1887. Alonzo Wardall, Pres., C. E. Bryant, Sec.	1888	100,000	139,835	32,108	7,727	82,304	2,057	84,362	34,928	3,000	26,641	64,568
	1887	100,000	120,004	16,969	3,035	54,641	3,800	58,441	11,169	.....	27,268	38,437
PIERRE FIRE AND MARINE, Pierre.....1883. B. J. Templeton, Pres.	1888	50,000	78,556	16,924	11,632	41,738	3,794	45,532	12,854	4,000	11,754	28,608
	1887	50,000	75,425	15,239	10,186	.....	.....	.....	9,220	5,000	.....	.....
YANKTON, Yankton †.....1883. Newton Edmunds, Pres., E. A. Gilman, Sec.	1888	40,000	132,508	43,271	49,237	37,149	1,595	38,744	16,012	.....	17,957	33,969
	1887	40,000	124,516	66,607	17,909	65,127	1,710	66,837	26,193	.....	24,655	50,848
	1886	40,000	145,890	49,286	56,604	97,397	2,080	99,477	17,508	8,500	41,666	67,674
	1885	31,500	101,918	.....	.....	56,394	2,912	59,306	10,614	1,500	24,753	36,867
	1884	28,800	48,326	30,402	—10,876	15,394	58,949	74,343	25,783	.....	29,615	55,398
	1883	15,000	17,381	.....	.....	1,997	7,891	9,888	762	.....	5,592	6,354
DISTRICT OF COLUMBIA.												
ARLINGTON, Washington.....1872. Walter S. Cox, Pres., Frank T. Rawlings, Sec.	1888	200,000	258,829	9,358	49,471	17,707	16,126	33,833	1,092	16,000	12,543	29,635
	1887	200,000	257,007	2,000	55,007	.....	.....	.....	.....	.....	.....	.....
	1886	200,000	259,921	.....	.....	16,099	.....	.....	6,093	.....	.....	.....
COLUMBIA, Washington.....1881. H. A. Willard, Pres., H. K. Willard, Sec.	1888	100,000	168,079	16,859	51,220	26,224	9,731	35,955	1,535	8,000	10,363	19,898
	1887	100,000	136,368	.....	.....	24,441	9,020	33,461	5,715	8,000	9,954	23,669
	*1886	100,000	152,310	1,978	50,232	20,725	8,797	29,521	2,532	8,000	9,622	20,154
CORCORAN, Washington.....1873. John T. Lenman, Pres., Clarence McClelland, Sec.	1888	100,000	139,043	.....	39,043	13,042	.....	.....	912	6,000	.....	.....
	1887	100,000	131,251	.....	31,251	12,350	.....	.....	10,746	6,000	.....	.....
	1886	100,000	130,267	.....	30,267	11,917	.....	.....	6,955	6,000	.....	.....
FIREMENS, Washington.....1837. A. A. Wilson, Pres., C. W. Howard, Sec.	1888	100,000	270,458	.....	.....	28,160	12,113	40,273	5,082	.....	9,821	14,903
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1883	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1882	100,000	252,010	.....	.....	25,200	8,200	33,400	7,200	20,000	4,288	31,488
	1881	100,000	250,000	.....	.....	25,000	12,000	37,000	2,400	20,000	8,000	30,400
	1880	100,000	231,000	.....	.....	26,000	14,000	40,000	5,557	20,000	7,206	32,763
FRANKLIN, Washington.....1818. Daniel B. Clark, Pres., I. Fenwick Young, Sec.	1888	125,000	.....	.....	177,676	22,439	9,938	32,377	3,391	10,000	9,832	23,223
	1887	125,000	.....	.....	166,490	21,056	9,293	30,349	.....	10,000	.....	25,565
	1886	125,000	.....	.....	153,500	.....	.....	.....	.....	.....	.....	.....
GERMAN-AMERICAN, Washington.....1873. Geo. F. Shafer, Pres., H. H. Bergmann, Sec.	1888	100,000	175,204	8,292	66,912	16,585	10,387	26,972	2,390	8,000	6,733	17,123
	1887	100,000	164,890	7,471	57,419	14,938	10,158	25,096	3,012	8,000	6 602	17,714
	1886	100,000	157,113	7,661	49,452	15,323	9,529	24,852	5,673	8,000	6,508	20,181
	1885	100,000	152,624	7,056	45,568	14,113	9,538	23,651	792	7,000	6,554	14,346
	1884	100,000	142,934	6,151	36,783	12,302	8,989	21,291	4,732	7,500	5,739	17,971
	1883	100,000	139,890	6,365	33,525	12,769	9,897	22,836	3,875	8,000	4,759	16,634
	1882	100,000	132,786	6,150	26,036	12,237	9,944	22,181	8,558	8,000	5,991	22,549
	1881	100,000	134,655	8,082	26,573	13,769	10,016	23,785	3,911	8,000	6,626	18,537
	1880	100,000	128,583	6,832	21,751	13,254	9,935	23,189	5,013	8,000	7,794	20,807

* Statement for the year ending March 31, 1887. † Insures against fire, lightning and tornadoes. ‡ Commenced business March 1, 1888. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
DISTRICT OF COLUMBIA—*Continued.*												
NATIONAL METROPOLITAN, Washington.....1870.	1888	$100,000	$160,976	.....	.....	$15,711	$6,986	$22,697	$448	$6,000	$9,336	$15,784
Edward Clark, Pres., Samuel Cross, Sec.	1887	100,000	154,062	.....	.....	14,941	9,329	24,270	1,755	7,500	.....	.....
	1886	100,000	151,395	.....	.....	12,715	13,386	26,101	6,838	7,500	7,209	21,547
	1885	100,000	147,309	.....	.....	10,362	6,200	16,562	3,066	7,500	5,055	15,621
	1884	100,000	.....	.....	.....	9,539	.....	.....	859	.....	.....	.....
	1883	100,000	.....	.....	.....	10,095	.....	.....	1,847	.....	.....	.....
	1882	100,000	146,895	.....	.....	10,090	6,932	17,022	80	8,000	6,555	14,635
	1881	100,000	144,995	.....	.....	9,484	9,356	18,840	617	8,000	7,025	15,642
	1880	100,000	144,000	.....	.....	.....	.....	.....	653	8,000	.....	.....
NATIONAL UNION, Washington.....1865.	1888	100,000	253,545	$12,000	$141,545	21,250	15,330	36,580	6,537	20,000	9,168	35,705
Hy. O. Towles, Pres., Noble D. Larner, Sec.	1887	100,000	268,706	12,399	156,307	20,824	15,932	36,756	10,343	20,000	5,498	35,841
	1886	100,000	267,407	.....	167,407	21,022	14,797	35,819	12,147	20,000	8,641	40,788
	1885	100,000	271,838	.....	171,838	20,647	16,911	37,558	3,342	20,000	6,074	29,416
	1884	100,000	265,417	.....	.....	17,518	16,514	34,032	1,677	20,000	8,577	30,254
	1883	100,000	.....	.....	170,000	19,110	.....	.....	476	.....	.....	.....
	1882	100,000	253,388	.....	.....	.....	.....	.....	7,494	20,000	.....	.....
	1881	100,000	250,000	.....	.....	.....	.....	.....	3,495	.....	.....	.....
	1880	100,000	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
POTOMAC, Georgetown.....1867.	1888	75,500	170,315	.....	94,815	19,905	11,812	31,717	4,926	6,000	7,543	18,469
Mayhew Plater, Sec.	1887	75,500	169,724	10,605	83,619	21,162	8,886	30,048	7,746	6,000	7,612	21,358
	1886	75,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1882	75,500	135,500	.....	.....	.....	.....	.....	.....	.....	.....	.....
RIGGS, Washington.....1883.	1888	100,000	122,669	5,500	17,169	10,955	7,666	18,621	2,143	.....	6,824	.....
M. W. Beveridge, Pres., Francis B. Mohun, Sec.	1887	100,000	119,988	4,811	15,177	9,347	9,643	18,990	1,634	.....	7,003	.....
	1886	100,000	110,946	10,946	7,135	7,706	8,847	16,553	2,215	3,000	6,902	12,117
GEORGIA.												
ATLANTA HOME, Atlanta.....1882.	1888	200,000	284,831	65,412	19,419	68,302	19,343	87,645	18,944	18,000	30,114	67,058
Robert J. Lowry, Pres., Joel Hurt, Sec.	1887	200,000	257,602	56,145	1,457	66,221	68,672	134,893	28,468	40,000	32,743	101,211
	1886	160,000	222,897	27,383	43,179	58,683	34,011	92,684	10,310	22,790	23,949	57,049
	1885	140,000	182,687	25,228	17,359	50,690	33,541	84,231	13,114	21,600	18,674	53,388
	1884	120,000	150,346	10,772	19,574	32,834	13,379	46,213	7,796	.....	17,798	25,594
	1883	120,000	129,383	8,136	1,247	20,859	11,350	32,209	6,155	.....	16,670	22,825

GEORGIA HOME, Columbus.....1859.	1888	300,000	726,761	169,633	257,127	197,743	36,653	234,396	73,711	51,000	66,684	191,395
J. Rhodes Browne, Pres., William C. Coart, Sec.	1887	300,000	687,957	150,282	237,675	157,554	31,377	188,931	70,605	30,000	54,551	155,156
	1886	300,000	733,565	142,126	291,439	160,908	33,476	194,384	97,940	30,000	55,366	183,306
	1885	300,000	745,200	163,864	281,337	167,240	30,165	197,405	91,292	27,000	65,382	183,674
	1884	300,000	741,380	186,117	255,263	162,365	28,448	190,813	141,565	.....	52,709	194,274
	1883	300,000	708,475	130,800	277,675	189,251	42,109	231,360	157,379	36,000	71,291	264,670
	1882	300,000	710,745	106,368	304,377	153,109	28,728	181,837	70,295	33,000	45,977	149,272
	1881	300,000	610,247	72,855	237,392	120,781	36,858	157,639	57,508	30,000	49,435	136,943
	1880	300,000	578,641	76,521	202,180	102,678	43 249	145,627	29,413	34,801	45,884	110,098
MACON, Macon.....1886.	1888	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
S. S. Dunlap, Pres., Edgar S. Wilson, Sec.	1887	100,000	127,044	36,294	— 9,250	65,041	6,607	71,648	28,083	6,000	20,527	54,610
	1886	100,000	109,001	3,880	5,121	11,728	2,951	14,679	268	.....	5,409	5,677
ROME, Rome.....1885.	1888	103,900	176,005	57,920	14,185	84,681	8,157	92,839	44,104	6,234	26,918	77,256
John H. Reynolds, Pres., Hamilton Yancey, Sec.	1887	103,900	155,313	40 009	11,404	61,059	12,513	73,572	25,921	.....	17,652	43,573
	1886	103,400	131,526	24,891	3,235	50,492	8,174	58,666	16,312	.....	13,849	30,161
	1885	103,400	121,911	14,083	4,428	22,669	1,307	23,976	1,146	.....	5,433	6,579
SAVANNAH FIRE AND MARINE, Savannah.....1887.	1888	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. Garrard, Pres., W. H. Daniel, Sec.	1887	200,000	209,455	5,398	4,057	6,351	5,623	11,974	.....	.....	4,428	4,428
ILLINOIS.												
FIREMENS, Chicago.....1867.	1888	†250,000	308,811	18,923	39,888	23,292	7,865	31,157	17,692	8,000	13,050	38,741
Geo. F. Harding, Pres., J. L. Skelton, Sec.	1887	100,000	225,048	24,501	100,547	21,769	7,536	29,305	6,900	8,000	12,867	27,770
	1886	100,000	188,523	17,431	71,091	19,015	7,193	26,208	2,807	7,952	11,483	22,242
	1885	100,000	184,195	15,755	68,440	20,120	6,165	26,285	6,108	.....	12,206	18,314
	1884	100,000	177,447	16,182	61,265	23,879	2,844	26,723	11,751	.....	12,437	24,188
	1883	100,000	169,165	22,850	46,315	29,190	7,703	36,893	10,176	10,556	13,876	34,608
	1882	100,000	174,080	23,083	50,997	31,739	6,390	38,129	7,713	6,147	15,727	29,587
	1881	100,000	165,624	17,869	47,755	26,955	8,404	35,369	11,977	7,297	12,423	31,697
	1880	100,000	158,480	13,423	45,057	20,667	7,916	28,583	5,255	8,600	10,881	24,736
	1879	100,000	140,795	13,997	26,798	17,470	7,720	25,190	3,376	7,400	9,167	19,943
FOREST CITY, Rockford.....1874.	1888	100,000	402,787	240,699	62,088	123,721	16,964	140,685	31,907	25,165	56,169	113,241
G. Woodruff, Pres., J. H. Sherratt, Sec.	1887	100,000	380,750	218,369	62,381	100,270	18,356	118,626	27,480	27,710	54,996	110,186
	1886	100,000	352,041	204,705	47,336	95,331	16,452	111,783	34,796	16,000	44,792	95,588
	1885	100,000	345,099	212,176	32,923	111,343	14,670	126,013	30,955	14,000	45,468	90,423
	1884	100,000	342,260	215,066	27,194	112,543	14,189	126,732	28,159	12,030	59,205	99,394
	1883	100,000	303,232	183,128	20,104	98,982	12,052	111,034	29,180	11,995	54,044	95,219
	1882	100,000	254,536	134,448	20,088	72,148	11,422	83,570	14,782	9,975	39,046	63,803
	1881	100,000	213,651	95,472	18,179	49,924	10,299	60,223	17,387	9,900	25,476	52,763
	1880	100,000	200,023	87,564	12,459	52,528	10,016	62,544	11,176	3,960	17,585	32,721
	1879	100,000	184,512	83,288	1,224	41,305	8,520	49,825	16,567	5,000	17,545	39,112
GERMAN, Freeport.....1865.	1888	200,000	2,316,575	1,760,753	355,822	1,241,527	119,219	1,360,746	687,697	40,000	503,648	1,231,344
M. Hettinger, Pres., Wm. Trembor, Sec.	1887	200,000	2,187,173	1,710,522	276,650	1,326,457	113,456	1,439,913	732,229	40,000	550,325	1,322,554
	1886	200,000	2,044,704	1,588,854	255,850	1,228,224	96,854	1,325,078	598,456	40,000	487,822	1,126,278

† Capital increased during the year. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
ILLINOIS—*Continued.*												
GERMAN, Freeport—*Cont.*	1885	$200,000	1,843,499	1,408,818	$234,681	1,126,149	$83,934	1,210.083	$533,888	$40,000	$464,972	1,038,860
	1884	200,000	1,650,799	1,226,801	223,998	920,578	65,183	985.761	454,027	40,000	402,287	896,314
	1883	200,000	1,478,106	1,084,662	193.444	834.267	58,560	892,827	340,295	31,010	348,390	719,695
	1882	200,000	1,185,979	817.659	168,320	611,648	54,107	665.755	246,265	33,674	268,661	548,600
	1881	200,000	933,014	457.729	275,285	488,590	41,237	529,827	165,142	25,159	216,196	406,497
	1880	200,000	746,407	302.717	243,690	356,999	37,395	394,394	115,052	26,265	155,321	296,638
	1879	200,000	585,482	210,904	174,578	199,806	35,632	235,438	82,806	27,396	108,631	218,833
GERMAN, Peoria.....1876. Bernard Cremer, Pres., Theo. J. Müller, Sec.	1888	300,000	426,310	115,963	10,347	210,402	20,554	230,956	133,655	24,000	79,891	237,546
	1887	300,000	445.199	110,234	34.965	200,515	20,337	220,852	96,995	24,000	87,249	208,245
	1886	300,000	418,598	83.767	34,831	170,017	19,967	189,984	79.173	24,000	72,323	175,496
	1885	300,000	410,932	76,432	34.500	166,642	17,858	184,500	82,089	14,500	64,267	160,856
	1884	300,000	394,773	62,485	32,288	171,963	113,003	284,966	80,298	20,000	75,485	175,783
	1883	200,000	280,002	47,007	32,995	123,783	12,917	136,700	58,201	17,776	58.360	134,337
	1882	200,000	257,540	24,183	33.357	74,050	5,926	79.976	16,761	10,000	29,842	56,603
	1881	100,000	129,006	15,402	13,604	55,050	6,285	61,335	19,624	10,000	22,265	51,889
	1880	100,000	123,718	14,655	9,063	39,679	6,184	45,863	14,141	8,500	20,131	42,772
	1879	100,000	117,344	12,368	4,976	27,533	6,114	33,647	8,119	6,000	17,837	31,956
GERMAN INS. AND SAVINGS INST., Quincy....1859. H. T. J. Ricker, Pres., A. H. Heine, Sec.	1888	223,800	267,629	17,252	26.577	13,388	17,810	31,198	16,994	.....	8,909	25,903
	1887	223,800	261,091	29,894	7,397	33,960	15,150	49,110	42,855	17,904	16,216	76,975
	1886	223,800	292,750	47,109	21,841	68,584	23,017	91,601	43,824	22,380	23.367	89,571
	1885	223,800	298,959	47,873	27,286	71,917	16,016	87,933	37,988	.....	26,139	64,127
	1884	223,800	269,552	37,028	8,724	44,516	15,838	60,354	24,883	70,563	16,011	111,457
	1883	109,400	198,836	19,045	70,391	22,523	13,373	35,896	9,293	13,128	8,834	31,255
	1882	109,400	193,736	25,498	58,838	12,393	23,495	35,888	3,512	13,608	7,273	24,393
	1881	113,400	198,542	23,958	61,184	9,887	30,539	40,426	1,119	15,876	15,551	32,546
	1880	113,400	198,888	24,329	61,159	9,902	21,102	31,004	1,340	13,848	9,061	24,249
	1879	113,400	197,931	23,485	59,046	6,410	20,837	27,247	1,285	17,346	4,967	23,598
PACKERS AND PROVISION DEALERS, Chicago..1886. C. Counselman, Vice-Pres., J. B. Tower, Sec.	1888	250,000	310,605	30,534	30,071	50,336	15,560	65,896	31,094	.....	16,208	47,302
	1887	250,000	292,229	25,117	17,112	42,758	15,042	57,800	25,959	15,000	11.331	52,290
	1886	250,000	289,058	14,048	25,011	28,288	15,239	43,527	1,592	.....	8,605	10,197
ROCKFORD, Rockford.....1866. John Lake, Pres., Charles E. Sheldon, Sec.	1888	200,000	724,897	453,747	71,150	348,958	28,949	377,907	137,349	36,000	166,829	340,178
	1887	200,000	698 993	440,895	58,098	288,860	28,291	317,151	127,530	28,000	142,984	298,514
	1886	200,000	668,924	419,890	49,034	267,498	29,219	296,717	117,674	28,000	128,077	273,751
	1885	200,000	645,587	400,525	45,062	255,338	27,029	282,367	107,843	34,000	129,774	271,617
	1884	200,000	668,189	411,873	56,316	269,145	26,531	295,674	79,093	40,000	144,358	263,451

	1883	200,000	637,187	346,172	91,015	221,914	27,311	249,225	78,283	22,000	147,979	248,262
	1882	100,000	431,443	132,884	198,559	122,872	29,132	152,005	38,574	20,000	101,557	160,131
	1881	100,000	430,198	150,256	179,942	108,282	33,519	141,801	53,132	35,000	76,489	164,621
	1880	100,000	455,694	197,306	158,388	106,458	35,526	141,984	50,821	130,000	47,188	228,009
	1879	100,000	546,860	245,986	200,874	204,469	40,909	245,378	75,981	65,000	77,165	218,146
TRADERS, Chicago.....1865.	1888	500,000	1,345,575	423,081	422,494	537,870	51,902	589,772	374,447	50,000	185,091	609,538
E. Buckingham, Pres., R. J. Smith, Sec.	1887	500,000	1,380,335	467,388	412,947	581,726	48,584	630,310	375,963	50,000	187,693	613,656
	1886	500,000	1,368,272	365,148	503,124	509,901	54,489	564,390	298,721	50,000	156,790	505,511
	1885	500,000	1,228,346	368,443	359,903	481,858	46,276	528,134	327,445	50,000	148,134	525,579
	1884	500,000	1,164,818	358,246	306,572	504,144	47,614	551,758	317,475	50,000	161,211	528,686
	1883	500,000	1,165,378	303,547	361,831	412,380	44,918	457,308	217,659	50,000	125,107	392,766
	1882	500,000	1,057,217	217,521	339,696	288,771	76,843	365,614	225,793	50,000	107,950	383,743
	1881	500,000	1,031,598	268,041	263,557	354,343	53,093	407,436	228,110	50,000	118,295	396,405
	1880	500,000	942,013	220,956	221,057	342,193	65,005	407,198	205,442	45,000	113,656	364,098
	1879	500,000	853,183	221,766	131,417	272,828	67,421	340,249	164,730	42,500	103,408	310,638
INDIANA.												
CITIZENS, Evansville.....1832.	1888	200,000	219,469	16,934	2,535	51,435	2,075	53,510	28,971	6,000	18,518	53,483
William Heilman, Pres., O. M. Todd, Sec.	1887	200,000	219,448	12,139	7,309	43,482	13	43,495	8,677	.....	15,370	24,047
FRANKLIN, Indianapolis.....1851.	1888	200,000	251,252	12,914	38,338	31,390	21,283	52,673	27,179	.....	22,304	49,483
John Wocher, Pres., J. M. Neuburger, Sec.	1887	200,000	278,789	47,269	31,520	52,516	15,469	67,985	30,179	.....	30,596	60,775
	1886	150,000	225,591	50,863	24,728	61,786	16,905	78,691	44,331	12,987	30,888	88,206
	1885	250,000	348 011	52,357	45,654	66,131	20,809	86,940	49,637	9,771	31,204	90,612
	1884	250,000	354,939	58,726	46,213	71,542	18,336	86,878	45,021	7,325	30 626	82,972
	1883	250,000	349,148	55,542	43,606	74,009	17,903	91,912	52,531	14,639	30,508	97,678
	1882	250,000	354,135	49,494	54,641	65,708	17,156	82,864	20,958	14,625	26,617	62,200
	1881	250,000	336,593	41,546	45,047	56,933	17,242	74,175	20,080	14,612	24,053	58,745
	1880	250,000	321,302	32,261	39,041	44,345	15,370	59,715	10,739	14,599	20,297	45,635
INDIANA, Indianapolis.....1851.	1888	150,000	172,220	19,875	2,345	60,474	2,137	62,611	43,478	.....	18,894	62,372
N. S. Byram, Pres., M. V. McGilliard, Sec.	1887	150,000	170,210	18,746	1,464	67,293	8,606	75,899	51,661	10,495	24,029	86,185
	1886	150,000	180,496	18,975	11,521	60,049	53,968	114,017	26,669	.....	22,089	48,758
	1885	100,000	115,237	11,295	3,942	36,169	2,404	38,573	24,131	.....	13,852	37,983
	1884	100,000	114,647	10,950	3,697	31,286	4,894	36,180	20,617	.....	13,166	33,783
	1883	100,000	112,250	12,500	— 250	45,000	9,495	54,495	29,065	7,000	21,730	57 795
	1882	100,000	115,066	13,277	1,789	37,562	13,294	50,856	18,078	5,000	13,139	36,217
	1881	100,000	112,199	10,500	1,699	31,416	8,583	39,999	13,475	7,500	.....	.....
	1880	100,000	102,701	.....	.....	2,200	501	2,701	.....	.....	450	450
IOWA. †												
BURLINGTON, Burlington.....1860.	1888	‡200,000	a 375,415	113,903	61,512	112,122	111,097	223,219	52,065	65,000	64,527	181,593
John G. Miller, Pres., Jacob Alter, Sec.	1887	100,000	355,482	171,913	83,569	156,106	13,079	169,185	42,887	20,000	97,151	160,038
	1886	100,000	394,063	201,363	92,700	163,272	12,555	175,827	42,442	15,000	96,487	153,929
	1885	100,000	377,835	224,239	53,596	200,076	14,585	214,661	55,653	10,000	90,907	156,560
	1884	100,000	393,586	273,969	19,617	256,428	61,443	317,871	37,309	10,000	122,621	169,930

† Assets include premium notes. ‡ Capital increased during the year. — Impairment. a Premium notes excluded.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
IOWA—*Continued.*												
Burlington, Burlington—*Cont*	1883	$100,000	$366,966	$216,474	$50,492	$202,029	$15,021	$217,050	$35,635	$10,000	$136,827	$182,462
	1882	100,000	301,130	170,934	30,196	331,211	7,362	338,573	26,418	.....	209,986	236,404
	1881	100,000	167,457	57,900	9,557	67,372	25,486	92,858	9,413	10,000	48,680	68,093
	1880	100,000	142,170	30,094	12,076	51,583	54,993	106,846	8,549	5,000	32,516	46,005
	1879	50,000	77,671	21,045	6,626	33,788	27,376	61,164	9,205	20,000	18,749	47,954
Capital, Des Moines.....1884. W. W. Lyons, Pres., J. K. Gilcrest, Sec., C. E. Campbell, Asst. Sec.	1888	* 100,000	78,750	38,947	14,803	48,852	20,032	68,884	34,632	.....	24,351	58,983
	1887	* 100,000	65,773	39,419	1,354	78,593	2,508	81,101	49,575	.....	27,913	77,488
	1886	* 100,000	75,864	47,332	3,532	72,722	2,924	75,646	36,135	.....	30,851	66,986
	1885	* 100,000	53,572	27,369	1,203	55,295	2,076	57,371	23,843	.....	25,154	48,997
	1884	* 100,000	47,836	22,532	304	30,004	2,766	32,770	7,415	.....	26,224	33,639
Council Bluffs, Council Bluffs.....1881. W. F. Sapp, Pres., J. Q. Anderson, Sec.	1888	* 100,000	101,530	65,606	10,924	90,400	6,589	96,989	52,143	.....	34,311	86,454
	1887	* 100,000	112,893	86,305	1,588	157,770	9,022	166,792	83,511	.....	57,849	141,360
	1886	* 100,000	133,384	79,227	29,157	128,003	8,726	136,730	53,482	.....	70,973	124,455
	1885	* 100,000	113,182	87,292	890	179,247	10,260	189,507	72,056	8,000	64,450	144,506
	1884	* 100,000	137,322	111,423	899	181,622	8,754	190,416	44,586	8,000	86,770	139,356
	1883	* 100,000	131,118	82,558	23,560	137,828	8,910	146,738	33,725	8,000	63,873	105,598
	1882	* 100,000	77,265	41,668	10,597	68,901	16,569	85 470	17,554	.....	37,443	54,997
	1881	* 100,000	32,272	8,823	4,449	13,323	7,533	20,856	50	.....	8,471	8,521
Des Moines, Des Moines.....1881. Saml. Merrill, Pres., T. F. Gatchel, Sec.	1888	* 100,000	126,033	83,679	17,354	64,412	3,409	67,821	27,514	2,500	41,342	71,356
	1887	* 100,000	122,167	82,769	14,398	57,890	4,353	62,243	25,134	2,000	34,221	61,355
	1886	* 100,000	127,820	95,026	7,794	89,688	4,076	93,764	37,374	2,000	38,486	77,860
	1885	* 100,000	126,986	86,945	40,041	72,523	3,103	75,626	31,285	.....	33,984	65,269
	1884	* 100,000	107,323	75,202	7,121	80,259	2,792	83,051	19,321	.....	25 439	68,225
	1883	* 100,000	97,977	50,340	22,637	87,987	1,762	89,749	13,298	.....	43,328	56,526
	1882	* 100,000	143,889	104,854	14,035	31,756	367	32,124	32,491	6,475	22,375	28,850
Dubuque Fire and Marine, Dubuque .....1883. J. J. Linehan, Pres., N. J. Schrup, Sec.	1888	* 100,000	114,718	37,896	51,821	51,780	13,055	56,835	6,938	8,000	16,456	31,394
	1887	* 100,000	85,343	29,921	30,421	41,393	10,674	49,998	11,452	6,000	11,637	29,089
	1886	* 100,000	70,082	25,677	19,370	39,323	2,631	44,024	8,142	.....	12,002	20,144
	1885	* 100,000	50,549	18,308	7,240	31,225	2,496	35,368	11,459	.....	10,265	21,924
	1884	* 100,000	41,584	11,159	5,425	23,725	1,569	24,125	4,687	.....	8,268	12,955
	1883	* 100,000	30,941	2,986	2,773	8,056	107	6,564	.....	.....	2,850	2,850
Farmers, Cedar Rapids.....1860. J. H. Smith, Pres., John B. Henderson, Sec.	1888	100,000	441,156	271,216	69,940	† 213,985	18,134	232,119	69,703	15,000	119,624	204,327
	1887	100,000	424,586	271,660	52,926	† 158,009	18,944	176,953	72,318	12,500	94,413	179,231
	1886	100,000	419,451	283,149	36,302	† 159,878	14,267	174,145	75,913	10,000	80,780	166,693

* Seventy-five per cent stockholders notes. † Assets include premium notes.

	1885	100,000	414,675	293,961	20,714	† 190,672	8,713	199,385	89,472	.....	86,809	176,281
	1884	100,000	388,857	285,455	3,402	† 173,291	6,155	179,446	71,473	10,000	92,518	173,991
	1883	100,000	411,002	242,520	68,482	† 220,919	5,628	226,547	64,006	10,000	105,149	179,155
	1882	100,000	373,032	205,774	67,258	† 210,150	4,730	215,023	46,098	10,000	93,428	149,526
	1881	100,000	326,473	170,472	56,001	† 182,027	5,229	187,256	43,935	10,000	77,735	131,670
	1880	100,000	272,477	77,734	94,744	† 97,640	79,256	176,896	30,509	85,000	52,048	167,557
	1879	100,000	269,648	144,197	100,451	† 90,378	4,854	95,232	34,416	10,000	44,226	88,642
HAWKEYE, Des Moines.....1865.	1888	* 100,000	637,428	305,373	307,053	234,752	24,800	259,552	71,017	30,240	157,112	258,369
E. J. Ingersoll, Pres., A. Howell, Sec.	1887	* 100,000	524,557	315,365	184,192	184,895	25,676	210,571	68,581	29,760	115,666	214,007
	1886	* 100,000	534,561	316,856	192,705	192,414	25,963	218,377	75,734	25,000	108,760	209,497
	1885	* 100,000	634,173	318,867	290,306	98,545	43,527	142,072	82,732	25,000	113,808	221,540
	1884	* 100,000	421,618	324,415	72,203	198,723	34,995	233,718	73,231	25,000	131,205	229,436
	1883	100,000	629,732	290,639	314,093	104,470	30,398	278,314	74,203	35,483	139,845	249,531
	1882	* 100,000	600,949	262,656	313,293	109,723	32,569	142,292	61,926	24,517	128,843	215,286
	1881	* 100,000	575,204	241,211	308,993	† 204,292	27,603	231,895	57,112	30,000	115,055	202,167
	1880	* 100,000	545,052	232,670	287,382	46,975	30,654	77,629	44,841	25,000	91,930	161,771
	1879	* 100,000	528,191	236,626	266,565	46,637	23,996	70,633	60,508	15,000	76,385	151,893
SECURITY, Davenport.....1883.	1888	* 100,000	85,921	41 938	18,983	65,328	3,931	69,259	12,790	2,000	23,263	38,053
S. F. Gilman, Pres., E. J. Babcock, Sec.	1887	* 100,000	66,211	34,486	6,725	51,083	2,326	53,409	21,913	2,000	20,095	44,008
	1886	* 100,000	57,898	25,712	7,186	41,504	2,325	43,829	13,649	.....	17,310	30,959
	1885	* 100,000	45,000	17,503	2,496	33,238	1,653	34,891	4,712	.....	16,788	21,500
	1884	* 100,000	32,609	9,920	— 2,311	20,229	1,053	21,282	4,044	.....	12,230	16,274
STATE, Des Moines.....1865.	1888	200,000	534,348	314,182	20,166	399,312	17,838	417,150	189,956	12,000	195,550	397,506
O. B. Ayers, Pres., J. C. Cummins, Sec.	1887	200,000	517,038	309,364	7,674	326,442	18,999	345,441	156,103	16,000	178,058	350,161
	1886	200,000	541,758	337,432	4,326	372,218	19,417	391,635	162,304	16,000	182,921	361,225
	1885	200,000	613,204	404,369	8,835	360,176	18,323	378,499	145,478	.....	181,263	326,741
	1884	200,000	620,065	415,597	4,468	328,221	83,049	411,270	171,549	14,965	181,169	367,683
WESTERN HOME, Sioux City.....1883.	1888	200,000	341,643	82,036	59,607	151,805	23,267	175,072	54,819	20,000	59,675	134,494
Wm. L. Joy, Pres., Geo. W. Kingsnorth, Sec.	1887	200,000	357,672	85,269	72,403	67,782	15,344	83,126	23,436	.....	44,992	68,428
	1886	100,000	214,325	81,001	33,324	73,911	19,648	93,559	25,523	.....	40,648	66,171
	1885	100,000	191,802	64,407	27,395	67,807	24,274	92,081	16,819	.....	45,026	61,845
	1884	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
KENTUCKY.												
CITY FIRE AND MARINE, Louisville.....1885.	1888	100,000	122,743	16,128	6 615	19,301	4,671	23,972	6,851	8,000	6,258	21,109
James A. Leech, Pres., Alfred Pirtle, Sec.	1887	100,000	116,994	9,717	7,277	10,340	8,933	19,273	9,209	3,000	5,818	18,027
	1886	100,000	113,813	6,849	6,964	10,445	6,729	17,174	5,444	.....	5,946	11,390
	1885	100,000	102,481	3,314	— 833	5,659	1,929	7,588	.....	.....	2,758	2,758
FALLS CITY, Louisville.....1884.	1888	‡ 100,000	142,728	31,119	11,609	56,735	7,807	65,442	26,903	10,000	12,951	49,854
John T. Moore, Pres., A. H. McAtee, Sec.	1887	100,000	145,784	36,012	9,772	45,238	14,720	59,958	51,870	10,000	17,999	79,869
	1886	100,000	164,777	41,204	23,573	65,618	7,284	72,902	35,949	10,000	19,068	65,017
	1885	100,000	147,456	41,302	6,154	73,025	11,239	84,264	30,253	.....	20,796	51,048
	1884	100,000	119,675	13,666	6,009	16,230	.....	16,230	6	.....	5,037	5,043

* Seventy-five per cent stockholders notes. † Includes notes for premiums. ‡ Capital increased July 1, 1889, to $300,000. — Capital impaired.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
FRANKLIN, Louisville *a*.....1836.	1888	$200,000	$288,660	$27,699	$60,961	$30,745	$17,390	$48,135	$8,034	$18,000	$14,553	$40,587
Geo. W. Morris, Pres., John J. Barret, Sec.	1887	200,000	274,596	22,735	51,861	28,229	17,736	45,965	18,464	20,000	13,254	51,718
	1886	200,000	274,579	23,366	51,213	31,346	19,556	50,902	17,208	20,000	14,289	51,497
	1885	200,000	273,115	23,934	49,181	40,505	16,008	56,513	28,545	10,000	13,346	51,891
	1884	200,000	260,533	29,005	31,528	37,574	16,996	54,570	10,886	20,000	11,386	42,272
	1883	200,000	261,522	18,284	43,238	32,100	17,847	48,947	11,208	20,000	11,013	42,221
	1882	200,000	255,306	13,737	41,569	22,159	19,104	41,263	7,256	20,000	9,318	36,574
	1881	200,000	243,857	15,554	28,303	30,541	17,559	48,105	9,641	18,000	9,769	37,410
	1880	200,000	237,230	14,704	22,526	26,864	12,926	39,922	8,940	55,000	7,261	71,201
	1879	100,000	143,264	12,072	31,192	22,429	12,815	35,244	5,583	10,000	6,973	22,556
GERMAN, Louisville.....1854.	1888	200,000	281,459	19,334	62,125	19,712	16,354	36,066	7,339	12,000	7,443	26,783
F. Reidhar, Pres., J. J. Fischer, Sec.	1887	200,000	272,682	19,014	53,668	21,519	13,826	35,345	6,669	12,000	7,352	26,021
	1886	200,000	266,685	18,037	48,648	18,707	12,819	31,526	3,398	12,000	8,221	23,619
	1885	200,000	265,272	17,878	47,394	21,964	10,501	32,465	5,397	12,000	5,086	22,483
	1884	200,000	254,576	18,174	36,402	22,947	11,025	33,972	3,634	12,000	7,690	23,324
	1883	200,000	244,020	17,755	26,265	23,106	11,434	34,540	8,952	12,000	6,752	27,704
	1882	200,000	236,788	16,621	20,167	22,446	12,071	34,517	6,683	12,000	7,181	25,864
	1881	200,000	229,171	16,058	13,113	23,453	10,968	33,821	10,405	12,000	6,498	28,903
	1880	200,000	223,646	15,328	8,318	21,725	9,573	31,298	6,154	18,000	6,745	30,899
	1879	200,000	224,109	14,670	9,439	21,982	9,244	31,226	10,699	16,000	6,718	33,417
GERMAN NATIONAL, Louisville.....1884.	1888	200,000	232,625	19,389	13,236	11,956	15,550	27,506	4,089	11,577	8,406	24,072
Adolph Reuilinger, Pres., H. W. Bohmer, Sec.	1887	200,000	231,161	19,471	11,690	12,631	13,331	25,962	479	11,904	6,947	19,330
	1886	200,000	222,573	16,707	5,866	11,778	13,516	25,294	3,000	11,577	7,070	21,647
	1885	200,000	206,371	12,944	— 6,573	8,207	10,262	18,469	778	.....	7,566	8,344
	1884	200,000	204,968	2,762	2,206	3,330	3,201	6,531	106	.....	3,366	3,472
GERMAN SECURITY, Louisville.....1872.	1888	100,000	165,304	11,227	54,077	12,160	2,548	14,708	430	.....	4,802	5,232
John H. Detchen, Pres., Jas. S. Barret, Sec.	1887	100,000	155,528	10,768	44,760	12,196	3,007	15,203	7,441	.....	4,605	12,046
	1886	100,000	152,145	10,123	42,022	12,958	2,615	15,573	4,646	.....	4,812	9,458
	1885	100,000	146,843	9,536	37,307	12,654	2,568	15,222	2,267	.....	4,671	6,938
	1884	100,000	137,434	7,732	29,702	10,746	2,374	13,120	3,371	.....	4,706	8,077
	1883	100,000	132,486	7,903	24,583	11,148	2,427	13,825	4,053	.....	4,886	8,939
	1882	100,000	128,052	7,744	20,308	10,900	2,656	13,556	4,194	.....	4,509	8,703
	1881	100,000	122,043	7,556	14,487	11,008	2,860	13,868	1,987	4,000	4,742	10,729
	1880	100,000	118,848	7,412	11,436	10,739	2,805	13,444	3,703	5,000	4,513	13,216
	1879	100,000	114,155	6,937	7,218	10,515	3,094	13,609	3,993	5,000	4,527	13,520

a The Franklin, Louisville and Union organized, in 1879, The Louisville Underwriters Insurance Co., for the purpose of doing a combined agency business. — Impairment.

KENTON, Covington.....1867.	1888	200,000	267,503	80,812	— 13,309	75,747	22,494	98,241	60,159	125	36,092	96,376
W. M. Fenley, Pres., U. F. Moss, Sec.	1887	200,000	298,282	112,732	— 14,450	119,973	12,585	132,558	95,255	4,871	45,165	145,291
	1886	200,000	313,421	103,906	9,515	131,517	12,760	144,277	80,810	4,000	51,097	135,907
	1885	200,000	308,878	104,301	4,577	142,500	12,911	155,411	100,706	.....	51,417	152,123
	1884	200,000	316,413	115,221	1,192	144,546	14,661	159,207	121,387	12,000	51,539	184,926
	1883	200,000	330,576	105,276	25,300	152,148	16,096	168,244	99,561	16,000	52,086	167,647
	1882	200,000	316,334	83,250	33,084	137,432	16,098	153,530	85,841	16,000	45,058	146,899
	1881	200,000	307,555	78,275	29,280	128,341	12,025	140,366	79,315	16,000	39,899	135,214
	1880	200,000	300,010	71,962	28,048	105,256	14,735	119,991	59,733	16,000	36,906	112,639
	1879	200,000	278,157	66,735	11,421	100,247	43,573	143,820	62,610	13,541	35,478	111,629
LOUISVILLE, Louisville *a*.....1872.	1888	100,000	271,091	80,356	90,735	100,160	16,503	116,663	65,213	16,000	10,941	92,154
Theodore Harris, Pres., M. A. Huston, Sec.	1887	100,000	241,632	66,843	74,789	87 766	13,581	101,347	73,121	16,000	10,462	99,584
	1886	100,000	242,707	51,152	91,555	62,783	12,404	75,187	35,941	16,000	11,761	63,702
	1885	100,000	221,448	41,325	80,123	57,719	13,253	70,972	37,410	16,000	10,644	64,054
	1884	100,000	214,135	35,788	78,347	55,204	13,206	68,410	37,556	16,080	9,978	63,614
	1883	100,000	209,225	33,085	76,140	54,356	13,013	67,369	20,111	15,920	9,893	45,924
	1882	100,000	217,129	45,991	71,138	33,374	12,610	45 984	8,291	16,000	9,672	33,963
	1881	100,000	180,487	16,134	64,353	26,064	13,430	39,194	11,069	16,000	6,210	33,279
	1880	100,000	172,087	14,952	57,135	29,307	13,543	42,850	13,403	16,000	6,838	36,241
	1879	100,000	166,443	17,458	48,985	20,757	12,211	32,648	5,389	16,000	6,931	28,320
LOUISVILLE GERMANIA, Louisville.....1872.	1888	100,000	137,517	19,183	18,338	13,275	16,430	29,705	9,468	8,180	14,921	32,569
Pierre Viglini, Pres., J. S. Lyman, Sec.	1887	100,000	140,671	24,809	15,862	16,974	6,010	22,984	15,251	8,028	9,292	32,571
	1886	100,000	147,225	22,434	24,791	18,814	6,017	24,831	6,263	8,000	5,804	20,067
	1885	100,000	142,462	18,119	24,343	16,255	6,175	22,430	4,156	8,000	9,180	21,336
	1884	100,000	137,212	17,529	19,683	15,887	5,500	21,387	83	8,040	5,064	13,187
	1883	100,000	129,012	15,300	13,712	13,460	5,550	19,010	1,171	8,000	4,447	13,618
	1882	100,000	125,162	13,886	11,276	11,481	6,407	17,888	3,081	8,072	4,808	15,961
	1881	100,000	123,236	13,414	9,822	11,750	6,001	17,752	5,340	7,924	5,109	18,373
	1880	100,000	123,857	8,667	15,190	11,372	5,128	16,500	3,376	8,024	4,615	16,015
	1879	100,000	124,473	12,319	12,155	9,906	5,047	14,953	3,962	7,920	5,043	16,925
LOUISVILLE UNDERWR'S, Louisville (Marine) *a* 1879.	1888	300,000	808,651	363,043	145,608	490,669	45,093	535,762	355,618	43,000	140,821	539,439
B. F. Guthrie, Pres., J. L. Shallcross, Sec.	1887	300,000	773,571	367,518	106,053	473,979	42,729	516,708	360,431	46,000	141,605	548,036
	1886	300,000	767,436	278,888	188,548	375,819	42,402	418,221	213,924	46,000	122,167	382,091
	1885	300,000	717,482	240,744	176,738	274,155	38,664	312,819	201,330	36,000	84,434	321,764
MERCHANTS, Louisville.....1882.	1888	100,000	128,704	23,080	5,624	33,610	14,469	48,079	19 014	3,000	20,482	42,496
J. M. Fetter, Pres., W. H. Slaughter, Sec.	1887	100,000	120,157	14,948	5,209	31,494	13,177	44,671	25,317	8,000	16,647	49,964
	1886	100,000	118,996	7,116	11,880	15,603	13,388	28,991	3,807	8,000	10,746	22,553
	1885	100,000	105,304	106,220	— 896	19,576	12,585	32,161	31,932	9,200	9,884	51,016
	1884	100,000	136,065	28,610	7,455	36,840	7,098	43,938	30,255	9,860	11,559	51,674
	1883	100,000	136,948	29,428	7,520	36,903	7,393	44,296	14,485	5,940	9,384	29,809
	1882	100,000	119,301	8,511	10,790	16,088	2,374	18,462	148	.....	2,768	2,936

The Franklin, Louisville and Union organized, in 1879, The Louisville Underwriters Insurance Co., for the purpose of doing a combined agency business. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
KENTUCKY—*Continued.*												
UNION, Louisville *a* ..... 1860.	1888	$100,000	$196,740	$33,558	$63,182	$47,964	$10,316	$58,280	$25,055	$9,000	$16,817	$50,872
B. F. Guthrie, Pres., C. T. Baird, Sec.	1887	100,000	189,747	29,955	59,792	46,336	10,000	56,336	33,924	10,000	13,756	57,680
	1886	100,000	188,169	27,145	61,024	31,311	10,442	41,753	10,939	10,000	10,341	31,280
	1885	100,000	173,531	13,240	60,291	25,587	9,402	34,989	11,833	10,000	6,241	28,074
	1884	100,000	162,713	10,878	51,835	19,286	10,272	29,558	14,096	10,000	7,272	31,368
	1883	100,000	167,826	9,204	58,622	21,069	10,907	31,976	9,716	10,000	7,003	26,719
	1882	100,000	164,333	7,342	56,991	16,036	9,221	25,257	8,906	10,000	5,948	24,854
	1881	100,000	165,019	8,122	56,897	21,978	8,660	30,638	8,184	10,000	5,635	23,819
	1880	100,000	160,179	7,848	52,331	21,056	7,586	28,642	9,658	10,000	5,430	25,088
	1879	100,000	153,102	10,253	42,849	18,193	10,354	28,547	6,228	10,075	4,636	20,939
WESTERN, Louisville ..... 1872.	1888	100,000	184,734	13,358	71,376	13,158	10,183	23,341	1,432	9,000	4,962	15,395
A. F. Coldewey, Pres., B. Frese, Sec.	1887	100,000	176,656	12,512	64,144	12,001	9,744	21,745	3,060	9,000	5,258	17,318
	1886	100,000	171,438	12,667	58,771	12,360	8,484	20,844	2,375	9,000	5,278	16,653
	1885	100,000	167,930	13,481	54,449	13,172	7,650	20,822	1,500	8,000	5,014	14,514
	1884	100,000	161,554	13,906	47,648	14,234	7,576	21,810	1,433	8,000	4,431	13,864
	1883	100,000	155,970	14,531	41,439	15,672	7,150	22,822	4,046	8,000	4,802	16,848
	1882	100,000	148,312	15,311	33,001	14,852	6,810	21,662	8,657	8,000	4,612	21,269
	1881	100,000	148,234	17,544	30,690	13,749	7,975	21,724	2,075	8,000	4,328	14,403
	1880	100,000	141,140	16,680	24,460	14,888	6,800	21,688	4,366	8,000	4,624	16,990
	1879	100,000	136,595	11,272	25,323	14,168	8,698	22,866	4,680	8,000	4,464	17,144
LOUISIANA.												
CRESCENT, New Orleans ..... 1849.	1888	* 300,000	243,518	.....	.....	225,908	6,228	232,136	80,027	.....	57,211	137,238
W. R. Lyman, Pres., Joseph Bowling, Vice-Pres., Chas. E. Rice, Sec.	1887	400,000	302,193	.....	.....	213,182	6,511	219,693	77,787	.....	55,779	133,566
	1886	400,000	300,657	83,900	.....	208,415	7,086	215,501	193,178	.....	24,344	217,521
	1885	400,000	433,603	.....	.....	410,592	19,583	430,175	348,446	.....	.....	.....
	1884	400,000	586,122	175,817	10,305	494,941	30,723	525,664	473,919	45,000	210,932	729,851
	1883	600,000	1,025,911	460,946	— 35,035	603,731	29,267	632,998	364,857	58,598	196,026	619,481
	1882	600,000	719,243	131,581	— 12,338	381,058	34,785	415,843	212,775	43,652	140,337	396,764
	1881	400,000	506,440	115,589	.....	342,041	19,115	361,156	197,486	38,838	128,073	364,397
	1880	400,000	484,095	72,554	11,541	140,176	9,384	149,560	50,648	11,363	30,437	92,448
FIREMENS, New Orleans ..... 1875.	1888	150,000	294,973	25,183	119,790	87,630	21,181	108,811	27,316	.....	27,591	54,907
I. N. Marks, Pres., R. H. Benners, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	150,000	301,223	28,375	122,848	109,203	14,218	123,421	43,843	22,525	20,769	87,137
	1885	143,619	306,704	56,807	106,278	140,907	13,546	154,453	51,534	22,086	26,254	99,874

* Capital decreased during the year.

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	1884	150,000	320,118	.....	.....	142,841	.....	.....	98,196	22,500	.....	.....
	1883	138,314	351,768	.....	.....	162,148	.....	.....	64,685	24,830	.....	.....
	1882	134,285	341,975	183,993	23,697	177,271	15,000	192,271	119,701	22,000	39,443	181,144
	1881	128,000	345,000	174,000	43,000	126,000	15,000	141,000	50,000	22,000	35,000	107,000
	1880	* 150,000	230,851	.....	.....	109,101	.....	.....	28,139	.....	21,612	.....
	1879	* 150,000	330,322	.....	.....	96,091	.....	.....	54,315	.....	15,865	.....
GERMANIA, New Orleans.....1866. H. Zuberbier, Pres., Emil Weber, Sec.	1888	200,000	290,6-3	66,197	24,476	195,615	26,374	221,989	76,370	10,000	46,526	132,896
	1887	200,000	289,163	49,147	40,016	187,954	33,078	221,032	89,373	20,000	19,148	128,521
	1886	200,000	280,420	61,054	19,366	182,506	23,814	206,320	65,165	20,000	21,387	122,535
	1885	200,000	277,184	61,243	15,941	105,784	27,580	133,364	76,056	ℊ 22,205	20,899	119,160
	1884	200,000	273,776	60,462	13,314	125,698	26,294	151,992	72,370	ℊ 22,183	18,733	113,286
	1883	200,000	270,088	68,147	1,941	163,565	28,676	192,241	51,021	10,000	.....	.....
	1882	200,000	253,729	.....	.....	112,000	37,400	149,400	65,000	20,000	.....	.....
HIBERNIA, New Orleans.....1871. J. T. Gibbons, Pres., John J. Fitzpatrick, Sec.	1888	400,000	559,808	156,932	2,870	373,404	13,031	386,435	194,931	531	46,656	242,118
	1887	400,000	517,408	115,064	2,345	202,141	34,069	236,210	155,233	15,651	39,987	210,873
	1886	400,000	488,108	100,686	—12,578	145,270	48,670	193,940	115,071	20,605	35,248	170,924
	1885	400,000	472,899	65,261	7,638	169,485	58,835	228,320	137,254	38,980	49,550	225,784
	1884	400,000	494,514	86,881	7,633	184,759	40,456	225,215	121,440	38,835	59,201	219,476
	1883	400,000	455,822	51,775	4,047	148,588	24,328	172,916	81,768	35,515	42,580	159,865
	1882	400,000	512,672	.....	.....	.....	.....	.....	.....	.....	.....	.....
HOME, New Orleans.....1852. Thos. Sefton, Pres., John G. Byrd, Sec.	1888	.....	459,370	.....	.....	279,943	22,729	302,672	120,054	11,000	21,321	152,375
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	370,526	400,479	65,500	.....	203,134	16,619	219,753	93,549	.....	21,478	156,256
	1883	400,000	410,210	.....	.....	263,459	19,399	282,858	150,383	.....	.....	.....
LAFAYETTE, New Orleans.....1869. Louis Mathis, Pres., G. Gaisser, Sec.	1888	150,000	210,856	.....	.....	45,005	9,020	54,025	11,437	15,000	10,510	36,747
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	150,000	204,734	.....	.....	47,142	11,944	59,086	20,343	15,000	9,160	44,584
	1885	150,000	203,822	.....	.....	45,188	17,828	63,016	18,453	15,000	15,345	48,798
	1883	150,000	192,103	.....	.....	43,091	11,311	54,403	17,094	15,000	12,531	44,625
	1882	150,000	192,122	.....	.....	41,358	9,214	50,572	19,456	15,000	6,854	41,310
	1881	150,000	193,837	.....	.....	42,073	12,649	54,722	12,126	15,000	10,189	37,315
	1880	150,000	183,489	.....	.....	38,869	8,597	47,466	6,467	.....	8,087	.....
MECHANICS AND TRADERS, New Orleans.....1869. Lloyd R. Coleman, Pres., Geo. H. Frost, Sec.	1888	375,000	662,614	136,903	150,111	196,281	38,270	234,551	102,680	37,500	65,981	206,161
	1887	375,000	619,634	122,386	122,248	185,818	34,283	220,101	149,903	37,500	56,396	243,799
	1886	375,000	590,825	105,112	110,713	173,393	34,465	207,858	138,170	37,810	52,874	228,854
	1885	375,000	668,426	146,286	147,140	149,439	34,281	183,720	95,839	37,550	34,582	167,971
	1884	375,000	781,611	236,611	170,000	160,818	33,372	194,190	113,229	44,805	35,707	193,741
	1883	375,000	712,440	167,440	170,000	208,364	34,492	242,856	153,349	52,855	36,532	242,736
	1882	375,000	682,696	137,696	170,000	150,846	40,652	191,498	90,214	51,140	37,190	178,544
	1881	375,000	691,914	158,179	158,735	221,057	57,012	278,069	132,856	73,368	44,484	250,708
MERCHANTS MUTUAL, New Orleans.....1854. Paul Fourchy, Pres., G. W. Nott, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	600,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1883	600,000	645,753	.....	.....	220,614	.....	.....	104,591	60,000	.....	.....
	1882	600,000	690,254	.....	.....	308,531	.....	.....	97,910	.....	.....	.....

* Includes stock notes. — Impairment. ℊ Includes payments to scripholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
LOUISIANA—*Continued.*												
New Orleans Ins. Ass'n, New Orleans.....1869.	1888	$300,000	$376,107	$82,716	—$6,609	$295,298	$12,807	$308,195	$98,730	.....	$97,433	$196,163
Pierre Lanaux, Pres., Geo. Lanaux, Jr., Sec.	1887	300,000	358,844	94,695	— 35,851	302,529	27,397	329,926	127,208	.....	94,434	221,642
	1886	300,000	351,354	101,497	— 50,143	335,910	20,027	355,937	186,555	.....	66,935	253,490
	1885	300,000	463,078	214,420	— 51,342	431,741	49,042	480,783	398,185	.....	118,940	517,125
	1884	300,000	530,372	209,169	21,203	477,304	24,758	502,062	308,849	29,401	130,983	469,233
	1883	300,000	502,943	199,551	3,392	478,177	14,137	492,314	331,712	30,758	114,916	477,386
	1882	300,000	511,202	173,155	38,047	401,989	35,299	437,288	296,856	29,219	104,348	430,423
	1881	300,000	509,250	166,332	42,918	397,506	19,255	416,761	253,867	52,149	109,326	415,342
	1880	300,000	574,897	193,718	81,179	485,683	55,801	541,484	139,610	30,229	101,401	271,240
	1879	300,000	462,473	133,178	29,295	352,855	16,471	369,326	128,131	46,303	65 309	239,743
New Orleans Insurance Co., New Orleans...1805.	1888	500,000	358,311	17,042	—158,731	137,476	16,461	153,937	104,888	.....	50,797	155,285
Jules Tuyes, Pres., J. W. Hincks, Sec.	1887	500,000	445,736	62,670	.....	244,292	100,583	344,875	228,246	.....	68,431	297,654
	1886	500,000	497,110	.....	.....	307,990	24,190	332,180	216,203	12,500	67,496	296,199
	1885	500,000	547,133	.....	.....	660,876	41,095	701,971	478,696	.....	186,232	664,928
	1884	500,000	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)
	1883	500,000	839,441	294,326	45,115	563,275	53,568	616,843	442,845	45,630	164,910	653,385
	1882	500,000	875,589	268,655	106,934	490,668	42,926	533,594	247,197	45,784	132,500	425,481
	1881	500,000	774,712	164,465	110,247	392,321	165,454	557,775	182,460	50,000	119,741	352,201
	1880	500,000	715,498	130,457	85,041	311,468	57,086	368,554	123,943	50,000	59,570	233,513
	1879	500,000	653,839	137,122	16,717	383,540	31,664	415,144	116,810	50,000	42,026	208,836
Pelican, New Orleans.....1884.	1888	.....	124,655	.....	.....	84,646	39,261	123,907	196,252	.....	89,999	286,251
C. Doyle, Pres., Geo. W. Young, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	113,140	190,700	77,559	.....	297,527	10,431	307,958	201,968	6,484	21,946	230,398
	1885	72,143	372,406	72,406	227,857	152,077	32,870	184,947	116,851	5,161	11,390	133,402
	1884	42,645	335,556	24,017	268,894	68,436	24,713	93,149	21,956	.....	30,113	52,069
Shreveport, Shreveport.....1888.	1888	200,000	204,109	2,472	1,637	4,943	5,254	10,197	541	.....	5,140	5,682
Edward Jacobs, Pres., John W. Taber, Sec.												
Southern, New Orleans.....1882.	1888	300,000	486,096	153,556	32,540	417,157	24,090	441,247	166,769	.....	173,901	340,670
Ernest Miltenberger, Pres., Scott McGehee, Sec.	1887	300,000	437,684	117,595	20,089	306,526	15,597	322,123	171,590	23,836	89,988	285,414
	1886	300,000	429,600	129,600	21,715	263,015	34,976	297,991	127,467	14,636	34,389	176,472
	1885	300,000	408,942	86,373	22,569	235,284	20,663	255,946	114,545	18,118	31,937	164,600
	1884	249,900	381,701	78,344	3,357	274,864	18,341	293,205	104,126	13,772	108,451	226,349
	1883	300,000	387,949	71,435	16,514	140,084	7,082	147,166	46,980	1,346	21,023	69,349
	1882	300,000	.....	.....	.....	34,519	.....	.....	620	.....	.....	.....

‡ Company rechartered and made no report this year — Impairment.

SUN MUTUAL, New Orleans.....1856.	1888	500,000	984,063	232,933	251,130	365,081	44,822	409,903	232,691	61,835	49,840	344,366
James I. Day, Pres., Horace Carpenter, Sec.	1887	500,000	951,662	258,357	193,305	315,756	40,598	356,354	201,513	49,142	66,530	377,185
	1886	497,360	943,347	193,080	252,907	274,407	46,287	320,694	203,587	48,612	60,984	313,183
	1885	498,972	962,822	208,414	255,496	255,113	42,952	298,065	220,142	52,118	65,906	338,166
	1884	498,972	903,363	217,880	186,511	268,661	44,715	313,376	220,970	62,362	58,005	341,337
	1883	497,383	884,879	199,603	187,893	383,881	51,924	435,805	246,947	50,227	77,274	374,448
	1882	497,383	826,258	217,617	111,258	269,581	46,345	315,926	161,572	48,225	111,762	325 559
	1881	500,000	780,798	176,606	104,192	411,184	43,031	454,215	220,562	49,578	118,347	388,487
	1880	500,000	670,084	196,737	73,347	408,205	28,815	437,020	184,602	59,583	112,898	357,083
	1879	500,000	580,729	.....	.....	362,389	.....	.....	145,220	.....	.....	.....
TEUTONIA, New Orleans.....1872.	1888	250,000	432,837	84,295	98,542	158,191	18,802	176,993	71,406	12,500	52,280	136,186
Wm. B. Schmidt, Pres., Albert P. Noll, Sec.	1887	250,000	413,647	77,093	86,554	146,462	26,967	173,429	92,685	12,500	43,768	148,953
	1886	250,000	412,591	68,717	93,874	136,901	19,538	156,439	78,678	12,500	50,912	142,090
	1885	250,000	418,473	75,973	92,500	138,741	21,913	160,654	96,815	12,500	32,475	141,790
	1884	250,000	422,000	92,000	80,000	.....	.....	169,161	88,452	25,000	31,555	145,007
	1883	250,000	436,904	106,904	80,000	.....	.....	184,505	68,059	30,145	34,774	132,978
	1882	250,000	418,045	93,045	75,000	.....	.....	171,980	73,630	30,000	33,661	137,291
	1879	250,000	363,935	.....	.....	177,319	.....	.....	71,329	.....	10,470	.....
MAINE.												
MERCHANTS, Bangor (Marine).....1865.	1888	100,000	161,264	52,540	8,724	54,211	3,900	58,111	33,680	.....	7,442	41,122
Edward B. Neally, Pres., Wm. B. Snow, Sec.	1887	100,000	147,162	54,177	— 6,955	51,494	3,694	55,188	45,738	.....	7,290	53,028
	1886	100,000	134,038	42,426	— 8,388	12,789	.....	12 789	8,216	.....	4,604	12,820
UNION, Bangor (Marine).....1862.	1888	100,000	*d* 297,942	107,295	90,647	108,389	9,964	118,353	78,618	12,000	15,947	106,565
Arad Thompson, Pres., A. F. Stetson, Sec.	1887	100,000	*d* 285,703	101,719	83,984	118,017	9,757	127,774	86,116	12,000	16,178	114 294
	1886	100,000	*d* 273,657	94,965	78,692	115,687	8,708	124,395	100,389	12,000	25,390	137,779
	1885	100,000	*d* 222,639	102,272	20,367	113,062	9,628	122,690	89,949	12,000	22,591	124,540
	1884	100,000	*d* 290,077	111,845	78,232	117,863	9,225	127,088	78,112	12,000	14,587	104,699
	1883	100,000	*d* 266,214	88,263	77,951	129,995	9,863	139,858	83,160	.....	.....	136,219
	1882	100,000	*d* 270,828	74,227	96,601	93,519	11,050	104,569	69,603	13,000	12,658	95,261
	1881	100,000	*d* 262,328	71,974	90,354	93,513	8,639	102,152	60,340	16,000	20,137	96,477
	1880	100,000	*d* 255,706	74,836	80,870	79,465	8,129	87,594	36,315	16,000	10,314	62,629
	1879	100,000	*d* 230,883	69,986	60,897	74,874	10,141	85,015	40,455	41,000	8,502	89,957
MARYLAND.												
AMERICAN, Baltimore.....1858.	1888	180,000	270,223	21,050	74,146	22,464	15,572	38,036	5,410	14,400	11,758	31,569
A. R. Cathcart, Pres., D. C. Chapman, Sec.	1887	180,000	269,196	18,129	71,067	23,162	16,510	39,672	26,104	14,399	11,419	51,923
	1886	180,000	283,805	19,582	84,223	25,863	17,761	43,624	14,561	14,670	11,903	41,134
	1885	181,405	281,435	17,411	82,619	24,583	15,324	39,907	1,746	14,528	11,786	28,060
	1884	181,405	269,065	18,394	69,266	25,175	15,438	40,613	5,404	14,607	12,577	32,588
	1883	181,405	263,844	16,869	65,570	23,212	17,242	40,453	5,324	14,180	11,181	30,685
	1882	181,405	256,386	13,477	61,504	20,869	14,212	35,081	8,249	14,559	10,353	33,161
	1881	181,405	253,916	12,297	60,214	20,688	16,313	37,001	8,726	14,539	9,238	32,503
	1880	181,405	246,571	11,862	53,304	20,894	13,489	34,383	6,279	12,700	9,738	28,717
	1879	181,405	230,506	11,764	39,337	15,854	11,825	27,679	19,961	12,574	10,319	42,845

— Capital impaired. *d* Includes notes for premiums.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MARYLAND—*Continued.*												
Associated Firemens, Baltimore.....1847.	1888	$200,000	$354,950	$22,939	$132,011	$29,521	$17,855	$47,376	$13,464	$17,905	$15,160	$46,529
John Cushing, Pres., John C. Boyd, Sec.	1887	200,000	356,360	20,657	135,703	27,911	19,001	46,912	21,141	19,977	14,747	55,865
	1886	200,000	373,817	21,557	152,260	29,102	19,375	48,477	15,760	20,007	14,883	50,650
	1885	200,000	378,758	20,850	157,908	29,919	18,817	48,736	15,324	19,878	14,841	50,043
	1884	200,000	377,920	24,166	153,754	32,788	19,020	51,808	5,425	19,967	14,834	40,226
	1883	200,000	370,691	23,871	146,820	32,428	17,761	50,189	8,039	20,036	14,272	42,347
	1882	200,000	366,396	23,029	143,367	30,599	17,398	47,997	14,781	20,000	14,005	48,786
	1881	200,000	365,943	24,236	141,707	32,684	18,008	50,692	15,795	20,016	14,426	50,237
	1880	200,000	363,170	20,923	142,247	34,081	17,155	51,236	4,740	19,937	13,308	37,985
	1879	200,000	333,246	20,289	112,957	33,760	17,152	50,912	7,161	20,181	13,669	41,011
Baltimore, Baltimore.....1807.	1888	200,000	589,641	78,966	310,675	52,395	28,309	80,704	30,364	30,245	22,583	83,192
W. C. Pennington, Pres., M. K. Burch, Sec.	1887	200,000	584,669	72,694	311,975	51,171	39,862	91,033	51,985	30,122	22,222	104,329
	1886	200,000	616,987	81,478	335,509	53,693	38,041	91,734	33,778	39,827	26,310	99,915
	1885	200,000	624,544	69,580	354,964	51,810	51,809	103,619	39,220	39,842	25,049	104,111
	1884	200,000	622,327	71,182	351,145	46,857	31,538	78,395	8,532	42,406	19,868	70,806
	1883	200,000	624,081	65,384	358,697	37,235	32,632	65,867	14,138	40,960	17,203	72,301
	1882	200,000	625,405	64,815	360,590	36,423	32,339	68,762	9,668	48,332	16,623	74,623
	1881	200,000	632,990	74,711	358,279	38,429	32,878	71,307	17,978	44,174	16,531	78,683
	1880	200,000	649,736	72,615	377,121	39,432	32,339	71,771	9,648	34,757	16,232	60,637
	1879	200,000	609,402	72,194	337,208	41,200	31,785	72,985	22,579	34,600	15,997	73,176
Firemens, Baltimore.....1825.	1888	378,000	587,416	102,567	106,849	141,604	24,279	165,883	85,166	22,600	48,436	156,202
J. M. Anderson, Pres., Frank E. S. Wolfe, Sec.	1887	378,000	582,740	89,205	115,535	119,142	23,640	142,782	73,655	22,348	43,795	139,798
	1886	378,000	582,055	84,140	119,915	113,817	26,220	140,037	73,386	22,819	39,855	136,060
	1885	378,000	570,425	67,942	124,483	113,044	22,974	136,018	54,019	22,538	42,474	119,031
	1884	378,000	540,771	67,030	95,741	105,900	17,926	123,826	47,354	22,756	39,656	109,766
	1883	378,000	511,970	62 951	71,019	104,489	25,943	130,432	51,395	11,131	34,319	96,845
	1882	378,000	500,279	66,058	56,221	111,608	23,305	134,913	85,373	14,881	31,677	131,931
	1881	378,000	521,193	113,757	29,436	177,135	26,088	203,224	140,499	45,089	57,170	242,758
	1880	378,000	572,338	118,202	76,136	186,110	25,718	211,828	105,301	57,804	74,958	238,063
	1879	378,000	545,034	68,765	98,269	135,461	26,503	161,964	78,443	73,425	39 435	191,303
German, Baltimore.....1865.	1888	500,000	922,013	103,063	318,950	114,859	47,271	162,130	85,720	50,000	30,193	165,913
C. F. Wehr, Pres., Chas. H. Koppelman, Sec..	1887	500,000	952,369	107,603	344,766	111,539	45,822	157,361	69,622	50,000	28,515	148,197
	1886	500,000	945,390	113,221	332,169	113,539	45,095	158,634	61,958	50,000	29,306	141,264
	1885	500,000	924,326	86,345	337,981	110,340	43,758	154,098	43,191	50,000	28,223	121,414
	1884	500,000	891,642	82,833	308,809	104,083	44,077	148,160	40,061	50,000	28,440	118,501

	1883	500,000	867,760	79,585	288,175	109,577	43,949	146,526	31,966	50,000	31,240	113,206
	1882	500,000	834,432	77,619	256,813	101,876	36,898	138,774	30,801	50,000	30,633	111,434
	1881	500,000	808,259	87,142	221,117	91,501	37,677	129,178	84,668	50,000	35,895	170,563
	1880	500,000	824,344	171,733	152,611	207,772	36,422	244,194	132,889	50,000	73,080	255,969
	1879	500,000	851,544	129,707	221,837	183,536	39,597	223,133	73,018	50,000	56,598	179,616
GERMAN-AMERICAN, Baltimore.....1880.	1888	200,000	285,598	27,515	58,083	32,287	15,132	47,419	16,134	12,000	12,922	41,056
Martin Kesmodel, Pres., Henry Vees, Sec	1887	200,000	281,790	26,914	54,876	34,337	15,005	49,342	24,848	11,791	12,433	49,072
	1886	200,000	282,087	28,838	53,249	34,711	12,287	46,998	19,420	11,899	11,956	43,275
	1885	200,000	274,810	22,318	52,492	31,697	14,725	46,422	8,089	8,150	11,691	27,930
	1884	200,000	255,513	18,432	37,081	25,803	15,151	40,954	10,386	7,845	11,722	29,953
	1883	200,000	245,279	15,131	30,148	21,518	15,549	37,067	2,016	8,073	12,781	22,870
	1882	200,000	232,367	11,922	20,445	17,203	14,355	32,768	10,022	11,679	10,775	32,476
	1881	200,000	232,399	10,991	21,408	15,470	14,797	29,482	2,189	8,033	14,649	24,871
	1880	205,350	232,725	5,638	21,737	3,962	5,960	9,921	71	.....	4,763	4,833
HOME, Baltimore.....1867.	1888	100,000	202,653	27,082	75,571	29,898	9,196	39,094	17,974	10,250	12,880	41,104
G. H. Williams, Pres., W. R. Fluharty, Sec.	1887	100,000	207,355	25,778	81,577	29,392	9,212	38,604	15,934	9,907	13,230	39,071
	1886	100,000	210,580	24,170	86,410	28,874	9,815	38,689	19,439	9,682	12,839	41,960
	1885	100,000	211,126	24,254	86,872	29,330	9,680	39,011	7,639	10,429	12,311	30,379
	1884	100,000	201,109	24,274	76,835	27,377	9,175	36,554	3,526	9,939	11,740	25,205
	1883	100,000	191,082	22,194	68,888	24,449	10,853	35,302	4,545	9,871	10,542	24,958
	1882	100,000	179,691	21,795	57,896	23,920	8,754	32,674	12,170	10,271	10,254	32,696
	1881	100,000	179,582	20,293	59,289	24,443	8,642	33,085	9,462	9,640	10,218	29,320
	1880	100,000	177,391	18,563	58,828	24,384	6,453	30,837	6,640	9,975	10,816	27,430
	1879	100,000	163,137	17,444	45,693	23,681	7,101	30,782	10,218	9,865	9,690	29,773
HOWARD, Baltimore.....1856.	1888	200,000	278,171	29,118	49,053	30,009	14,234	44,243	11,370	15,529	13,765	40,664
A. Reese, Pres., J. H. Katzenberger, Sec.	1887	200,000	295,541	25,045	70,496	27,052	13,971	41,023	27,673	7,268	15,233	50,174
	1886	200,000	311,540	28,299	83,241	29,379	14,569	43,948	13,046	14,565	14,810	42,421
	1885	200,000	301,970	29,200	72,770	30,130	15,830	45,960	17,551	19,472	15,141	52,164
	1884	200,000	306,087	25,250	91,347	30,681	16,568	47,249	11,317	20,145	14,424	45,906
	1883	200,000	299,778	27,062	72,716	30,635	15,822	46,458	6,907	19,528	14,480	40,915
	1882	200,000	292,335	28,785	73,875	30,211	16,723	46,934	14,608	20,007	13,722	48,337
	1881	200,000	300,418	29,783	70,635	32,791	16,539	49,330	18,221	19,404	14,147	51,772
	1880	200,000	303,367	23,794	79,573	33,159	15,412	48,571	11,517	20,257	14,351	46,125
	1879	200,000	293,761	24,690	69,071	33,786	15,781	49,567	12,756	19,414	14,583	46,753
MARYLAND, Baltimore .....1858.	1888	100,000	151,633	16,164	35,469	16,730	8,117	24,847	4,459	6,090	9,651	20,200
Wm. R. Barry, Pres., John M. Beck, Sec.	1887	100,000	146,138	12,684	33,454	16,771	7,446	24,217	11,071	5,959	8,946	25,976
	1886	100,000	149,401	12,110	37,291	17,948	9,116	27,064	11,778	5,993	9,904	27,675
	1885	100,000	149,121	11,970	37,151	17,592	9,970	27,562	6,725	6,006	10,422	23,153
	1884	100,000	144,863	12,232	32,631	17,082	10,453	27,536	7,738	6,247	10,569	24,554
	1883	100,000	142,912	12,681	30,231	16,696	9,792	26,488	5,383	5,857	12,774	24,014
	1882	100,000	139,727	11,248	28,479	16,953	8,709	25,661	1,120	5,758	13,867	20,745
	1881	100,000	134,422	10,869	23,553	17,327	8,053	25,360	7,106	6,297	9,409	22,812
	1880	100,000	132,497	16,801	15,696	17,995	8,323	26,318	8,325	6,035	10,286	24,646
	1879	100,000	130,005	11,168	18,837	15,453	7,680	23,133	9,210	3,216	9,281	21,707

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MARYLAND—*Continued.*												
NATIONAL, Baltimore.....1849.	1888	$100,000	$135,718	$10,903	$24,015	$21,697	$6,159	$27,856	$12,154	$4,533	$8,307	$24,994
W. C. Jenness, Pres., Geo. E. Taylor, Sec.	1887	100,000	139,031	10,978	28,053	21,288	5,999	27,287	13,460	6,268	8,916	28,644
	1886	100,000	142,748	10,923	31,825	23,149	5,791	28,940	9,549	5,969	8,945	24,463
	1885	100,000	147,714	15,072	32,642	21,494	6,613	28,107	22,988	.....	9,726	32,714
	1884	100,000	147,554	21,326	26,228	21,956	6,744	28,700	47,201	.....	11,759	58,960
	1883	100,000	191,927	49,801	42,126	54,457	7,733	62,190	33,957	78	19,110	53,145
	1882	100,000	184,371	50,478	33,893	51,372	11,164	62,536	97,769	15,872	43,015	156,656
	1881	200,000	323,553	117,775	5,778	130,881	18,924	149,805	80,574	19,873	50,458	150,905
	1880	200,000	310,592	76,233	34,359	108,949	16,161	125,110	68,718	19,848	39,653	128,219
	1879	200,000	289,249	64,308	24,941	88,614	14,911	103,525	50,833	24,080	37,790	112,703
OLD TOWN, Baltimore.....1885.	1888	100,000	121,066	8,081	12,985	7,234	6,083	13,317	660	4,100	4,686	9,446
Henry Wilcox, Pres., Charles W. Hatter, Sec.	1887	100,000	116,921	6,368	10,553	6,211	5,830	12,041	1,980	.....	4,107	6,087
	1886	100,000	111,105	3,448	7,657	5,044	5,242	10,286	190	.....	2,293	2,483
	1885	100,000	103,044	1,431	1,613	2,231	1,244	3,475	6	.....	1,521	1,527
PEABODY, Baltimore.....1862.	1888	127,500	447,522	34,264	285,757	30,650	25,406	56,056	28,306	12,161	14,048	54,515
Thos. I. Carey, Pres., R. B. Post, Sec.	1887	127,500	452,431	36,256	288,675	29,860	25,305	55,165	34,981	13,274	13,888	62,143
	1886	127,000	457,086	42,084	287,502	31,528	25,756	57,284	19,130	13,237	14,196	46,563
	1885	127,500	454,609	34,521	292,588	30,323	29,664	59,987	14,605	13,234	13,058	40,897
	1884	127,500	437,116	33,611	276,005	32,297	30,413	62,710	12,775	13,255	26,819	39,074
	1883	127,500	431,168	33,628	270,040	32,031	24,225	56,256	6,396	13,212	14,893	34,501
	1882	127,500	413,909	30,379	256,030	30,592	20,034	50,626	7,089	13,170	12,857	33,116
	1881	127,500	400,916	31,246	242,170	30,920	20,403	51,323	9,814	13,164	12,204	35,182
	1880	127,500	373,060	29,009	216,551	35,087	17,200	52,287	13,308	13,125	12,051	38,484
	1879	127,500	341,971	29,353	185,118	35,136	15,366	50,502	16,571	12,750	12,433	41,754
POTOMAC, Baltimore.....1867.	1888	100,205	167,252	13,899	53,353	15,204	8,752	23,957	9,215	5,943	9,506	24,664
I. W. Jewett, Pres., E. A. Schobban, Sec.	1887	100,205	168,158	10,880	57,073	14,930	8,799	23,729	11,551	7,080	7,056	25,687
	1886	100,205	172,496	14,717	57,574	16,291	8,925	25,216	11,689	7,970	8,341	28,000
	1885	100,205	169,235	12,916	56,114	15,298	7,512	22,810	5,174	8,074	9,061	22,309
	1884	100,205	156,345	13,374	42,766	15,803	7,307	23,110	5,332	8,111	7,718	21,161
	1883	100,205	158,412	11,293	46,914	14,976	7,020	21,996	2,110	7,961	7,789	17,860
	1882	100,125	154,563	12,158	42,280	14,631	7,526	22,157	8,158	8,029	7,816	24,003
	1881	100,125	154,267	12,537	41,605	15,607	7,201	22,808	1,361	7,951	7,726	17,038
	1880	100,125	142,011	8,515	33,371	12,780	7,995	20,775	8,916	7,992	6,917	23,825
	1879	100,115	138,387	7,812	30,450	11,837	5,788	17,625	820	6,007	6,616	13,443

West Baltimore, Baltimore.....1887. John Q. Adams, Pres., F. C. Wheeler, Sec.	*1888	100,000	109,595	5,401	4,194	8,347	6,083	14,430	564	.....	7,758	8,322
MASSACHUSETTS.												
American, Boston.....1818. Francis Peabody, Pres., J. W. Field, Sec.	1888	300,000	624,229	197,158	127,071	245,779	31,979	277,758	144,812	9,322	88,987	243,121
	1887	300,000	585,615	144,076	141,539	195,245	23,886	219,131	132,389	24,179	67,583	224,151
	1886	300,000	608,965	151,870	157,095	202,976	23,025	226,001	129,451	29,545	65,930	224,926
	1885	300,000	622,284	146,675	175,609	178,818	23,780	202,598	116,494	15,660	65,264	197,418
	1884	300,000	578,231	137,211	141,020	158,608	23,963	182,571	108,648	29,440	57,416	195,504
	1883	300,000	561,691	137,888	123,803	185,744	22,206	207,950	143,045	29,895	52,826	225,766
	1882	300,000	578,187	150,752	127,435	187,102	19,343	206,445	121,318	30,030	48,869	200,217
	1881	300,000	580,267	146,026	134,241	176,329	20,742	197,071	101,271	29,930	43,807	175,008
	1880	300,000	551,761	96,617	155,144	110,215	21,383	131,598	70,926	29,975	32,137	133,037
	1879	300,000	525,012	87,390	137,622	80,577	19,601	100,178	54,918	29,910	26,773	111,601
Boston Marine, Boston.....1873. R. B. Fuller, Pres., T. H. Lord, Sec.	1888	1,000,000	†2429,059	583,333	845,725	1,026,669	77,275	1,103,944	680,809	100,000	254,361	935,170
	1887	1,000,000	†2382,496	691,748	690,748	1,033,397	72,282	1,105,679	681,619	100,000	184,843	966,462
	1886	1,000,000	†2193,555	542,393	651,162	958,858	75,039	1,033,897	858,213	100,000	147,000	1,105,213
	1885	1,000,000	†2273,441	586,230	687,211	1,047,529	75,082	1,122,611	647,850	100,000	174,040	921,890
	1884	1,000,000	†2134,125	623,970	510,155	1,218,861	67,400	1,286,261	927,937	100,000	244,611	1,272,548
	1883	1,000,000	†2237,259	732,628	504,631	1,206,873	78,085	1,284,958	1,053,554	100,000	245,985	1,399,539
	1882	1,000,000	†2315,619	874,531	441,088	1,173,002	88,066	1,261,068	940,191	100,000	216,361	1,256,552
	1881	1,000,000	†2366,535	940,766	425,769	1,131,849	74,462	1,206,311	685,816	75,000	199,201	960,017
	1880	500,000	†1483,874	583,567	400,307	726,319	38,478	764,797	436,314	50,000	130,391	616,705
	1879	500,000	†1211,427	510,379	201,048	629,718	30,042	659,760	421,474	50,000	133,195	604,666
Boylston, Boston.....1872. J. W. Balch, Pres., Washington Glover, Sec.	1888	557,200	941,484	236,273	148,011	289,751	56,807	346,558	168,378	*a* 35,135	110,842	314,355
	1887	557,200	909,878	223,773	128,905	265,782	36,247	302,029	166,663	*a* 35,059	105,987	306,082
	1886	557,200	915,321	192,088	166,033	266,409	39,725	306,134	194,072	*a* 35,208	100,403	329,683
	1885	557,200	931,891	215,081	159,610	270,585	41,705	312,290	172,855	*a* 34,450	90,808	298,113
	1884	557,200	911,793	246,566	108,027	347,279	47,419	394,698	327,084	.....	105,910	432,994
	1883	557,200	974,911	309,384	108,327	470,905	44,060	514,965	347,556	*a* 38,269	138,015	523,840
	1882	557,200	980,720	219,071	204,449	379,616	39,908	419,524	231,071	*a* 4,195	111,752	347,018
	1881	557,200	909,433	175,382	176,851	325,302	45,187	370,489	251,598	*a* 71,174	92,486	415,258
	1880	557,200	970,258	187,758	225,300	288,175	49,245	337,420	169,360	*a* 82,610	75,796	327,766
	1879	557,200	928,659	191,967	179,492	199,577	41,635	241,212	130,966	*a* 49,178	59,425	239,569
Dwelling House, Boston.....1872. C. K. Nichols, Pres., H. F. Perkins, Sec.	1888	300,000	591,574	261,734	30,240	202,523	24,179	226,702	103,429	18,000	103,913	225,342
	1887	300,000	566,544	246,431	20,113	183,224	19,916	203,140	82,088	18,720	94,779	195,587
	1886	300,000	523,033	204,964	18,069	149,424	19,558	168,982	72,674	8,280	82,735	163,689
	1885	300,000	472,736	165,654	7,082	150,685	17,834	168,519	59,109	20,893	75,801	155,803
	1884	300,000	422,881	112,851	10,030	110,086	19,084	129,170	19,180	16,847	59,922	95,949
	1883	300,000	391,243	77,134	14,109	49,429	17,055	66,484	15,084	12,304	26,098	53,486
	1882	300,000	374,048	67,545	6,503	39,101	18,865	57,966	7,196	23,856	31,446	62,498
	1881	300,000	374,492	64,354	10,138	31,840	19,279	51,119	7,543	24,000	26,225	57,768
	1880	300,000	379,140	61,991	17,149	28,866	19,680	48,546	7,723	25,160	23,668	56,551
	1879	300,000	373,408	60,418	12,990	20,628	18,979	39,607	5,715	22,320	20,414	48,449

* Commenced business January 16, 1888. † Includes premium notes. *a* Includes payments to scripholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MASSACHUSETTS—*Continued.*												
ELIOT, Boston.....1872.	1888	$200,000	$378,750	$125,155	$53,595	$173,809	$20,179	$193,988	$115,921	$19,950	$67,603	$202,474
G. C. George, Pres., A. P. Curtis, Sec.	1887	200,000	390,795	120,254	70,541	151,347	16,964	168,311	100,237	20,200	61,388	181,825
	1886	200,000	414,995	121,887	93,108	154,365	16,471	170,836	90,394	19,885	59,069	169,348
	1885	200,000	405,689	110,766	94,923	154,503	16,114	170,617	62,678	19,840	52,438	134,956
	1884	200,000	365,294	92,105	73,189	119,064	18,062	137,126	90,604	20,455	43,434	154,493
	1883	200,000	377,664	89,029	88,635	130,667	18,500	149,167	94,260	19,645	62,113	176,018
	1882	200,000	412,460	98,321	114,139	130,586	19,232	149,818	90,728	20,000	57,564	168,292
	1881	200,000	425,916	101,490	124,426	127,161	19,387	146,548	73,735	19,745	53,176	146,656
	1880	200,000	423,301	77,931	145,370	108,849	19,498	128,347	60,020	20,000	46,487	126,507
	1879	200,000	395,222	71,620	123,602	78,707	18,777	97,484	32,943	20,000	35,238	88,181
EQUITABLE MARINE, Provincetown.....1845.	1888	50,000	119,978	39,114	30,864	39,002	3,854	42,856	26,517	2,500	5,116	34,133
Joshua Paine, Pres., Lewis Nickerson, Sec.	1887	50,000	119,968	38,583	31,385	34,320	3,880	38,200	28,936	.....	4,710	33,646
	1886	50,000	123,648	32,937	40,711	33,502	3,943	37,445	17,459	4,850	5,273	27,582
	1885	50,000	119,586	38,362	31,224	34,670	3,450	38,120	12,203	5,000	4,966	21,969
	1884	50,000	98,787	28,198	20,589	30,096	3,203	33,299	20,161	5,000	3,682	28,843
	1883	50,000	97,950	27,694	20,256	30,228	3,122	33,350	15,855	5,000	3,428	24,283
	1882	50,000	96,482	31,444	65,038	28,296	2,592	30,888	6,609	3,000	3,369	12,978
	1881	50,000	79,574	25,620	53,954	9,336	1,203	10,539	787	.....	2,432	3,219
	1880	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
	1879	17,000	22,709	8,810	3,101	9,127	1,001	10,128	9,186	.....	3,798	12,984
FIREMENS, Boston.....1872.	1888	300,000	908,049	122,007	486,042	125,749	51,181	176,930	63,823	29,980	46,110	139,913
T. W. Tucker, Pres., Henry C. Short, Sec.	1887	300,000	876,763	122,654	454,109	107,244	40,742	147,986	68,541	29,890	42,302	140,734
	1886	300,000	882,450	121,590	460,860	109,317	36,528	145,845	47,683	29,805	41,551	119,039
	1885	300,000	859,056	124,938	434,118	127,236	35,699	162,935	38,376	29,955	43,901	112,232
	1884	300,000	801,266	116,596	384,670	125,066	42,945	168,011	89,056	30,130	44,736	163,922
	1883	300,000	797,698	128,750	368,948	133,281	40,149	173,430	72,040	30,625	45,327	147,992
	1882	300,000	776,064	124,120	351,944	136,808	36,914	173,722	88,409	29,540	56,114	174,063
	1881	300,000	782,104	126,161	355,943	130,692	35,236	165,928	67,800	29,825	53,896	151,521
	1880	300,000	765,006	117,115	347,891	114,139	38,456	152,595	75,669	29,945	47,143	152,757
	1879	300,000	573,483	123,910	149,573	94,903	40,945	135,848	38,283	29,915	40,180	108,378
FIRST NATIONAL, Worcester.....1868.	1888	200,000	295,176	74,645	20,531	84,734	15,083	99,817	54,156	16,000	27,688	97,844
Chas. B. Pratt, Pres., Geo. A. Park, Sec.	1887	200,000	294,149	63,319	30,830	85,124	15,156	100,280	53,528	16,000	27,655	97,183
	1886	200,000	291,448	63,978	27,470	88,315	13,575	101,890	43,262	16,000	27,365	86,627
	1885	200,000	277,355	60,871	16,484	77,606	13,142	90,748	47,069	.....	25,332	72,401
	1884	200,000	254,625	60,193	— 5,568	79,009	17,090	96,099	73,396	.....	26,888	100,284

c Retired in 1880, but resumed business in 1881. — Impairment.

	1883	200,000	258,253	72,637	— 14,384	82,681	15,153	97,834	80,166	6,000	31,462	117,628
	1882	200,000	274,091	64,462	9,629	88,396	17,434	105,830	70,515	6,000	37,028	113,543
	1881	200,000	284,084	64,835	19,249	87,845	21,573	109,418	58,340	6,000	36,613	100,953
	1880	200,000	273,115	58,962	14,153	96,100	15,446	111,546	88,747	6,000	37,641	132,388
	1879	200,000	285,366	74,509	10,857	102,690	14,391	117,081	96,224	6,000	37,804	140,028
MERCANTILE FIRE AND MARINE, Boston.....1823. Geo. R. Rogers, Pres., Jas. Simpson, Sec.	1888	400,000	686,028	138,551	147,477	175,091	46,300	221,391	108,096	32,395	62,162	202,653
	1887	400,000	664,786	143,236	121,550	174,128	31,255	205,383	101,899	32,191	61,340	195,430
	1886	400,000	647,887	130,710	117,177	165,080	31,715	196,795	140,347	31,370	64,001	235,718
	1885	400,000	700,089	130,252	169,837	175,134	30,339	205,473	106,435	36,000	64,664	207,099
	1884	400,000	693,507	120,827	172,680	175,417	32,833	208,250	103,780	40,000	61,900	205,680
	1883	400,000	706,944	128,478	178,466	186,351	32,194	218,545	116,989	40,000	63,483	220,472
	1882	400,000	717,260	133,034	184,226	205,209	33,692	238,901	158,160	40,000	67,914	266,074
	1881	400,000	765,989	185,519	180,470	195,009	35,037	230,046	123,140	40,000	61,593	224,733
	1880	400,000	753,031	141,276	211,755	185,206	35,406	220,612	121,507	40,620	53,554	215,681
	1879	400,000	727,857	131,594	196,263	127,100	32,134	159,234	89,837	41,125	38,155	169,117
NEPTUNE FIRE AND MARINE, Boston.....1872. G. F. Osborne, Pres., E. B. Hinkley, Sec.	1888	300,000	493,651	120,999	72,652	168,183	32,349	200,532	121,688	18,000	55,583	195,271
	1887	300,000	477,801	111,736	66,065	166,359	21,453	187,812	118,520	18,000	60,201	196,721
	1886	300,000	490,582	119,341	71,241	178,381	20,753	199,134	111,850	24,000	60,677	196,527
	1885	300,000	500,909	107,333	93,576	167,110	20,115	187,229	84,351	18,000	57,491	159,842
	1884	300,000	452,984	104,588	48,396	178,817	25,655	204,472	170,070	15,000	53,129	238,199
	1883	300,000	505,827	130,296	75,531	179,272	20,376	199,648	106,833	30,000	52,133	188,966
	1882	300,000	507,367	100,901	106,466	146,576	26,233	172,809	123,057	30,000	46,169	199,226
	1881	300,000	548,610	109,680	138,930	139,582	24,823	164,405	90,481	30,000	44,518	164,999
	1880	300,000	554,144	94,979	159,165	140,914	25,283	166,197	109,083	30,000	45,144	184,227
	1879	300,000	537,035	109,954	127,081	124,322	24,666	148,988	92,531	30,000	36,136	158,667
NORTH AMERICAN, Boston.....1872. Silas Pierce, Pres., Chas. E. Macullar, Sec.	1888	200,000	387,421	137,024	50,397	159,396	19,687	179,083	82,521	13,936	57,745	154,202
	1887	200,000	355,460	94,843	60,616	110,863	14,274	125,137	53,459	12,000	50,616	116,075
	1886	200,000	338,417	78,292	60,125	92,054	14,620	106,674	51,260	14,000	41,270	106,530
	1885	200,000	340,300	79,174	61,126	89,509	14,104	103,613	49,594	12,000	42,211	103,805
	1884	200,000	331,611	84,027	47,584	97,737	17,227	114,964	50,697	20,205	46,504	117,406
	1883	200,000	335,607	70,150	65,457	75,361	16,514	91,875	31,520	19,825	31,684	83,029
	1882	200,000	321,874	60,073	61,801	59,863	17,033	76,896	27,991	19,970	28,330	76,291
	1881	200,000	331,280	50,141	81,139	53,514	17,289	70,804	30,645	20,000	26,088	76,733
	1880	200,000	337,414	49,976	87,438	45,727	25,017	70,744	12,868	20,050	24,038	56,956
	1879	200,000	315,496	46,557	68,939	39,375	15,541	54,916	22,950	19,950	21,491	64,391
PRUDENTIAL, Boston ‡.....1888. H. O. Houghton, Pres., H. C. Hills, Sec.	1889	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SALEM MARINE, Salem.....1856. Wm. Northey, Pres., F. P. Richardson, Sec.	1888	100,000	303,568	33,419	170,149	29,035	18,555	47,590	14,614	9,985	9,155	33,754
	1887	100,000	287,147	24,857	162,290	32,338	12,517	44,855	34,669	10,125	9,293	54,087
	1886	100,000	301,852	39,309	162,543	35,707	16,098	51,805	38,183	9,875	8,794	56,852
	1885	100,000	311,941	40,442	171,499	41,954	13,410	55,364	25,829	10,125	9,891	45,845
	1884	100,000	295,181	42,653	152,528	43,924	13,921	57,845	34,507	9,930	10,236	54,673
	1883	100,000	289,271	39,809	149,462	46,437	12,856	59,293	38,761	10,095	9,305	58,161
	1882	100,000	291,265	37,628	153,637	42,553	13,014	55,567	29,073	9,935	8,690	47,698

‡ Commenced business February 9, 1889. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MASSACHUSETTS—*Continued.*												
Salem Marine, Salem—*Cont.*	1881	$100,000	$248,566	$36,215	$112,351	$49,451	$12,666	$62,117	$40,759	$10,000	$8,781	$59,540
	1880	100,000	279,692	39,621	140,071	56,324	12,246	68,570	29,259	9,975	8,291	47,525
	1879	100,000	231,596	7,462	123,607	42,919	10,687	53,606	35,927	9,985	6,717	52,629
Springfield F. and M., Springfield.....1849. J. N. Dunham, Pres., S. J. Hall, Sec.	1888	‡1,250,000	3,200,142	1,332,150	617,992	1,584,394	133,809	1,718,203	936,076	125,000	522,085	1,583,161
	1887	1,250,000	3,099,904	1,375,918	473,986	1,562,909	134,598	1,697,507	940,249	112,500	528,070	1,580,819
	1886	1,000,000	3,044,915	1,365,094	679,821	1,566,403	122,070	1,688,473	822,899	100,000	478,630	1,401,529
	1885	1,000,000	2,803,437	1,392,894	410,542	1,603,366	113,119	1,716,485	894,864	100,000	547,243	1,542,107
	1884	1,000,000	2,562,510	1,326,136	236,374	1,634,653	119,306	1,753,959	1,014,087	100,000	545,322	1,659,409
	1883	1,000,000	2,585,633	1,184,688	400,945	1,491,207	110,238	1,601,445	932,102	100,000	481,849	1,513,951
	1882	1,000,000	2,395,288	1,016,422	378,866	1,222,688	101,537	1,324,225	716,866	100,000	400,263	1,217,129
	1881	1,000,000	2,255,808	824,691	431,117	1,033,700	101,916	1,136,616	603,134	100,000	344,309	1,047,443
	1880	1,000,000	2,082,585	720,637	361,948	916,996	105,801	1,012,797	521,952	75,000	302,304	899,256
	1879	750,000	1,858,354	664,143	444,211	790,261	90,955	881,216	496,156	75,000	264,219	835,375
Wellfleet Marine, Wellfleet.....1864. Thomas Kemp, Pres., Chas. A. Collins, Sec.	1888	100,000	170,551	47,384	23,167	63,218	6,101	69,319	76,441	6,000	9,602	92,043
	1887	100,000	164,330	65,627	— 1,297	62,101	2,945	65,046	58,573	.....	10,775	69,348
	1886	100,000	166,502	69,026	— 2,524	15,918	3,591	19,509	5,299	.....	4,601	9,900
	1885	100,000	100,000	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1884	12,000	221,519	94,013	115,506	71,078	5,628	76,706	42,839	6,000	9,402	58,241
	1883	12,000	201,364	70,201	119,163	77,706	7,257	84,963	60,140	12,000	11,199	83,339
MICHIGAN.												
Detroit Fire and Marine, Detroit.....1866. Wm. A. Butler, Pres., J. J. Clark, Sec.	1888	350,000	922,299	140,890	431,409	237,546	51,715	289,261	121,628	35,000	72,458	229,082
	1887	350,000	862,695	156,665	* 356,030	227,106	54,255	281,361	170,625	32,500	72,106	275,231
	1886	300,000	853,947	148,404	405,543	230,303	56,263	286,566	127,518	30,000	69,863	227,381
	1885	300,000	792,509	145,905	346,604	217,800	45,937	263,737	109,921	30,000	67,220	207,141
	1884	300,000	730,842	135,440	295,402	198,505	48,725	247,230	141,113	30,000	62,520	233,633
	1883	300,000	720,257	125,455	294,802	168,007	41,514	209,521	76,531	30,000	59,057	165,588
	1882	300,000	669,236	102,930	266,306	179,648	45,204	224,852	86,125	30,000	57,276	173,401
	1881	300,000	617,458	101,234	216,224	164,681	92,935	257,616	90,965	77,500	53,894	222,359
	1880	250,000	579,880	71,160	258,720	110,274	41,849	152,123	50,874	25,000	42,078	117,952
	1879	250,000	545,345	63,086	232,259	109,234	40,459	149,693	42,760	25,000	39,130	106,890
Grand Rapids, Grand Rapids.....1882. Julius Houseman, Pres., S. F. Aspinwall, Sec.	1888	200,000	300 227	64,244	35,983	108,140	15,100	123,240	54,519	10,000	37,341	99,249
	1887	200,000	275,595	54,900	20,695	89,680	12,501	102,181	38,034	.....	28,524	66,558
	1886	200,000	239,501	34,124	5,378	50,748	7,011	57,759	27,408	.....	18,252	45,660
	1885	100,000	126,257	29,086	— 2,829	45,128	5,926	51,054	25,745	.....	15,423	41,168

* $50,000 surplus capitalized. † Reorganized and commenced business as a stock company January 1, 1886. ‡ Capital increased since January 1, 1889, to $1,500,000. — Impairment.

	1884	100,000	115,670	21,435	— 5,765	35,141	5,792	40,933	22,882	.....	12,260	35,142
	1883	100,000	109,794	11,253	— 1,459	21,331	7,893	29,224	8,013	.....	12,442	20,455
	1882	100,000	100,359	1,401	— 1,042	2,043	702	2,750	(a)	(a)	1,220	(a)
MICHIGAN FIRE AND MARINE, Detroit.....1881.	1888	† 400,000	715,451	181,570	133,880	289,645	87,909	377,554	130,415	.....	105,044	235,459
D. Whitney, Jr., Pres., Eugene Harbeck, Sec.	1887	200,000	362,547	119,339	43,209	183,690	19,708	203,398	126,470	14,000	69,875	210,345
	1886	200,000	366,602	102,529	64,073	161,770	19,412	181,182	86,278	8,000	61,068	155,346
	1885	200,000	346,228	92,432	53,796	137,808	17,905	155,713	74,680	.....	49,148	123,828
	1884	200,000	315,351	74,316	41,035	118,939	17,634	136,573	78,493	.....	41,987	120,480
	1883	200,000	287,608	52,466	35,142	79,224	14,011	93,235	29,215	.....	34,166	63,381
	1882	200,000	248,444	33,402	15,042	73,126	15,507	88,633	21,196	.....	33,844	55,040
	1881	200,000	213,244	11,867	1,377	22,625	d 206,194	228,819	7,144	.....	10,566	17,710
MINNESOTA.												
MINNEAPOLIS FIRE AND MARINE, Minneapolis. 1888.	1888	e 500,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MINNESOTA FIRE ASS'N, Minneapolis *.....1865.	1888	100,000	117,919	15,900	2,019	40,355	1,561	41,916	12,019	.....	24,747	36,766
Edwin R. Barber, Pres., C. B. Shove, Sec.	1887	100,000	126,513	22,099	4,414	10,917	5,065	15,982	8,488	.....	11,487	19,975
	1886	‡ 30,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1885	‡ 30,000	49,555	(c)	49,555	16,539	15	16,554	8,873	.....	10,000	18,873
	1884	‡ 30,000	46,135	(c)	46,135	17,906	2,015	19,921	12,431	.....	10,499	22,930
	1883	Mutual.	32,067	c 17,958	14,109	26,437	1,340	27,777	11,818	.....	11,165	22,983
	1882	Mutual.	57,175	c 30,000	27,175	30,003	916	30,919	11,240	.....	14,659	25,899
	1881	Mutual.	53,166	c 8,254	44,912	26,019	2,780	28,800	12,763	.....	14,818	27,581
	1880	Mutual.	b 151,189	c 15,310	b 135,879	34,739	3,371	38,110	14,434	.....	14,801	29,235
	1879	Mutual.	b 139,008	c 9,461	b 129,539	31,142	2,867	34,009	12,275	.....	12,808	27,084
ST. PAUL FIRE AND MARINE, St. Paul.....1865.	1888	500,000	1,684,655	728,172	456,483	1,039,827	100,650	1,140,477	606,447	50,000	316,489	972,937
C. H. Bigelow, Pres., Chas. B. Gilbert, Sec.	1887	500,000	1,541,061	681,119	359,943	973,996	96,477	1,070,473	664,865	50,000	304,251	1,019,116
	1886	500,000	1,448,026	599,351	348,675	898,727	94,537	993,264	488,798	50,000	262,644	801,442
	1885	500,000	1,261,830	469,918	291,912	676,266	79,398	755,664	417,677	50,000	202,859	670,536
	1884	500,000	1,164,007	397,396	266,611	515,922	67,545	583,467	356,703	50,000	159,276	565,979
	1883	500,000	1,101,027	356,562	244,465	507,142	72,419	579,561	329,885	50,000	138,026	517,911
	1882	500,000	1,048,673	331,935	216,738	504,918	d 161,899	666,817	309,583	40,000	146,066	495,649
	1881	400,000	873,727	308,009	165,718	495,971	55,778	551,749	348,008	40,000	141,331	529,339
	1880	400,000	854,306	295,823	158,483	504,007	53,059	557,166	370,824	40,000	143,721	554,545
	1879	400,000	857,681	291,306	166,375	498,926	60,999	559,926	373,295	40,000	143,981	557,276
ST. PAUL GERMAN, St. Paul h.....1888.	1889	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Albert Scheffer, Pres., J. Quincey Haas, Sec.												
SYNDICATE, Minneapolis.....1886.	1888	250,000	309,317	54,757	4,560	84,138	17,997	102,135	47,657	7,500	37,233	48,103
E. B. Ames, Pres., Jacob Stone, Sec.	1887	250,000	290,698	27,017	13,681	51,261	23,612	74,873	23,066	.....	24,977	48,043
	1886	250,000	263,530	8,137	5,393	14,661	5,789	20,450	3,798	.....	8,238	12,036
MISSISSIPPI.												
COLUMBUS INS. & BANKING CO., Columbus i..1852.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. M. Billups, Pres., W. H. Lee, Sec.	1887	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Reorganized August 1, 1887. Formerly the Minnesota Farmers Mutual. † Capital increased during the year. ‡ Guarantee capital. — Impairment. a Organized in July, 1882. b Includes premium notes. c No provision for reserve. d Includes new capital paid in. e Subscribed capital, $150,000 of which is paid up. f h Commenced business April 6, 1889. i Company does a small local business.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MISSISSIPPI—*Continued.*												
EQUITABLE, Meridian.....1886.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. J. Barber, Pres., J. C. Lloyd, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	g 200,000	$212,021	$12,021	.....	$26,768	$800	$27,568	$4,966	f $3,750	$2,500	$11,216
MISSISSIPPI HOME, Vicksburg.....1885.	1888	§ 100,000	135,684	35,684	.....	59,203	8,876	68,079	21,437	.....	27,364	48,801
J. B. Mattingly, Pres., Marshall J. Wellborn, Sec.	1887	§ 100,000	133,348	33,348	.....	44,114	5,889	50,003	28,662	.....	16,518	45,180
	1886	§ 100,000	122,025	22,025	.....	54,315	1,000	55,315	20,374	.....	17,232	37,606
	1885	§ 100,000	113,726	.....	.....	33,507	600	34,107	3,469	.....	6,312	9,781
MISSOURI.												
AMERICAN CENTRAL, St. Louis.....1853	1888	600,000	1,307,641	475,689	$231,952	524,353	64,277	588,630	323,856	33,000	197,795	554,651
Geo. T. Cram, Pres., C. Christensen, Sec.	1887	600,000	1,229,498	455,148	174,350	553,636	55,243	608,879	355,909	57,000	204,392	617,301
	1886	600,000	1,258,001	435,459	222,542	517,069	62,918	579,987	267,624	57,000	191,453	516,077
	1885	600,000	1,172,793	387,175	185,618	486,284	61,776	550,060	292,292	36,000	176,627	504,919
	1884	600,000	1,178,273	407,668	170,605	512,397	57,926	570,323	320,214	66,056	177,327	563,597
	1883	600,000	1,189,521	367,439	222,082	453,957	62,443	516,400	287,699	72,343	160,081	520,123
	1882	600,000	1,188,864	354,529	234,335	487,567	63,346	550,913	265,955	68,023	166,172	500,150
	1881	600,000	1,160,545	327,033	233,512	411,801	335,665	747,466	245,949	85,900	135,882	467,731
	1880	300,000	816,106	265,810	250,296	406,716	37,824	444,540	243 385	43,792	152,664	439,841
	1879	300,000	781,383	250,794	230,589	345,340	38,928	384,268	245,212	41,700	131,100	418,012
CITIZENS, St. Louis.....1837.	1888	200,000	442,710	44,464	198,244	69,208	21,574	90,782	34,894	12,000	31,912	78,806
J. B. M. Kehlor, Pres., J. P. Harrison, Sec.	1887	200,000	439,324	49,335	189,988	75,035	22,670	97,705	50,892	12,000	31,409	94,301
	1886	200,000	441,557	53,627	187,930	83,951	21,444	105,395	53,215	12,000	33,954	99,169
	1885	200,000	437,304	58,101	179,203	86,080	19,376	105,456	44,807	12,000	33,892	90,699
	1884	200,000	425,237	47,101	178,136	68,359	17,633	85,992	31,421	12,000	28,927	72,348
	1883	200,000	414,720	41,615	173,105	64,943	22,489	87,432	34,205	12,000	26,498	72,703
	1882	200,000	400,539	43,506	157,033	65,674	24,344	90,018	33,006	12,000	27,588	72,594
	1881	200,000	390,017	41,192	148,825	64,084	23,825	87,909	53,787	6,000	27,944	87,731
	1880	200,000	395,614	52,060	143,554	80,215	23,085	103,300	75,709	20,000	36,255	131,964
	1879	200,000	425,464	58,756	166,708	94,352	22,655	117,007	60,305	16,000	38,328	114,633
MARINE, St. Louis.....1837.	1888	200,000	253,492	29,822	23,670	45,855	12,772	58,627	21,824	5,987	22,951	50,762
James A. Bartlett, Pres., S. G. Kennedy, Sec.	1887	200,000	243,633	27,661	15,972	47,587	12,908	60,495	39,479	13,985	22,648	76,112
	1886	200,000	267,174	41,424	25,750	57,938	14,155	72,093	30,120	8,000	26,032	64,152
	1885	200,000	261,210	32,316	28,894	56,746	13,650	70,396	24,758	7,864	33,097	65,719
	1884	200,000	261,596	24,706	36,890	36,289	13,701	49,990	21,780	16,000	22,302	60,082
	1883	200,000	266,311	26,202	40,109	38,544	13,951	52,495	17,618	20,000	17,184	54,802

§ Ten per cent paid in. f Divided when stock was increased to $200,000. g Twenty-five per cent paid in in cash.

	1882	200,000	268,239	21,916	46,323	33,636	10,709	44,345	9,918	14,195	15,777	39,890
	1881	133,100	194,660	14,614	46,946	22,644	28,561	51,205	18,558	14,960	13,176	46,694
	1880	133,100	212,630	15,830	63,700	24,930	3,317	38,247	10,498	14,895	13,502	38,895
	1879	133,100	210,049	16,021	60,928	22,593	12,709	35,302	10,510	15,000	11,685	37,195
STANDARD, Kansas City.....1888. W. S. Wood, Pres., M. E. Lawrence, Sec.	1889	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MONTANA.												
HOME FIRE, Helena.....1889. J. W. Kinsley, Sec.	1889	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEBRASKA.												
FARMERS AND MERCHANTS, Lincoln .....1885. D. E. Thompson, Pres., S. J. Alexander, Sec.	1888	c 100,000	229,342	99,658	29,685	96,219	8,366	104,595	20,068	.....	40,892	60,960
	1887	c 100,000	188,453	69,716	18,737	88,147	6,955	95,102	16,184	.....	40,951	57,135
	a1886	c 100,000	b 160,453	45,696	14,757	121,181	5,762	126,943	11,115	.....	55,375	66,490
HOME FIRE, Omaha .....1884. S. H. H. Clark, Pres., Chas. J. Barber, Sec.	1888	100,000	b 232,868	104,853	28,015	128,014	5,037	133,051	16,082	5,000	47,804	68,886
	1887	100,000	b 181,387	57,265	24,122	85,193	4,511	89,704	13,332	.....	46,406	59,738
	1886	100,000	b 151,016	31,858	19,158	70,038	1,308	71,346	6,912	.....	38,658	45,570
	1885	100,000	b 123,334	17,038	6,296	43,580	1,166	44,746	3,521	.....	21,929	25,450
	1884	100,000	b 102,369	2,157	212	3,145	11	3,156	.....	.....	926	926
NEBRASKA AND IOWA, Omaha.....1883. S. R. Johnson, Pres., M. J. Burns, Sec.	1888	100,000	b 295,793	174,819	20,975	110,282	5,176	115,458	25,517	.....	51,124	76,641
	1887	100,000	b 387,205	234,144	53,061	93,515	4,450	97,965	32,703	.....	53,331	86,034
	1886	100,000	b 397,664	228,778	68,886	153,341	24,105	177,446	14,410	.....	100,126	114,536
	1885	100,000	b 370,878	169,714	101,164	484,363	36,865	521,228	.....	.....	.....	.....
	1884	100,000	b 310,118	135,172	74,946	171,629	10,468	182,097	15,924	.....	66,361	82,285
	1883	100,000	b 240,249	110,151	30,098	132,188	63,061	195,249	5,336	.....	49,664	55,000
OMAHA, Omaha.....1889. A. J. Poppleton, Pres., S. T. Josselyn, Sec.	1889	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NEW HAMPSHIRE.												
AMOSKEAG, Manchester.....1886. Alpheus Gay, Pres., Jas. E. Dodge, Sec.	1888	50,000	90,566	32,261	8,305	35,498	5,577	41,075	15,863	.....	9,977	25,840
	1887	50,000	74,690	19,244	5,446	29,451	4,843	34,294	17,065	.....	8,088	25,153
	1886	50,000	64,922	10,269	4,653	17,461	1,208	18,669	944	.....	4,344	5,288
CAPITAL, Concord.....1885. A. B. Thompson, Pres., L. Jackman, Sec.	1888	50,000	95,646	34,487	11,159	45,723	4,680	50,403	18,794	2,500	12,739	34,033
	1887	50,000	80,071	25,222	4,849	37,412	28,492	65,904	24,498	1,250	9,826	35,574
	1886	25,000	49,155	15,489	8,666	31,455	723	32,178	3,742	.....	6,868	10,610
CAPITOL FIRE ASSOCIATION, Nashua.....1886. Frank A. McKean, Pres., M. R. Buxton, Sec.	1888	50,000	91,811	27,659	14,152	32,133	6,035	38,168	14,642	2,000	8,408	25,050
	1887	50,000	77,864	22,856	5,008	36,191	3,892	40,083	20,161	2,000	7,524	29,685
	1886	50,000	69,976	62,275	5,701	21,004	2,018	23,022	4,166	.....	8,060	12,226
CITIZENS, Dover.....1888. Daniel Hall, Pres., J. F. Seavey, Vice-Pres.	1888	10,000	23,164	10,834	2,330	.....	13,164	13,164	.....	.....	.....	.....

a Statement to May 1, 1887. b Includes notes for premiums. c Fifty per cent stockholders notes.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW HAMPSHIRE—*Continued.*												
Fire Underwriters Ass'n, Concord.....1887.	1888	*a* $10,000	$38,238	$23,839	$4,399	$30,407	$1,344	$31,751	$14,388	$500	$8,401	$23,289
L. Jackman, Pres., Thos. M. Lang, Sec.	1887	10,000	26,352	14,530	1,822	24,042	1,067	25,109	14,661	.....	5,493	20,154
Granite State, Portsmouth.....1885.	1888	200,000	300,227	64,244	35,983	108,140	15,100	123,240	54,519	10,000	34,730	99,249
Frank Jones, Pres., Alfred F. Howard, Sec.	1887	200,000	401,586	188,937	12,649	238,407	13,435	251,842	161,794	.....	76,284	238,078
	1886	200,000	342,525	126,759	15,766	178,194	9,070	187,264	25,648	.....	49,571	75,219
	1885	200,000	227,182	19,059	8,123	12,346	704	13,050	169	.....	4,568	4,737
Guaranty, Great Falls.....1886.	1888	20,000	39,227	18,584	643	27,631	1,898	29,530	13,464	.....	6,304	19,768
Albert A. Perkins, Pres., A. D. Tolles, Sec.	1887	20,000	29,609	17,167	—7,558	22,771	1,156	23,927	24,612	600	4,257	29,469
	1886	20,000	34,678	9,715	4,964	18,352	548	18,900	1,748	.....	4,492	6,240
Manchester City, Manchester.....1887.	1888	50,000	57,097	1,909	5,188	2,498	3,370	5,868	.....	.....	862	862
Wm. J. Hoyt, Pres., L. B. Clough, Sec.	1887	50,000	51,597	593	1,004	799	279	1,078	.....	.....	194	194
Mascoma, Lebanon †.....1886.	1888	25,000	45,574	16,081	4,493	23,493	2,104	25,697	5,538	.....	6,712	12,250
Frank C. Churchill, Pres., A. W. Baker, Sec.	1887	25,000	33,182	11,859	— 3,677	25,624	1,940	27,564	15,914	.....	6,544	22,458
	1886	25,000	30,177	3,163	2,014	5,112	.....	5,112	.....	.....	65	65
New Hampshire, Manchester.....1869.	1888	* 600,000	1,505,101	600,749	304,352	682,019	64,822	746,841	353,125	40,000	223,313	616,438
J. A. Weston, Pres., John C. French, Sec.	1887	500,000	1,269,088	504,344	264,744	645,597	60,172	705,769	350,186	40,000	217,102	607,288
	1886	500,000	1,191,863	454,104	237,759	615,300	52,728	668,028	325,589	40,000	202,122	567,711
	1885	500,000	1,101,451	381,468	219,983	551,154	48,557	599,711	305,261	40,000	187,756	533,017
	1884	500,000	1,014,580	300,519	214,061	464,776	49,481	514,257	278,617	40,000	157,453	476,070
	1883	500,000	965,148	258,985	206,163	437,792	55,544	483,336	254,245	40,000	140,820	435,065
	1882	500,000	915,132	210,724	204,408	346,952	36,523	382,475	207,410	20,000	108,737	336,147
	1881	250,000	618,193	185,084	183,109	259,733	33,623	292,356	167,239	20,000	79,192	266,431
	1880	250,000	585,334	164,061	171,273	248,220	29,466	277,686	134,999	20,000	77,158	232,157
	1879	250,000	536,915	140,691	146,224	206,516	27,408	233,924	128,085	20,000	65,227	213,312
Peoples, Manchester.....1885.	1888	250,000	565,176	283,919	31,256	427,566	24,408	451,974	248,187	.....	139,594	387,781
Joseph C. Moore, Pres., S. B. Stearns, Sec.	1887	250,000	496,834	239,794	7,041	347,963	19,572	367,535	180,678	7,500	117,739	305,917
	1886	250,000	405,860	136,522	19,338	232,992	9,050	242,042	31,639	.....	60,045	91,684
	1885	*d* 250,000	289,053	28,445	10,608	32,903	1,750	34,653	1,935	.....	8,520	10,455
Portsmouth Fire Ass'n, Portsmouth.....1887.	1888	50,000	65,010	6,952	8,058	11,103	3,490	14,593	1,550	.....	2,394	3,943
Frank Jones, Pres., A. F. Howard, Sec.	1887	‡ 50,000	54,047	2,832	1,215	1,789	.....	1,789	.....	.....	604	604
NEW JERSEY.												
American, Newark.....1846.	1888	600,000	1,965,053	408,819	956,234	421,947	86,062	508,009	229,776	65,214	166,231	461,221
Fred. H. Harris, Pres., J. H. Worden, Sec.	1887	600,000	1,911,887	385,781	926,106	409,676	79,687	489,363	190,795	72,726	157,542	421,063

* Capital increased during the year. † Commenced business December 9, 1886. ‡ Organized November, 1887. *a* Capital increased May 1, 1889, to $50,000.
d Statement to March 31, 1886. — Impairment.

	1886	600,000	1,848,315	346,265	902,050	390,107	76,566	466,673	165,166	67,160	151,122	383,448
	1885	600,000	1,761,160	316,293	844,867	369,283	78,735	448,018	191,945	92,189	144,132	428,266
	1884	600,000	1,721,424	296,674	844,750	331,420	73,212	404,632	145,824	67,540	127,341	340,705
	1883	600,000	1,663,840	230,434	833,406	283,509	71,231	354,740	131,489	70,013	111,487	312,989
	1882	600,000	1,600,731	195,098	805,633	233,358	72,929	305,287	84,681	72,458	91,518	248,657
	1881	600,000	1,538,378	163,622	774,756	211,204	83,295	294,499	89,217	73,415	83,478	246,110
	1880	600,000	1,488,050	139,083	748,967	183,958	85,510	269,468	76,820	75,921	75,944	228,685
	1879	600,000	1,453,588	135,180	718,408	160,758	86,243	247,001	71,687	79,705	60,267	211,659
CAMDEN FIRE INSURANCE ASS'N, Camden ...1841.	1888	105,730	238,307	42,987	89,590	10,100	12,381	22,481	2,254	10,695	4,578	17,527
H. B. Wilson, Pres., Rudolph W. Birdsell, Sec	1887	105,730	232,465	41,682	85,053	10,183	13,238	23,421	960	10,514	4,057	15,531
	1886	105,730	225,079	119,349	80,118	9,810	11,387	21,197	47	10,519	4,258	14,824
	1885	105,730	218,608	37,826	75,052	9,847	12,895	22,742	1,910	10,622	3,504	16,036
	1884	105,730	211,878	35,979	70,169	9,611	12,428	22,039	977	8,392	3,378	12,777
	1883	105,730	200,336	36,682	57,924	9,065	11,850	20,915	28	7,329	3,400	10,757
	1882	105,730	190,088	34,769	49,589	8,771	11,693	20,464	3,780	7,297	4,090	15,167
	1881	105,730	186,474	33,749	46,995	9,450	5,664	19,302	414	7,535	3,805	11,754
	1880	105,730	176,379	32,659	37,989	8,836	10,038	18,874	270	7,364	4,706	12,340
	1879	105,730	168,807	31,712	31,365	8,903	9,324	18,227	8,903	.....	9,324	18,227
FIREMENS, Newark.....1855.	1888	600,000	1,754,354	238,921	915,433	288,707	94,855	383,562	174,547	† 72,045	100,475	347,067
John H. Kase, Pres., Charles Colyer, Sec.	1887	600,000	1,688,742	225,088	863,654	300,223	93,801	394,024	189,578	† 72,038	106,584	368,200
	1886	600,000	1,650,876	222,546	828,330	303,149	88,023	391,172	157,638	† 72,047	93,455	323,140
	1885	600,000	1,554,856	195,967	* 758,889	281,984	88,809	370,793	119,101	90,000	83,910	293,011
	1884	500,000	1,433,645	158,298	775,347	241,401	85,299	326,700	97,404	60,000	77,277	234,681
	1883	500,000	1,383,228	151,236	731,992	222,786	85,768	307,554	103,648	† 60,136	69,580	233,364
	1882	500,000	1,309,583	143,849	665,734	194,292	73,225	267,517	82,356	† 60,075	64,221	206,652
	1881	500,000	1,237,055	127,519	609,536	193,385	72,274	265,659	87,645	60,000	68,057	215,702
	1880	500,000	1,208,800	114,213	594,587	182,707	70,429	253,136	81,653	54,000	58,434	194,087
	1879	400,000	1,150,106	112,534	637,572	175,013	66,716	241,729	87,005	† 48,423	58,522	193,950
JERSEY CITY, Jersey City.....1856.	1888	250,000	410,260	87,644	72,616	98,951	21,478	120,429	37,828	15,750	46,008	99,586
Nathaniel Foote, Pres., C. F. Patterson, Sec.	1887	250,000	389,547	59,470	80,077	63,046	70,689	133,735	19,468	14,000	31,514	64,982
	1886	200,000	320,735	59,912	60,823	52,777	19,275	72,052	23,784	14,000	24,794	62,578
	1885	200,000	303,750	51,607	52,143	47,604	14,876	62,480	22,502	12,000	21,938	56,440
	1884	200,000	316,862	55,161	61,701	48,858	15,633	64,491	15,499	12,000	21,646	49,145
	1883	200,000	304,893	54,110	50,783	48,214	16,219	64,433	13,968	12,000	19,916	45,884
	1882	200,000	295,163	56,282	38,881	47,130	17,548	64,678	15,397	12,000	20,879	48,276
	1881	200,000	278,963	50,210	28,753	46,244	13,063	59,307	12,617	12,000	19,167	43,784
	1880	200,000	259,218	44,789	14,429	41,413	13,223	54,636	9,750	12,000	18,664	40,414
	1879	150,000	194,844	42,296	2,548	35,987	11,739	47,726	13,892	7,600	23,324	44,816
"THE MERCHANTS," Newark.....1858.	1888	400,000	1,528,784	688,798	439,986	778,813	60,497	839,310	366,009	† 40,208	283,687	689,904
Henry Powles, Pres., J. R. Mullikin, Sec.	1887	400,000	1,312,031	444,782	467,249	555,813	62,106	617,919	320,171	† 41,141	201,722	563,034
	1886	400,000	1,258,892	435,633	423,259	544,425	56,440	600,865	323,118	† 39,188	203,281	565,587
	1885	400,000	1,225,985	468,285	357,700	577,037	56,285	633,322	377,490	† 40,435	214,182	632,107
	1884	400,000	1,207,589	466,887	340,702	582,219	56,312	638,531	390,069	† 44,196	218,914	653,179
	1883	400,000	1,221,964	444,112	377,852	561,078	57,596	618,674	320,038	† 49,334	210,206	579,578

* $100,000 of surplus capitalized during the year 1883. † Includes payments to scripholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW JERSEY—*Continued.*												
"The Merchants," Newark—*Cont*.....	1882	$400,000	1,164,172	$339,514	$424,658	$464,953	$53,574	$517,537	$261,204	† $48,684	$173,457	$483,345
	1881	400,000	1,128,994	278,943	450,051	375,862	59,164	435,026	‡ 202,864	† 60,399	145,922	409,185
	1880	400,000	1,097,450	257,514	439 936	337,768	31,213	388,981	188,824	† 63,226	132,514	384,564
	1879	400,000	1,087,877	268,242	419,635	321,347	51,372	372,719	168,936	† 66,685	130,610	366,231
Mount Holly, Mount Holly.....1831. Amos Gibbs, Pres., John R. Howell, Sec.	1888	100,000	181,167	68,125	13,042	13,472	9,196	22,667	23,398	4,000	8,743	36,141
	1887	100,000	207,351	96,909	10,442	50,511	11,989	62,500	79,002	7,000	13,328	99,330
	1886	100,000	242,165	118,092	24,073	89,815	13.344	103,159	67,152	7,000	23,718	97,870
	1885	100,000	242,335	91,923	50,412	51,181	10,502	61,683	12,396	7,000	12,465	31,861
	1884	100,000	195,033	61,488	33,545	8,460	9.779	18,239	1,304	7,000	4,740	13,044
	1883	100,000	197,834	60,940	36,894	7,117	10,589	17,706	231	6,500	4,088	10,819
	1882	100,000	192,380	62,052	30,328	8,159	10,099	18,258	6,342	6,000	4,570	16,912
	1881	100,000	188,938	59,956	28,982	6,999	9,789	17,488	94	6,000	3,553	9,647
	1880	100,000	183,588	160,885	22,703	8,139	9,792	17,931	97	6,000	4,013	10,130
	1879	100,000	172,300	59,406	12,894	7,531	8,957	16,488	1	6,000	3,774	9,775
National Fire and Marine, Elizabeth.....1865. Amos Clark, Pres., Moses F. Cory, Sec.	1888	100,000	151,223	11,935	39,288	17,890	9,789	27,679	16,104	5,985	9,571	31,660
	1887	100,000	155,864	10,549	45,315	13,653	8,990	22,643	8,665	6,024	7,729	22,418
	1886	100,000	155,467	10 532	44,935	14,229	8,349	22,578	7,621	7,976	7,333	22,930
	1885	100,000	156,298	9,253	47,045	13,802	8,044	21,846	9,296	7,000	7,503	23,799
	1884	100,000	157,672	9,802	47,870	14.743	8,010	22.753	6,622	8,000	8,197	22,819
	1883	100,000	158,046	10,528	47,518	15,565	9.286	24,851	7,898	8,018	8,260	24,176
	1882	100,000	156,546	11,318	45,228	16,143	8,162	24,305	11,417	8,012	9,951	29,380
	1881	100,000	160,835	12,908	47,927	15,522	8,113	23,635	3,138	7,970	7,841	18,949
	1880	100,000	154,292	108,765	45,527	14,380	8,309	22,689	7,167	10,100	18,205	35.472
	1879	100,000	157,706	7,167	50,540	10 272	8,352	18,624	721	9,910	6,493	17,124
Newark, Newark.....1810. John J. Henry Pres., Oscar O. Brewer, Sec.	1888	250,000	714,814	140,700	324,114	177,416	30,749	208,165	102,523	24,660	70,148	197,331
	1887	250,000	700,480	139,495	310,985	167,313	30,505	197,818	106,771	25,493	75,485	207,749
	1886	250,000	701,927	132,624	319,303	168,796	29,121	197,917	91,589	25,044	68,004	185,237
	1885	250,000	681,053	126,003	305,050	157,416	31,853	189,269	107,126	24,931	57,101	189,158
	1884	250,000	681,541	133,606	297,935	160,871	28,108	188,979	92,239	26,725	60,095	179,059
	1883	250,000	669,616	138,906	280,710	166,792	28,887	195,679	105,075	24,207	69,076	198,358
	1882	250,000	671,040	153,841	267,199	178,559	34,460	213,019	164,049	24,913	76,130	265,092
	1881	250,000	726,442	189,043	287,399	251,478	39,595	291,073	185,009	24,693	104,161	313,863
	1880	250,000	766,195	180,518	335,677	238,466	40,555	279,021	171,667	24,679	88,913	285,259
	1879	250,000	760,458	157,892	352,566	196,281	40,078	236,359	110,928	† 34,611	79,637	225,176

† Includes payments to scripholders. ‡ Includes $20,000 lost by Mechanics National Bank failure.

NEW BRUNSWICK, New Brunswick.....1826.	1888	50,000	138,587	3,739	84,848	4,552	10,201	14,754	2,373	8,000	3,549	13,922
H. H. Palmer, Pres., Fred Weigel, Sec.	1887	50,000	141,870	5,945	85,925	4,858	13,112	17,970	593	11,141	3,540	15,274
	1886	50,000	132,919	5,709	77,210	5,354	10,109	15,462	4,812	10,104	3,739	18,655
	1885	50,000	141,007	6,385	84,622	6,205	6,634	12,839	7,271	6,034	3,788	17,093
	1884	50,000	145,670	6,114	89,556	5,991	8,320	14,311	257	7,289	3,395	10,941
	1883	50,000	146,179	6,184	89,995	6,194	10,622	16,816	4,994	7,773	2,834	15,601
	1882	50,000	144,914	6,551	88,363	6,567	11,243	17,810	5,445	6,822	8,091	14,913
	1881	50,000	141,723	6,816	84,907	6,364	9,672	16,036	998	8,864	2,680	12,542
	1880	50,000	144,417	4,517	89,900	6,892	6,062	12,954	2,259	8,126	3,112	13,497
	1879	50,000	142,198	5,558	86,640	8,157	8,224	16,381	7,012	11,697	3,644	22,353
STANDARD, Trenton.....1868.	1888	100,000	162,099	26,239	35,860	22,490	13,733	36,223	29,180	3,000	13,373	45,553
Wm. Dolton, Pres., Wm. C. Lawrence, Sec.	1887	100,000	161,980	34,374	27,606	42,880	18,299	61,179	49,669	6,000	14,494	70,163
	1886	100,000	185,343	46,734	38,609	58,534	8,328	66,862	39,153	6,000	16,986	62,139
	1885	100,000	169,232	33,455	35,777	44,363	12,122	56,485	32,091	6,000	17,352	55,443
	1884	100,000	173,958	46,992	26,966	57,116	10,535	67,651	32,017	6,000	21,448	59,465
	1883	100,000	165,411	33,319	32,092	33,163	9,227	42,392	14,513	.....	14,928	29,442
	1882	100,000	144,168	18,447	25,721	10,606	7,675	18,281	9,762	.....	6,885	16,647
	1881	100,000	141,121	19,193	21,928	3,448	9,198	12,646	31,909	.....	7,902	39,811
	1880	100,000	187,002	60,332	26,670	81,154	12,864	94,018	135,826	.....	36,382	172,208
	1879	200,000	295,682	88,616	7,066	140,317	15,628	155,945	114,646	10,000	49,087	133,733
NEW YORK.												
AGRICULTURAL, Watertown.....1853.	1888	500,000	2,006,419	1,204,227	302,192	775,842	95,163	871,005	384,791	50,100	345,346	780,237
J. R. Stebbins, Pres., H. M. Stevens, Sec.	1887	500,000	1,932,575	1,179,422	253,153	789,782	86,503	876,285	436,985	49,870	331,960	818,815
	1886	500,000	1,886,912	1,156,230	230,682	732,833	82,677	815,510	392,889	50,025	324,618	767,532
	1885	500,000	1,831,798	1,175,578	156,220	737,824	86,550	824,374	418,261	50,000	348,603	816,864
	1884	500,000	1,782,720	1,148,169	134,551	762,215	84,057	846,272	327,061	49,975	361,742	738,778
	1883	‡500,000	1,713,102	1,084,868	128,234	770,761	76,030	846,791	295,414	30,000	315,637	641,051
	1882	300,000	1,521,629	971,475	250,154	652,034	68,467	720,501	236,507	30,102	304,752	571,361
	1881	300,000	1,427,304	912,611	214,693	657,790	59,941	717,731	301,694	30,079	283,547	615,320
	1880	300,000	1,310,840	809,748	201,092	569,986	49,182	619,168	254,530	30,000	251,841	536,371
	1879	200,000	1,187,288	752,134	235,154	537,802	56,497	594,299	297,013	20,132	243,650	560,795
ALBANY, Albany.....1811.	1888	200,000	419,730	58,336	161,394	78,595	21,684	100,279	56,104	20,000	24,184	100,288
J. Howard King, Pres., J. E. McElroy, Sec.	1887	200,000	415,694	59,583	156,111	80,692	20,140	100,832	36,982	20,000	24,013	80,995
	1886	200,000	396,720	52,581	144,139	79,261	18,764	98,025	39,465	20,000	25,178	84,643
	1885	200,000	389,420	53,611	135,809	76,572	18,283	94,855	54,529	20,000	23,671	98,200
	1884	200,000	385,839	54,699	131,140	85,927	17,647	103,574	46,318	20,000	24,769	91,087
	1883	200,000	373,582	49,891	123,691	72,729	13,758	86,487	31,169	20,000	23,079	74,248
	1882	200,000	366,279	42,837	123,442	56,797	11,797	68,594	21,581	20,000	17,986	59,567
	1881	200,000	352,650	40,114	112,536	61,443	60,708	122,151	35,483	112,500	19,717	167,700
	1880	200,000	442,108	40,165	201,943	61,183	17,648	78,831	39,455	27,500	18,766	85,721
	1879	200,000	419,793	40,265	179,528	56,816	23,201	80,017	43,441	30,000	17,503	90,944
ALLIANCE, New York.....1887.	1888	200,000	400,037	141,578	58,459	203,919	11,020	214,939	98,775	.....	101,319	200,094
Jas. Yereance, Pres., Armstrong Maltbie, Sec.	*1887	200,000	380,207	113,309	66,898	126,498	6,907	133,405	27,127	.....	49,835	76,962

* Commenced business April 21, 1887. ‡ Capital increased $200,000 from surplus.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
AMERICAN, New York.....1857.	1888	$400,000	1,308,514	$360,176	$548,338	$491,206	$48,537	$539,743	$260,897	*a* $41,050	$232,959	$534,906
David Adee, Pres., W. H. Crolius, Sec.	1887	400,000	1,287,712	276,918	610,794	361,431	48,468	409,899	185,760	*a* 50,356	175,993	412,109
	1886	400,000	1,294,438	193,165	701,273	276,486	50,107	326,593	115,785	*a* 50,965	136,963	303,713
	1885	400,000	1,261,640	175,211	686,429	245,537	51,190	296,727	94,108	*a* 51,706	111,335	257,149
	1884	400,000	1,191,007	160,866	630,141	235,981	48,173	284,154	94,747	*a* 52,818	103,368	250,933
	1883	400,000	1,170,233	159,756	610,477	244,757	45,216	289,973	81,562	*a* 56,822	98,778	237,162
	1882	400,000	1,110,065	150,928	559,137	217,535	47,265	264,800	96,673	*a* 35,714	77,280	209,667
	1881	400,000	1,042,899	122,780	520,119	176,830	50,804	227,634	100,111	*a* 57,981	86,879	244,971
	1880	400,000	1,044,604	109,641	534,963	162,818	50,359	213,177	56,709	*a* 50,972	72,675	180,356
	1879	400,000	972,417	96,129	476,288	140,888	54,651	195,538	78,506	*a* 46,142	77,663	202,311
ARMSTRONG, New York †.....1889.	1889	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
P. B. Armstrong, Pres., Oscar R. Meyer, Vice-Pres., J. C. Hatle, Sec.												
BROADWAY, New York.....1849.	1888	200,000	448,112	29,376	218,736	38,981	27,123	66,104	27,564	124,000	26,083	177,648
E. B. Magnus, Pres., Isaac Collord, Sec.	1887	200,000	556,455	28,419	328,036	42,031	24,690	66,721	14,227	24,000	23,797	62,024
	1886	200,000	559,731	19,147	340,584	28,486	24,701	53,187	8,201	24,000	21,879	54,080
	1885	200,000	560,423	21,169	339,254	30,965	25,020	55,985	11,671	26,000	21,300	58,971
	1884	200,000	561,866	23,806	338,060	34,233	28,225	62,458	5,931	28,000	22,308	56,239
	1883	200,000	556,257	25,118	331,139	35,816	26,005	61,821	9,496	28,000	24,667	62,163
	1882	200,000	557,310	25,656	331,654	37,874	25,328	63,004	6,751	28,000	23,304	58,055
	1881	200,000	552,174	23,707	328,467	40,493	25,071	65,564	13,475	32,000	26,620	72,095
	1880	200,000	558,468	25,347	333,121	42,748	25,116	67,864	8,110	32,000	22,508	62,618
	1879	200,000	522,247	21,843	300,404	42,115	25,343	67,459	20,366	36,000	25,698	82,064
BUFFALO GERMAN, Buffalo.....1867.	1888	200,000	1,332,377	335,171	797,206	392,204	60,009	452,213	214,190	40,000	132,563	386,753
Philip Becker, Pres., O. J. Eggert, Sec.	1887	200,000	1,258,491	326,039	732,452	394,731	56,671	451,402	214,034	40,000	132,040	386,074
	1886	200,000	1,186,455	305,054	681,401	380,764	53,111	433,875	208,702	40,000	133,011	381,713
	1885	200,000	1,128,949	298,573	630,376	396,601	47,161	443,762	220,273	30,000	131,639	381,912
	1884	200,000	1,077,030	296,580	580,450	368,436	45,830	414,266	205,517	30,000	124,942	360,459
	1883	200,000	1,027,900	283,529	544,371	369,510	42,874	412,384	175,036	30,000	131,166	336,202
	1882	200,000	936,941	242,736	494,205	350,804	39,220	390,024	190,898	30,000	120,345	341,243
	1881	200,000	900,956	243,064	457,892	330,348	49,943	380,291	171,729	30,000	110,601	312,330
	1880	200,000	825,433	181,361	444,072	276,285	36,411	312,696	144,044	30,000	95,242	269,286
	1879	200,000	781,062	160,039	421,023	256,984	37,582	294,567	139,495	30,000	98,088	267,583
CHARLTON, Ballston Spa.....1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CITIZENS, New York §.....1836.	1888	300,000	1,126,198	532,558	293,639	638,157	41,682	679,839	395,476	29,956	272,676	698,108
Ed. A. Walton, Pres., F. M. Parker, Sec.	1887	300,000	1,107,240	486,894	320,346	602,505	56,943	659,448	375,771	29,984	256,874	662,629

† Commenced business May 1, 1889. § The Citizens and Hanover Insurance Companies do a combined agency business under the name of the New York Underwriters Agency, of which Alexander Stoddart is general agent. *a* Includes payments to scripholders.

	1886	300,000	1,112,460	480,033	332,427	586,865	41,818	627,683	324,995	29,941	258,516	613,452
	1885	300,000	1,080,172	473,233	306,939	630,417	44,690	675,107	376,813	29,947	298,012	704,772
	1884	300,000	1,090,668	481,026	309,642	736,048	42,720	778,768	358,555	40,513	304,455	703,523
	1883	300,000	1,041,584	311,648	429,936	365,138	41,941	407,079	218,604	40,433	154,021	413,058
	1882	300,000	1,033,998	303,007	430,991	366,130	32,928	409,058	228,394	40,454	140,506	409,354
	1881	300,000	1,017,507	216,494	501,103	301,940	53,301	355,241	161,616	40,837	131,183	333,636
	1880	300,000	967,899	174,289	493,610	266,183	41,280	307,463	145,450	70,431	113,914	329,795
	1879	300,000	945,978	159,399	486,579	228,335	46,262	274,597	102,553	70,496	113,123	286,172
CITY, New York.....1833.	1888	210,000	403,647	34,028	159,619	44,531	13,468	57,999	21,100	16,800	26,615	64,516
S. Townsend, Pres., D. J. Blauvelt, Sec.	1887	210,000	395,895	25,436	160,459	36,866	11,559	48,425	17,720	16,800	24,936	59,456
	1886	210,000	411,924	27,805	174,119	40,486	17,202	57,688	12,727	16,800	31,712	61,239
	1885	210,000	399,863	27,703	162,160	42,825	15,525	58,350	10,686	18,900	30,948	60,534
	1884	210,000	390,223	27,454	152,769	43,845	17,818	61,663	14,501	21,000	37,271	72,772
	1883	210,000	412,160	27,875	174,285	45,044	20,730	65,774	10,420	21,000	35,572	66,992
	1882	210,000	413,250	31,931	171,319	42,407	20,656	63,073	22,357	21,000	30,739	74,096
	1881	210,000	411,763	31,907	169,856	42,676	20,604	63,280	21,064	21,000	32,669	74,733
	1880	210,000	425,060	29,833	185,227	42,146	23,448	65,594	18,538	21,000	25,863	65,401
	1879	210,000	404,548	31,119	163,429	38,348	23,803	62,651	20,114	21,000	35,388	76,502
COMMERCE, Albany.....1859.	1888	200,000	470,276	89,513	180,763	111,428	23,320	134,748	82,347	20,000	41,575	143,922
G. A. Van Allen, Pres., R. V. DeWitt, Sec.	1887	200,000	469,374	95,088	174,286	128,324	23,045	151,369	81,755	20,000	46,560	148,315
	1886	200,000	467,735	91,276	176,459	140,152	26,814	166,966	78,355	20,000	50,914	149,269
	1885	200,000	454,715	96,540	158,174	140,464	27,434	167,898	71,024	16,000	49,624	136,648
	1884	200,000	426,295	95,369	130,926	147,377	20,328	167,705	109,307	16,000	50,595	175,902
	1883	200,000	439,416	98,406	141,010	143,211	19,702	162,913	83,432	16,000	49,482	148,914
	1882	200,000	421,278	81,692	139,586	115,992	19,088	135,080	79,310	14,000	45,697	139,007
	1881	200,000	418,657	74,338	144,319	105,960	20,437	126,397	65,095	24,000	43,261	132,356
	1880	200,000	429,015	55,938	173,077	83,143	18,842	101,985	40,976	20,000	37,949	98,925
	1879	200,000	401,814	48,611	153,203	66,176	18,965	85,141	32,690	24,000	28,510	85,200
COMMONWEALTH, New York.....1886.	1888	500,000	713,534	116,412	97,122	210,580	19,183	229,763	82,557	.....	65,358	147,916
M. M. Belding, Pres., Chas. S. Bartow, Sec.	1887	500,000	624,751	105,518	19,233	180,572	14,740	195,312	59,677	6,000	54,093	119,770
	*1886	300,000	345,885	24,666	21,219	30,369	2,942	33,311	.....	.....	11,180	11,180
CONTINENTAL, New York.....1852.	1888	1,000,000	5,028,345	2,801,653	1,226,692	2,245,145	228,794	2,473,939	1,245,698	§ 128,564	931,061	2,305,323
F. C. Moore, Pres., Cyrus Peck, Sec.	1887	1,000,000	4,875,623	2,954,625	920,998	2,417,081	225,869	2,642,950	1,557,501	§ 160,551	1,021,733	2,739,785
	1886	1,000,000	5,239,981	2,865,124	1,374,857	2,976,115	256,410	3,232,525	1,754,868	§ 160,444	1,196,089	3,111,401
	1885	1,000,000	5,177,479	2,818,599	1,358,880	3,159,637	229,006	3,388,643	1,945,026	§ 164,665	1,250,903	3,360,594
	1884	1,000,000	4,938,502	2,403,280	1,535,222	2,704,920	229,802	2,934,722	1,706,736	§ 165,820	1,034,021	2,906,577
	1883	1,000,000	4,867,942	2,206,145	1,661,797	2,601,745	226,298	2,828,043	1,474,803	§ 159,931	979,022	2,613,756
	1882	1,000,000	4,450,535	1,892,669	1,557,866	2,153,291	221,949	2,375,240	1,164,292	§ 151,008	842,431	2,157,731
	1881	1,000,000	4,207,206	1,800,485	1,406,721	2,041,235	187,170	2,228,405	1,097,400	§ 144,424	777,199	2,019,023
	1880	1,000,000	3,888,720	1,632,584	1,256,136	1,759,601	186,592	1,946,193	801,704	§ 138,010	687,428	1,627,142
	1879	1,000,000	3,478,188	1,372,869	1,105,319	1,514,069	174,587	1,688,656	825,954	§ 137,270	619,534	1,582,758
EAGLE, New York.....1806	1888	300,000	1,091,423	114,888	676,535	110,110	54,246	164,356	51,620	29,793	74,422	155,835
A. J. Clinton, Pres., Thos. J. Gaines, Sec.	1887	300,000	1,059,614	117,349	642,265	102,661	51,307	153,968	56,404	45,705	68,192	170,301
	1886	300,000	1,055,954	95,375	660,579	114,351	46,919	164,270	46,585	44,937	71,940	163,462
	1885	300,000	1,053,360	105,467	647,893	120,178	36,754	156,932	37,178	44,745	73,654	155,577

* Commenced business September 15, 1886. § Includes payments to scripholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
EAGLE, New York—*Cont.*	1884	$300,000	1,045,774	$115 626	$630,148	$114,270	$54,708	$168,978	$25,705	$44,634	$65,269	$135,608
	1883	300,000	1,051,838	73,519	678,319	104,067	51,505	155,572	34,139	45,033	59,273	138,445
	1882	300,000	1,027,518	71,158	656,360	96,952	50,336	147,288	33,380	44,415	47,549	125,344
	1881	300,000	988,992	71,064	617,928	89,761	46,926	136,687	32,223	45,294	55,045	132,562
	1880	300,000	969,116	67,950	601,166	98,529	47,806	146,335	32,051	44,906	39,635	116,592
	1879	300,000	903,871	59,458	544,413	95,524	46,268	141,792	42,473	44,946	52,628	140,047
EMPIRE CITY, New York.....1850. Lindley Murray, Jr., Pres., D. J. Burtis, Sec.	1888	200,000	316,821	36,324	80,497	60,395	10,235	70,630	41,871	13,000	22,727	77,597
	1887	200,000	319,658	39,551	80,107	56,534	10,748	67,282	37,345	14,000	20,698	72,043
	1886	200,000	328,522	41,322	87,200	66,256	10,393	76,649	30,241	12,000	21,284	63,525
	1885	200,000	309,852	50,674	59,178	75,230	9,863	85,093	42,403	12,000	23,254	77,657
	1884	200,000	297,451	43,535	53,916	58,011	10,666	68,677	28,275	12,000	24,701	64,976
	1883	200,000	297,783	41,985	55,798	59,861	10,062	69,923	36,039	6,000	23,291	65,330
	1882	200,000	285,600	44,537	41,063	59,299	11,935	71,234	52,365	14,000	24,054	90,419
	1881	200,000	305,142	50,246	54,896	62,217	13,119	75,336	† 62,081	14,000	27,205	103,286
	1880	200,000	309,056	34,989	74,067	57,697	15,280	72,977	40,819	14,000	26,594	81,413
	1879	200,000	314,558	40,700	73,858	54,362	15,705	70,067	47,800	19,925	29,815	97,540
EMPIRE STATE, Rochester *a*.....1888. Henry Michaels, Pres., James Johnston, Sec.	1888	200,000	248,524	47,453	1,071	67,477	12,396	79,873	13,767	.....	27,611	41,378
EXCHANGE, New York.....1853. R. C. Combes, Pres., G. W. Montgomery, Sec.	1888	200,010	480,149	179,596	100,543	379,305	15,023	394,328	307,473	14,001	112,604	434,077
	1887	200,010	517,140	230,114	87,016	372,369	15,756	388,125	183,473	14,001	101,227	298,701
	1886	200,010	413,838	99,904	113,924	181,835	14,564	196,399	96,181	14,001	62,479	172,661
	1885	200,010	396,854	109,357	87,487	184,192	16,441	200,633	219,625	14,001	65,500	299,126
	1884	200,010	470,361	207,176	63,175	337,734	13,814	351,548	117,210	14,001	106,518	237,729
	1883	200,010	358,522	85,312	73,200	156,916	13,437	170,353	89,037	14,001	61,598	164,636
	1882	200,010	338,978	65,992	72,976	129,914	15,552	145,466	80,112	17,001	51,621	148,734
	1881	200,010	337,428	59,187	78,231	110,821	19,032	129,853	70,903	20,001	55,874	146,778
	1880	200,010	351,508	65,908	85,590	135,426	20,080	155,506	94,342	20,001	55,484	169,827
	1879	200,010	370,376	77,512	92,854	116,081	13,635	139,716	70,449	20,001	57,006	147,456
FARRAGUT, New York.....1872. John E. Leffingwell, Pres., Samuel Darbee, Sec.	1888	200,000	400,535	121,483	79,052	153,483	14,817	168,300	101,867	20,000	70,556	192,423
	1887	200,000	413,848	124,351	89,498	159,801	16,285	176,086	106,433	20,000	68,968	195,401
	1886	200,000	434,099	122,546	111,553	168,347	16,330	184,677	89,572	20,000	72,375	181,947
	1885	200,000	429,253	122,332	106,921	179,349	16,119	195,468	65,854	20,000	71,405	157,259
	1884	200,000	378,635	113,682	64,953	158,769	15,893	174,662	92,162	20,000	69,189	181,351
	1883	200,000	407,796	124,609	83,187	165,624	17,257	182,881	94,438	24,000	72,430	190,868
	1882	200,000	417,218	107,017	110,201	158,435	16,955	175,390	89,610	24,000	71,501	185,111

† Loss on called United States bonds ($24,383) included. *a* Organized March 22, 1888.

	1881	200,000	436,991	112,920	124,071	157,078	19,621	176,699	87,075	24,000	77,579	188,654
	1880	200,000	439,426	106,289	133,177	156,042	18,873	174,915	68,360	90,000	75,895	174,255
	1879	200,000	422,789	83,956	138,833	123,311	21,620	144,931	48,523	90,000	68,686	147,209
FIRE ASSOCIATION, New York.....1886.	1888	*b* 300,000	543,869	167,857	76,012	259,200	10,357	269,557	113,415	18,000	59,405	190,820
P. B. Armstrong, Pres., O. R. Myers, Vice-Pres.,	1887	200,000	336,982	93,559	43,423	177,046	8,536	185,582	190,813	.....	45,060	235,873
Joseph C. Hatie, Sec.	*1886	200,000	291,848	62,195	29,633	104,216	3,007	107,223	16,045	.....	20,519	36,564
FIREMENS, New York.....1825	1888	204,000	279,975	33,302	42,673	38,655	13,649	52,304	23,204	12,240	22,413	57,857
John F. Halsted, Pres., P. H. Oakley, Sec.	1887	204,000	293,108	47,676	41,432	42,588	11,343	53,931	36,123	14,280	23,935	74,338
	1886	204,000	300,541	30,804	65,737	51,031	11,237	62,268	23,616	16,320	26,337	66,273
	1885	204,000	300,779	39,665	57,114	59,944	13,692	73,546	31,049	14,280	32,797	78,126
	1884	204,000	296,941	45,895	47,046	64,059	15,123	79,182	21,240	16,320	29,546	67,106
	1883	204,000	297,812	42,974	50,838	64,177	10,246	74,423	23,902	10,200	27,391	61,493
	1882	204,000	288,637	44,058	40,579	56,020	11,889	67,909	60,506	12,240	26,495	99,241
	1881	204,000	318,208	59,108	55,100	59,776	15,297	75,073	37,933	17,340	26,433	81,706
	1880	204,000	322,035	52,787	65,248	58,574	16,121	74,695	35,923	14,280	26,082	76,285
	1879	204,000	321,835	48,898	68,936	55,375	15,185	70,560	30,682	17,340	27,100	75,122
GERMAN-AMERICAN, New York.....1872.	1888	1,000,000	5,388,533	2,144,547	2,243,985	2,339,555	209,817	2,549,372	1,476,853	200,000	876,765	2,553,618
E. Oelbermann, Pres., John W. Murray, Vice-	1887	1,000,000	5,286,249	2,174,111	2,112,138	2,360,033	208,831	2,568,864	1,311,643	200,000	830,237	2,341,880
Pres., James A. Silvey, 2d Vice-Pres. and Sec.	1886	1,000,000	5,150,899	1,806,626	2,344,273	2,127,863	172,193	2,300,056	1,012,917	150,000	769,643	1,932,560
	1885	1,000,000	4,701,403	1,661,552	2,039,851	1,992,665	169,543	2,162,208	1,032,477	140,000	680,435	1,852,912
	1884	1,000,000	4,221,337	1,531,443	1,689,894	1,870,098	165,607	2,035,705	1,012,590	140,000	624,110	1,776,700
	1883	1,000,000	4,065,968	1,380,958	1,685,010	1,683,511	153,921	1,837,432	855,447	130,000	587,953	1,573,400
	1882	1,000,000	3,704,275	1,184,697	1,519,578	1,489,122	133,393	1,622,515	765,909	120,000	507,004	1,392,913
	1881	1,000,000	3,453,748	1,038,508	1,415,240	1,363,948	126,616	1,490,564	652,859	120,000	443,890	1,216,749
	1880	1,000,000	3,094,030	981,939	1,112,091	1,159,910	118,509	1,278,419	504,338	100,000	397,662	1,002,000
	1879	1,000,000	2,619,368	743,702	875,666	993,481	119,207	1,112,688	513,946	100,000	388,754	1,002,700
GERMANIA, New York.....1859.	1888	1,000,000	2,808,719	1,082,274	726,445	1,197,700	114,900	1,312,600	632,585	100,000	453,718	1,186,303
R. Garrigue, Pres., Hugo Schumann, Sec.	1887	1,000,000	2,673,663	1,001,520	672,142	1,218,100	101,697	1,319,797	569,089	100,000	452,310	1,121,399
	1886	1,000,000	2,500,774	862,690	638,084	1,063,080	100,174	1,163,254	568,955	100,000	417,264	1,086,219
	1885	1,000,000	2,442,805	964,918	477,887	1,177,441	92,454	1,269,895	916,655	100,000	491,041	1,507,696
	1884	1,000,000	2,700,076	1,132,734	567,342	1,516,944	101,699	1,618,643	889,851	100,000	620,957	1,610,808
	1883	1,000,000	2,700,729	882,832	817,897	1,205,268	104,274	1,309,542	624,323	100,000	505,195	1,229,518
	1882	1,000,000	2,566,658	824,045	742,613	1,146,075	102,158	1,248,233	572,097	100,000	456,654	1,128,751
	1881	1,000,000	2,471,061	647,692	823,369	963,819	105,135	1,068,954	476,062	100,000	415,092	991,154
	1880	1,000,000	2,365,293	523,206	842,087	758,403	97,915	856,318	291,750	85,000	352,728	729,478
	1879	500,000	1,666,831	414,077	752,754	549,508	72,153	621,721	230,383	70,000	308,581	608,964
GLENS FALLS, Glens Falls.....1849.	1888	200,000	1,675,671	764,503	911,168	507,876	78,686	586,562	284,666	20,000	187,859	492,505
R. M. Little, Pres., J. L. Cunningham, Sec.	1887	200,000	1,576,965	560,463	816,503	501,616	69,146	570,762	318,728	20,000	173,839	512,567
	1886	200,000	1,555,509	586,848	768,661	560,451	63,507	623,958	331,294	20,000	199,696	450,990
	1885	200,000	1,492,284	550,708	741,576	564,333	60,139	624,472	297,288	30,000	199,118	526,406
	1884	200,000	1,368,025	504,152	663,873	518,379	52,593	570,972	312,260	20,000	177,633	509,893
	1883	200,000	1,323,611	461,059	662,552	496,853	53,303	550,156	258,654	20,000	173,997	452,651
	1882	200,000	1,212,330	377,902	634,428	409,800	46,852	456,652	187,292	20,000	152,382	359,674
	1881	200,000	1,115,414	321,257	594,157	325,371	43,069	368,440	185,616	20,000	103,664	309,280

* Began business June 30, 1886. *b* Capital increased during the year.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
Glens Falls, Glens Falls, New York—*Cont.*	1880	$200,000	1,039,240	$307,155	$532,085	$299,953	$43,347	$343,300	$186,907	$20,000	$99,048	$305,955
	1879	200,000	966,598	313,380	453,217	301,291	44,943	346,235	166,117	20,000	96,630	282,747
Globe, New York.....1863.	1888	200,000	355,003	54,976	100,027	75,980	15,968	91,948	44,923	20,000	37,341	102,264
A. A. Reeves, Pres., J. S. Eadie, Sec.	1887	200,000	360,051	52,614	107,437	80,639	15,551	96,190	46,436	20,000	38,064	104,500
	1886	200,000	376,088	54,014	122,074	86,659	15,469	102,128	24,525	20,000	41,361	85,886
	1885	200,000	359,399	52,171	107,228	85,991	15,431	101,422	44,542	20,000	39,320	103,862
	1884	200,000	362,136	56,793	105,343	84,679	17,816	102,495	53,142	20,000	37,826	110,968
	1883	200,000	373,038	62,978	110,060	85,616	16,252	101,868	41,190	20,000	37,586	98,776
	1882	200,000	362,785	52,712	110,073	83,248	17,097	100,345	75,599	20,000	37,013	132,612
	1881	200,000	388,343	68,305	120,038	82,654	17,956	100,610	34,705	20,000	37,853	92,558
	1880	200,000	380,809	51,749	129,060	78,925	17,975	96,900	54,685	20,000	37,379	112,064
	1879	200,000	384,227	65,976	118,251	104,089	19,354	123,443	50,442	20,000	51,166	121,608
Greenwich, New York.....1834.	1888	200,000	1,405,811	790,069	415,742	902,501	52,488	954,989	586,942	20,000	331,031	937,973
S. C. Harriot, Pres., Mason A. Stone, Sec.	1887	200,000	1,358,489	710,135	448,355	790,186	58,302	848,488	573,246	20,000	268,676	861,922
	1886	200,000	1,383,051	717,240	465,811	826,899	56,259	883,158	475,169	20,000	276,742	771,911
	1885	200,000	1,253,260	701,211	352,049	871,280	48,395	919,675	489,154	20,000	284,276	793,430
	1884	200,000	1,133,898	682,844	251,054	820,820	42,387	863,207	435,150	60,000	268,942	764,092
	1883	200,000	1,010,006	545,193	264,813	637,638	39,625	677,263	329,954	60,000	220,965	610,918
	1882	200,000	916,131	405,639	310,492	513,896	33,002	546,898	261,418	60,000	169,307	490,725
	1881	200,000	805,082	266,787	338,295	353,112	36,851	389,963	177,500	60,000	130,280	367,780
	1880	200,000	748,933	214,476	334,457	296,032	30,289	326,321	134,651	60,000	125,604	320,255
	1879	200,000	680,906	137,156	343,750	238,320	23,254	261,574	97,554	60,000	101,485	259,039
Guardian, New York.....1865.	1888	200,000	266,669	82,782	— 16,113	52,027	9,582	61,609	57,984	.....	24,980	82,964
W. K. Paye, Pres., J. C. Stevens, Sec.	1887	200,000	261,469	70,442	— 8,972	71,294	8,849	80,143	63,213	6,000	30,527	99,740
	1886	200,000	290,696	64,980	25,716	63,399	8,866	72,265	20,732	12,000	35,645	68,378
	1885	200,000	270,291	50,021	20,270	58,582	16,536	75,118	26,863	12,000	35,167	74,030
	1884	200,000	261,291	42,673	18,618	55,174	9,286	64,460	23,315	6,000	32,483	61,798
	1883	200,000	260,815	46,129	14,686	56,463	14,922	71,385	39,821	.....	32,375	72,196
	1882	200,000	255,935	49,989	5,946	69,748	11,193	78,941	41,573	11,000	35,638	88,211
	1881	200,000	259,921	39,916	20,005	74,077	10,465	84,542	48,626	12,000	38,755	99,381
	1880	200,000	273,685	50,921	22,764	79,560	10,984	90,544	74,843	13,000	42,691	130,534
	1879	200,000	273,231	50,323	22,908	75,747	12,236	87,983	36,881	14,000	40,783	91,664
Hamilton, New York.....1852.	1888	150,000	283,317	59,723	73,594	75,410	10,379	85,789	76,938	9,291	33,689	119,918
D. D. Whitney, Pres., D. D. Leeds, Sec.	1887	150,000	315,471	75,119	90,351	91,057	10,304	101,361	67,824	14,936	35,038	117,798
	1886	150,000	332,901	63,417	119,484	84,736	11,243	95,979	44,047	15,314	33,349	92,710

— Impairment.

	1885	150,000	327,606	68,686	108,920	94,732	11,609	106,341	53,121	15,247	35,523	103,891
	1884	150,000	327,832	69,479	108,353	99,348	12,167	111,515	67,565	15,127	37,236	119,928
	1883	150,000	335,463	74,292	111,171	98,935	14,262	113,197	54,237	15,101	36,593	105,931
	1882	150,000	339,608	85,172	104,436	97,880	14,258	112,138	61,676	15,040	39,217	115,933
	1881	150,000	353,727	79,442	124,285	94,635	13,591	108,226	68,985	15,034	39,918	123,937
	1880	150,000	353,476	70,224	133,252	82,532	13,578	96,110	37,770	18,890	35,253	91,913
	1879	150,000	326,751	55,945	120,806	55,028	22,195	77,223	27,280	18,805	31,708	77,793
HANOVER, New York ‡.....1852. B. S. Walcott, Pres., I. Remsen Lane, Sec.	1888	1,000,000	2,503,382	1,040,828	462,554	1,248,015	91,432	1,339,447	736,370	100,000	511,191	1,347,561
	1887	1,000,000	2,479,654	1,050,726	428,928	1,268,841	95,584	1,364,425	752,323	100,000	537,419	1,389,742
	1886	1,000,000	2,546,675	1,005,771	540,904	1,175,897	93,999	1,269,896	632,184	100,000	513,111	1,245,295
	1885	1,000,000	2,479,134	1,033,483	445,651	1,273,885	99,546	1,373,431	778,766	100,000	601,764	1,480,530
	1884	1,000,000	2,546,513	1,087,066	459,447	1,415,499	104,683	1,520,182	859,629	100,000	613,486	1,573,115
	1883	1,000,000	2,658,210	880,952	777,258	1,136,751	103,927	1,240,678	646,077	100,000	439,111	1,185,188
	1882	1,000,000	2,559,299	843,644	715,655	1,083,046	107,228	1,190,374	688,927	100,000	405,107	1,194,034
	1881	1,000,000	2,565,141	732,397	832,744	996,664	593,055	1,589,719	531,512	75,000	370,935	977,447
	1880	500,000	1,900,082	569,455	830,627	735,874	73,707	809,581	314,633	50,000	296,740	661,373
	1879	500,000	1,650,701	464,756	685,945	576,046	72,878	648,924	303,908	100,000	272,061	675,969
HOME, New York.....1853. Daniel A. Heald, Pres., Wm. L. Bigelow and Thos. B. Greene, Secs.	1888	3,000,000	8,961,657	4,459,194	1,502,463	4,337,772	309,253	4,647,025	2,358,790	299,800	1,515,030	4,173,620
	1887	3,000,000	8,061,183	3,685,492	1,375,691	3,746,969	311,152	4,058,121	2,066,507	299,690	1,391,062	3,757,259
	1886	3,000,000	7,802,712	3,388,917	1,413,795	3,541,608	298,468	3,840,076	2,005,890	300,000	1,373,639	3,679,529
	1885	3,000,000	7,618,116	3,390,121	1,227,995	3,574,417	264,765	3,839,182	1,990,709	300,000	1,455,817	3,746,526
	1884	3,000,000	7,395,091	3,253,364	1,141,727	3,353,159	289,150	3,642,309	2,050,762	300,000	1,360,462	3,711,224
	1883	3,000,000	7,488,645	2,825,511	1,663,134	3,162,284	274,441	3,436,725	1,769,156	300,000	1,162,883	3,232,039
	1882	3,000,000	7,208,489	2,434,428	1,774,061	2,745,663	241,154	3,086,817	1,569,511	300,000	1,041,719	2,911,230
	1881	3,000,000	6,995,509	2,189,328	1,806,181	2,455,254	260,549	2,715,803	1,311,897	300,000	983,729	2,595,626
	1880	3,000,000	6,860,505	2,221 259	1,639,246	2,524,140	284,596	2,808,736	1,301,712	300,000	940,433	2,542,145
	1879	3,000,000	6,410,988	2,090,203	1,320,785	2,519,940	332,879	2,852,819	1,493,213	300,000	1,009,357	2,802,570
JEFFERSON, New York.....1824. Sam'l E. Belcher, Pres., W. B. Flowery, Sec.	1888	200,010	502,483	59,065	243,398	69,976	19,495	89,471	44,494	a 20,001	34,659	99,154
	1887	200,010	501,111	47,023	254,078	66,013	20,084	86,097	44,058	a 32,002	33,168	109,228
	1886	200,010	532,664	55,272	277,382	68,490	23,110	91,600	39,952	a 26,001	32,626	98,579
	1885	200,010	533,873	57,490	276,373	69,345	22,563	91,908	30,805	a 26,001	32,547	89,353
	1884	200,010	513,497	48,030	265,457	75,090	22,407	97,497	25,086	a 32,001	33,214	90,301
	1883	200,010	525,284	40,593	284,681	59,925	22,137	82,062	30,096	a 32,002	25,910	88,008
	1882	200,010	529,830	45,230	284,590	61,414	23,779	85,193	19,272	a 38,002	30,521	87,795
	1881	200,010	540,334	41,239	299,085	59,554	26,686	86,240	20,974	a 40,365	32,214	93,553
	1880	200,010	544,696	41,306	303,380	52,122	27,524	79,646	15,546	a 31,734	21,729	69,009
	1879	200,010	523,716	32,930	290,776	40,158	29,512	69,670	29,927	a 28,691	32,124	90,742
KINGS COUNTY, Brooklyn.....1858. W. E. Horwill, Pres., E. S. Terhune, Sec.	1888	150,000	371,623	54,172	167,451	75,273	15,906	91,179	38,156	24,000	40,911	103,066
	1887	150,000	377,733	52,668	175,064	87,586	15,886	103,472	50,430	30,000	42,036	122,466
	1886	150,000	396,296	62,230	184,066	96,454	17,423	113,877	49,883	30,000	46,192	126,075
	1885	150,000	415,620	74,317	191,303	108,185	22,684	130,869	52,377	30,000	48,840	131,217
	1884	150,000	392,704	67,917	174,787	111,620	24,484	136,104	45,223	30,000	47,771	122,994
	1883	150,000	412,726	64,070	198,656	120,494	21,539	142,033	43,455	30,000	51,721	125,176
	1882	150,000	407,191	63,359	193,832	95,673	13,668	119,341	42,253	30,000	44,421	116,674

‡ The Citizens and Hanover Insurance Companies do a combined agency business under the name of the New York Underwriters Agency, of which Alexander Stoddart is general agent.
a Includes payments to scripholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
Kings County, Brooklyn—*Cont.*	1881	$150,000	$403,620	$47,836	$205,784	$86,939	$22,751	$109,690	$34,092	$30,000	$43,593	$107,685
	1880	150,000	403,410	48,387	205,023	82,442	28,314	110,756	42,731	30,000	36,388	109,119
	1879	150,000	385,531	43,782	191,749	74,578	21,951	96,529	32,476	30,000	35,282	97,758
Knickerbocker, New York.....1787.	1888	210,000	344,098	39,701	94,397	70,551	10,276	80,827	44,874	.....	35,557	80,431
E. W. Albro, Pres., W. P. Bogert, Sec.	1887	210,000	315,619	34,772	70,847	66,598	11,340	77,938	56,950	12,600	34,302	103,852
	1886	210,000	343,111	39,107	94,004	66,944	13,295	80,239	44,249	12,600	35,052	91,901
	1885	210,000	360,658	49,014	101,644	89,857	13,880	103,737	62,682	12,600	39,759	115,041
	1884	210,000	374,872	67,125	97,747	111,839	12,929	124,768	40,524	12,600	35,821	88,945
	1883	210,000	337,801	36,191	91,610	64,423	12,019	76,442	23,381	12,600	27,376	63,357
	1882	210,000	323,811	27,254	86,557	42,730	13,581	56,311	35,644	.....	22,352	57,996
	1881	280,000	316,703	30,686	6,017	45,119	12,505	57,624	48,656	.....	27,899	76,555
	1880	280,000	320,077	37,779	2,298	90,284	30,507	120,791	68,236	.....	51,259	119,495
	1879	280,000	335,006	50,067	4,939	88,483	20,712	109,195	59,091	14,000	39,260	112,351
La Fayette, Brooklyn.....1856.	1888	150,000	243,694	71,607	22,087	111,236	9,309	120,545	83,722	10,500	43,302	137,524
Samuel Van Wyck, Pres., J. P. Stark, Sec.	1887	150,000	253,673	63,406	40,267	98,166	12,482	110,648	76,758	12,000	40,216	128,974
	1886	150,000	277,984	63,229	64,755	107,130	13,284	121,014	66,878	12,000	40,381	119,259
	1885	150,000	278,961	72,436	56,525	124,498	11,369	135,867	76,753	12,000	44,175	132,928
	1884	150,000	272,969	90,438	32,531	134,183	11,830	146,013	97,283	15,000	51,315	163,598
	1883	150,000	295,166	85,081	60,085	119,509	13,129	132,638	71,375	15,000	45,298	131,673
	1882	150,000	291,326	82,672	58,654	152,633	14,720	167,353	106,701	15,000	58,377	180,078
	1881	150,000	318,292	67,739	100,553	107,672	15,778	123,450	69,832	15,000	48,127	132,959
	1880	150,000	324,536	76,607	97,929	113,101	19,687	132,788	91,828	15,000	46,409	153,237
	1879	150,000	354,088	69,283	134,805	110,374	22,335	132,709	77,707	21,000	47,350	146,057
Liberty, New York.....1887.	1888	* 800,000	1,379,956	464,548	115,408	631,229	36,530	667,759	287,188	.....	255,613	155,199
Geo. A. Morrison, Pres., Ph. La Tourette, Sec.	1887	1,000,000	1,188,293	170,112	18,181	247,753	25,919	273,672	55,647	.....	99,552	542,801
Long Island, Brooklyn.....1833.	1888	300,000	467,833	146,572	21,261	233,026	19,150	252,176	115,350	9,000	103,111	227,461
Jonathan Ogden, Pres., Henry Blatchford, Sec.	1887	300,000	439,448	107,018	32,430	141,558	19,618	161,176	78,398	24,000	63,067	165,465
	1886	300,000	447,011	99,009	48,002	137,896	20,582	158,478	74,274	21,000	62,039	157,313
	1885	300,000	446,712	110,988	35,724	160,427	21,961	182,388	108,127	30,000	72,937	211,064
	1884	300,000	481,160	107,655	73,505	186,828	24,196	211,024	121,199	30,000	82,591	233,790
	1883	300,000	512,901	109,274	103,627	199,309	20,904	220,213	82,855	a 32,420	86,846	202,121
	1882	300,000	482,419	77,500	104,919	158,276	21,771	180,047	93,680	30,000	78,955	202,635
	1881	300,000	511,001	95,053	115,948	130,557	27,752	158,309	100,571	a 32,629	54,074	193,274
	1880	300,000	545,752	83,720	162,032	113,971	124,896	238,867	86,227	a 36,421	44,007	166,655
	1879	200,000	512,192	59,602	252,590	78,505	27,903	106,408	33,273	a 38,161	31,220	102,654

* Capital decreased during the year. a Includes payments to scripholders.

MANUFACTURERS AND BUILDERS, New York..1870. Edw. V. Loew, Pres., J. J. Nestell, Sec.	1888	200,000	477,701	157,911	119,789	197,221	27,472	224,693	127,162	13,033	98,287	238,482
	1887	200,000	494,106	126,961	167,144	156,200	25,147	181,347	92,370	16,042	80,626	189,038
	1886	200,000	502,923	115,584	187,339	154,796	23,545	178,345	69,080	16,330	74,654	160,064
	1885	200,000	475,226	124,782	150,444	185,292	20,038	205,330	120,287	12,420	78,159	210,866
	1884	200,000	437,463	130,385	107,078	210,819	33,182	244,001	104,495	15,064	81,401	200,960
	1883	200,000	429,560	87,869	141,691	143,645	23,628	167,273	79,809	12,096	63,659	155,504
	1882	200,000	429,205	72,935	156,270	111,137	22,179	133,316	74,542	13,880	53,789	142,211
	1881	200,000	435,259	62,766	172,493	93,693	23,914	117,607	62,098	24,000	66,227	152,325
	1880	200,000	468,659	76,046	192,613	115,923	25,132	141,055	60,251	24,000	63,940	148,191
	1879	200,000	459,746	76,837	182,909	128,365	24,044	152,409	52,313	24,000	68,831	145,144
NASSAU, Brooklyn.....1852. Wm. T. Lane, Pres., Thos. M. Harris, Sec.	1888	200,000	424,809	46,547	178,261	74,284	21,978	96,262	33,958	20,000	36,010	89,968
	1887	200,000	412,859	44,772	168,087	60,616	24,569	85,185	39,864	20,000	30,537	90 401
	1886	200,000	421,370	41,043	180,327	51,370	21,928	73,298	15,250	20,000	32,260	67,510
	1885	200,000	425,099	38,761	186,338	56,404	24,523	80,927	30,941	20,000	31,748	82,689
	1884	200,000	426,414	39,593	186,821	58,304	25,566	83,870	16,779	20,000	32,436	69,215
	1883	200,000	406,464	41,297	165,167	55,918	24,227	80,145	23,559	20,000	32,044	75,603
	1882	200,000	395,178	39,585	155,593	64,794	26,006	90,810	42,096	28,000	35,855	105,951
	1881	200,000	410,736	46,470	164,266	66,880	28,146	95,026	20,322	28,000	34,712	83,034
	1880	200,000	393,333	44,001	149,332	66,862	30,497	97,359	42,729	28,000	34,284	105,013
	1879	200,000	387,064	40,052	147,012	69,628	31,104	100,732	46,678	40,000	35,904	122,582
NATIONAL, New York.....1838. Henry T. Drowne, Pres., John H. Kattenstroth, Sec.	1888	200,000	411,937	140,057	71,881	218,787	11,032	229,819	127,890	16,000	85,357	229,247
	1887	200,000	398,297	136,242	62,055	216,401	13,329	229,730	122,640	16,000	85,192	223,832
	1886	200,000	393,403	127,139	66,264	196,241	12,776	209,017	124,818	16,000	78,549	219,367
	1885	200,000	393,163	129,963	63,200	198,805	13,531	212,336	104,568	16,000	81,323	201,891
	1884	200,000	401,038	144,936	56,102	194,298	14 529	208,827	132,904	18,000	80,257	231,161
	1883	200,000	406,088	132,569	73,519	212,109	15,820	227,929	114,500	20,000	90,090	224,590
	1882	200,000	387,182	119,713	67,469	220,863	19,885	240,748	184,925	20,000	97,938	302,863
	1881	200,000	452,016	151,839	100,177	285,438	19,189	304,627	154,992	20,000	112,208	287,200
	1880	200,000	433,082	111,536	121,546	193,327	19,160	212,487	83,561	20,000	83,987	187,548
	1879	200,000	388,158	87,769	100,389	154,351	23,020	177,371	86,611	20,000	78,424	185,035
NEW YORK BOWERY, New York.....1833. John A. Delanoy, Jr., Pres., C. A. Blauvelt, Sec. J. Frank Patterson, Asst. Sec.	1888	300,000	770,576	351,506	119,070	425,484	28,020	453,504	266,621	30,000	184,603	481,224
	1887	300,000	792,221	300,366	191,855	440,916	31,692	472,608	266,931	36,000	208,041	510,972
	1886	300,000	837,896	259,213	278,683	343,936	27,859	371,795	208,900	36,000	136,917	381,817
	1885	300,000	823,598	284,394	239,204	395,812	34,015	429,827	282,221	36,000	157,159	475,380
	1884	300,000	885,269	332,954	252,315	418,988	33,152	452,140	293,072	36,000	155,713	484,785
	1883	300,000	900,264	248,235	352,029	363,063	40,115	403,178	247,744	36,000	127,423	411,167
	1882	300,000	912,877	236,505	376,372	332,244	34,308	366,552	217,060	60,000	106,701	383,761
	1881	300,000	913,886	168,446	445,440	273,141	44,651	317,792	167,562	60,000	79,618	307,180
	1880	300,000	888,421	140,844	447,577	212,438	30,903	243,341	119,485	30,000	68,834	218,319
	1879	300,000	792,823	106,248	386,576	161,689	57,765	200,378	74,037	60,000	70,299	204,336
NEW YORK FIRE, New York.....1832. Daniel Underhill, Pres., A. Colson, Sec.	1888	200,000	365,403	109,191	56,212	155,447	12,448	167,895	105,041	.....	67,626	172,667
	1887	200,000	380,543	128,115	52,428	155,506	16,230	171,736	113,746	16,000	64,097	193,843
	1886	200,000	373,604	82,926	90,678	134,624	16,236	150,860	82,857	16,000	51,097	149,954
	1885	200,000	367,630	107,475	60,155	177,256	15,625	192,881	160,955	.....	53,846	214,801
	1884	200,000	403,537	163,453	40,084	244,561	17,734	262,295	182,536	16,000	60,491	259,027

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
New York Fire, New York—*Cont.*	1883	$200,000	$404,060	$133,861	$70,199	$217,062	$17 039	$234,101	$153,989	$8,000	$54,612	$216,601
	1882	200,000	371,871	120,142	51,729	208,568	17,190	225,758	164,691	20,000	60,947	245,638
	1881	200,000	405,084	133,430	71,654	204,594	19,853	224,447	142,268	20,000	66,100	228,368
	1880	200,000	392,950	94,258	98,692	136,565	20,952	157,517	92,706	20,000	50,484	163,190
	1879	200,000	378,207	48,477	129,730	72,592	21,481	94,074	55,926	24,000	41,309	121,235
New York Underwriters Agency, N. Y.*..1864. Alexander Stoddart, General Agent.	1888	1,300,000	3,629,579	1,573,386	756,193	1,886,172	133,114	2,019,286	1,131,846	129,956	783,867	2,045,669
	1887	1,300,000	3,586,894	1,537,620	749,274	1,871,346	152,527	2,023,873	1,128,094	129,984	794,293	2,052,371
	1886	1,300,000	3,659,135	1,485,804	873,332	1,762,762	134,818	1,897,580	957,180	129,941	771,626	1,858,747
	1885	1,300,000	3,563,299	1,510,708	752,591	1,904,202	144,235	2,048,437	1,155,579	129,947	899,777	2,185,303
	1884	1,300,000	3,637,181	1,568,091	769,089	2,151,547	147,403	2,298,950	1,218,184	140,512	1,017,942	2,276,638
	1883	1,300,000	3,699,794	1,192,600	1,207,195	1.501,889	145,868	1,647,757	824,681	140,433	733,132	1,598,246
	1882	1,300,000	3,593,297	1,146,651	1,146,656	1 449,176	150,256	1,599,432	917,321	140,454	545,613	1,603,388
	1881	800,000	3,582,648	948,891	1,333,847	1,298,605	696,355	1,994,960	693,128	118,837	499,118	1,311,083
	1880	800,000	2,867,981	743,733	1,324,237	1,002,057	114,987	1,117,044	460,083	120,431	410,654	991,168
	1879	800,000	2,596,679	624,155	1,172,524	804,381	119,140	923,521	406,461	170,496	385,184	962,141
Niagara, New York.....1850. Peter Notman, Pres., West Pollock, Sec.	1888	500,000	2,360,135	1,480,595	379,540	1,756,177	81,903	1,838,080	1,044,723	50,130	666,511	1,761,364
	1887	500,000	2,237,492	1,401,553	335,938	1,556,549	90,481	1,647,030	974,743	49,631	588,018	1,612,392
	1886	500,000	2,260,480	1,271,140	489,340	1,500,661	73,097	1,573,758	824,526	50,277	554,014	1,428,827
	1885	500,000	2,080,950	1,183,237	397,713	1,464,104	67,061	1,531,165	813,403	49,807	503,829	1,367,039
	1884	500,000	1,851,597	1,020,150	331,447	1,303,673	80,259	1,383,932	858,042	49,812	465,656	1,373,510
	1883	500,000	1,874,035	1,049,825	324,210	1,280,158	76,258	1,356,416	821,433	60,231	415,066	1,296,730
	1882	500,000	1,776,836	737,600	539,236	980,663	67,919	1,048,582	579,436	70,007	360,099	1,009,542
	1881	500,000	1,735,563	595,236	640,327	737,814	87,786	825,600	359,784	69,693	329,246	758,723
	1880	500,000	1,557,487	439,128	618,359	598,891	90,624	689,515	247,449	65,000	247,751	560,200
	1879	500,000	1,351,777	334,140	517,637	413,563	86,322	482,385	249,884	60,001	188,119	498,004
North River, New York.....1822. John B. Hall, Pres., Fred H. Crum, Sec .	1888	350,000	466,128	82,008	34,120	108,755	18,552	127,307	50,798	28,454	48,185	127,437
	1887	350,000	456,910	47,081	59,829	64,110	19,214	83,324	22,023	27,898	32,324	82,245
	1886	350,000	455,110	28,264	76,846	41,402	19,224	60,626	3,284	27,111	28,025	58,420
	1885	350,000	446,084	13,226	82,858	22,922	18,643	41,565	9,071	21,210	22,903	53,184
	1884	350,000	449,343	12,256	87,087	21,243	19,727	40,970	3,966	28,111	17,530	49,607
	1883	350,000	460,922	12,166	98,756	21,867	22,231	44,098	1,263	27,810	18,388	47,461
	1882	350,000	458,276	12,185	96,091	22,678	21,758	44,436	752	28,430	20,230	49,412
	1881	350,000	461,983	13,961	98,022	23,762	13,494	47,256	2,108	27,335	30,051	59,494
	1880	350,000	470,696	20,208	100,488	25,658	28,273	53,931	5,732	28,076	15,972	49,780
	1879	350,000	472,122	13,974	108,148	26,803	27,730	54,533	4,264	27,900	23,465	55,629

* Composed of Citizens and Hanover Insurance companies.

PACIFIC, New York.....1851.	1888	200,000	738,970	198,900	340,070	247,483	24,511	271,994	146,214	24,000	99,764	269,978
Frank T. Stinson, Pres., George Jeremiah, Sec.	1887	200,000	724,317	185,886	338,430	218,505	26,305	244,810	156,049	24,000	91,011	271,060
	1886	200,000	749,826	186,905	362,921	211,697	26,088	237,785	130,427	24,000	95,812	250,239
	1885	200,000	751,521	211,659	339,862	309,642	27,486	337,128	189,817	24,000	116,284	330,101
	1884	200,000	753,415	214,788	338,627	274,345	28,943	303,288	156,724	28,000	106,524	291,248
	1883	200,000	745,602	169,867	375,735	235,230	22,991	258,221	125,752	28,000	94,980	248,732
	1882	200,000	720,898	149,995	370,903	206,966	28,993	235,959	116,313	32,000	87,137	235,450
	1881	200,000	713,964	128,957	385,007	184,609	29,220	213,829	103,771	40,000	79,149	222,920
	1880	200,000	722,320	93,645	428,675	157,061	35,649	192,710	65,419	40,000	72,539	177,958
	1879	200,000	684,329	85,276	399,053	122,030	32,816	154,846	70,224	40,000	66,506	176,730
PARK, New York.....1853.	1888	200,000	229,910	29,772	138	43,129	11,107	54,236	47,374	.....	23,753	71,137
Wm. Jaffray, Pres., Wm. Valentine, Sec.	1887	200,000	243,689	33,014	10,576	44,640	12,200	56,840	31,662	17,000	22,409	71,071
	1886	200,000	278,223	37,073	41,150	51,638	12,200	63,838	20,364	20,000	26,885	67,249
	1885	200,000	281,308	36,536	44,772	53,161	12,423	65,584	42,231	20,000	28,409	90,640
	1884	200,000	302,716	39,226	63,490	60,403	13,856	74,259	27,114	20,000	29,989	77,103
	1883	200,000	312,858	38,148	74,710	68,927	13,287	82,214	46 310	20,000	30,275	96,585
	1882	200,000	333,762	46,366	87,396	64,133	14,400	78,533	37,217	24,000	31,136	92,354
	1881	200,000	339,374	45,174	94,200	62,502	14,550	77,052	21,989	24,000	31,513	77,502
	1880	200,000	346,363	37,271	109,092	62,539	14,755	77,294	25,635	24,000	29,130	78,765
	1879	200,000	323,673	33,936	89,738	50,906	14,998	65,904	28,717	24,000	25,560	78,277
PEOPLES, New York.....1851.	1888	200,000	342,729	103,537	39,192	132,717	9,836	142,553	96,258	16,000	52,892	96,258
Fred. V. Price, Pres., A. C. Milne, Sec.	1887	200,000	355,488	101,294	54,194	127,242	13,732	140,974	88,314	20,000	50,715	159,029
	1886	200,000	383,078	118,458	64,620	138,752	16,802	155,554	105,705	20,000	57,787	183,492
	1885	200,000	408,934	145,696	63,238	247,927	16,488	264,415	161,875	20,000	89,374	271,249
	1884	200,000	402,620	135,288	67,332	195,540	16,358	211,898	108,609	20,000	72,059	200,668
	1883	200,000	400,120	93,334	106,786	143,984	15,201	159,185	57,484	20,000	57,178	134,662
	1882	200,000	367,736	70,446	97,290	108,038	15,630	123,668	50,213	20,000	43,658	113,871
	1881	200,000	358,009	57,725	100,284	90,365	13,043	103,418	45,428	20,000	39,650	105,078
	1880	200,000	345,842	40,144	105,698	66,785	15,770	82,555	46,956	19,000	27,497	93,453
	1879	150,000	284,897	31,157	103,740	50,495	12,426	62,921	20,677	18,000	26,428	65,105
PETER COOPER, New York.....1853.	1888	150,000	378,536	16,199	212,337	21,139	10,711	31,850	8,024	18,000	12,028	38,052
W. H. Riblet, Pres., Mortimer J. Ennis, Sec.	1887	150,000	374,167	15,457	208,710	23,055	11,889	34,944	6,081	18,000	11,853	35,934
	1886	150,000	378,916	13,155	215,761	21,613	14,810	36,423	3,949	18,000	13,048	34,997
	1885	150,000	369,900	14,025	205,875	23,180	19,952	43,132	3,976	18,000	14,252	36,228
	1884	150,000	369,581	15,614	203,967	25,135	14,137	39,272	2,839	18,000	14,737	35,576
	1883	150,000	367,170	14,227	202,943	24,173	13,895	38,068	6,736	18,000	16,558	41,294
	1882	150,000	370,072	18,163	201,909	25,274	13,809	39,081	2,882	24,000	15,677	42,559
	1881	150,000	374,685	17,013	207,672	25,024	13,151	38,175	2,020	30,000	15,502	47,522
	1880	150,000	368,868	16,033	202,835	28,892	14,661	43,553	1,364	27,000	14,908	43,272
	1879	150,000	354,863	14,820	190,043	28,311	16,856	45,167	6,341	30,000	20,235	56,576
PHENIX, Brooklyn.....1853.	1888	1,000,000	4,524,517	3,330,669	193,928	3,171,612	134,860	3,306,422	2,415,234	.....	1,352,063	3,767,297
Geo. P. Sheldon, Pres., A. B. Graves, Vice-Pres., Philander Shaw, Sec.	1887	1,000,000	5,055,282	3,911,595	143,687	4,799,164	144,233	4,943,397	3,740,525	100,000	1,809,255	5,649,780
	1886	1,000,000	5,383,172	3,826,085	557,087	5,553,877	206,122	5,759,999	3,542,302	100,000	1,760,204	5,402,506
	1885	1,000,000	4,910,483	3,196,316	714,167	4,883,963	189,356	5,073,319	2,863,851	100,000	1,614,864	4,578,715
	1884	1,000,000	4,342,430	2,701,439	640,991	4,300,410	152,009	4,452,419	2,339,775	100,000	1,458,306	3,898,081

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
PHENIX, Brooklyn—*Cont*.....	1883	1,000,000	3,759,035	2,072,875	$686,160	3,112,577	$132,741	3,245,318	1,638,755	$100,000	1,165,048	2,903,803
	1882	1,000,000	3,295,327	1,650,852	644,475	2,496,610	100,529	2,607,139	1,219,600	100,000	869,104	2,188,704
	1881	1,000,000	2,826,875	1,315,268	511,607	2,069,033	93,623	2,162,656	1,077,497	100,000	744,751	1,922,248
	1880	1,000,000	2,538,259	1,136,775	401,484	2,182,977	101,039	2,284,016	1,418,888	100,000	789,982	2,308,870
	1879	1,000,000	2,478,640	1,011,553	467,087	2,162,588	105,172	2,267,760	1,777,682	100,000	687,931	2,565,613
PRUDENTIAL FIRE ASS'N, New York.....1887. John D. Cutter, Pres., A. P. M. Roome, Sec.	1888	200,000	283,873	70,687	13,186	108,978	7,467	116,445	26,427	.....	34,003	60,430
	*1887	200,000	202,454	4,081	—1,627	3,392	1,773	5,165	.....	.....	7,114	7,114
ROCHESTER GERMAN, Rochester.....1872. Frederick Cook, Pres., H. F. Atwood, Sec.	1888	200,000	712,826	303,766	209,060	364,226	32,260	396,484	216,344	16,000	139,720	372,064
	1887	200,000	672,144	307,949	164,195	378,983	31,827	410,810	245,316	16,000	139,818	401,134
	1886	200,000	658,481	285,856	172,625	360,085	34,921	395,006	239,650	16,000	130,034	385,684
	1885	200,000	649,936	308,805	141,131	439,655	30,487	470,142	289,392	16,000	150,535	455,927
	1884	200,000	637,143	309,579	127,564	451,173	24,891	476,064	243,144	16,000	146,601	405,745
	1883	200,000	575,023	239,704	135,319	326,624	23,085	349,709	162,327	16,000	118,399	296,726
	1882	200,000	504,512	180,415	124,097	281,588	21,341	302,929	184,335	16,000	95,382	295,717
	1881	200,000	493,786	158,340	135,446	261,995	22,951	284,946	170,356	20,000	89,672	280,028
	1880	200,000	468,984	145,474	123,510	235,551	25,401	260,952	133,227	20,000	76,006	229,233
	1879	200,000	437,265	117,193	120,072	207,352	25,278	230,410	110,278	24,000	63,768	198,046
RUTGERS, New York.....1853. Ed. B. Fellows, Pres., Jos. F. Hanford, Sec.	1888	200,000	419,140	62,225	156,915	79,145	23,625	102,770	45,058	20,000	40,585	105,633
	1887	200,000	410,485	56,051	154,434	70,931	17,895	88,826	38,930	20,000	36,131	95,061
	1886	200,000	422,996	55,754	167,242	71,488	18,663	90,151	23,532	20,000	37,625	81,157
	1885	200,000	402,581	55,340	147,241	76,103	17,985	94,088	34,627	20,000	39,052	93,679
	1884	200,000	386,113	42,568	143,545	76,969	20,762	97,731	32,587	22,000	40,056	94,643
	1883	200,000	404,902	41,639	163,263	75,854	24,368	99,222	21,914	20,000	40,587	82,501
	1882	200,000	397,937	42,186	155,751	85,870	19,251	105,121	44,899	28,000	50,118	123,017
	1881	200,000	420,323	49,435	170,888	87,354	18,959	106,313	40,716	28,000	44,079	112,795
	1880	200,000	419,776	51,503	168,273	85,007	23,900	108,907	43,061	40,000	44,096	127,157
	1879	200,000	428,953	53,619	175,334	76,500	26,518	103,019	30,892	40,000	51,030	121,922
STANDARD, New York.....1859. Wm. M. St. John, Pres., R. H. Myers, Sec.	1888	200,000	380,798	50,562	130,236	63,532	12,685	76,217	48,784	14,000	32,342	95,126
	1887	200,000	398,768	58,572	140,196	81,812	14,801	96,613	47,174	14,000	35,731	96,905
	1886	200,000	401,648	56,391	145,257	82,453	15,668	98,121	41,853	14,000	35,676	91,529
	1885	200,000	393,009	67,506	125,503	97,458	13,671	111,129	61,021	14,000	38,768	113,789
	1884	200,000	388,718	67,221	121,497	95,277	13,523	108,800	48,151	14,000	42,917	105,068
	1883	200,000	385,995	64,980	121,015	94,704	14,954	109,658	75,555	14,000	39,691	129,246
	1882	200,000	405,822	69,661	136,161	100,408	16,629	117,037	88,722	14,000	42,058	144,780
	1881	200,000	442,088	86,057	156,031	107,560	21,544	129,104	61,752	24,920	45,956	132,628

* Began business November 13, 1887. — Impairment.

	1880	200,000	436,737	61,592	175,145	100,639	18,514	119,154	51,118	24,920	42,726	118,764
	1879	200,000	426,949	57,858	169,091	83,725	22,144	105,870	36,076	19,930	37,675	93,681
STUYVESANT, New York .....1850.	1888	200,000	300,452	47,266	53,186	58,992	14,697	73,689	48,283	12,000	30,350	90,633
Geo. B. Rhoads, Pres., C. A. Garthwaite, Sec.	1887	200,000	316,218	42,709	73,509	64,519	15,789	80,308	56,980	16,000	31,434	104,414
	1886	200,000	350,082	42,410	107,672	74,920	17,451	92,381	37,541	20,000	35,779	93,320
	1885	200,000	345,957	45,326	100,631	76,693	18,431	95,124	36,864	18,000	38,952	93,816
	1884	200,000	317,837	54,446	63,391	80,436	20,038	100,474	48,560	20,000	37,799	106,359
	1883	200,000	378,443	51,431	127,012	79,124	22,972	100,096	31,282	22,000	37,361	90,643
	1882	200,000	379,173	38,954	140,219	67,347	20,170	87,517	33,664	20,000	32,370	86,034
	1881	200,000	379,061	41,445	137,616	59,469	17,953	77,422	22,430	20,000	33,915	76,345
	1880	200,000	375,468	38,885	136,583	61,134	17,300	78,434	34,844	20,000	25,647	80,491
	1879	200,000	364,489	27,404	137,085	49,098	19,388	68,486	27,365	20,000	30,234	77,599
UNION, Buffalo.....1874.	1888	100,000	166,781	31,833	34,898	28,646	9,086	37,732	10,884	6,000	11,889	28,733
George Sandrock, Pres., A. Martin, Sec.	1887	100,000	157,752	26,080	31,672	25,974	8,501	34,475	14,445	6,000	11,623	32,068
	1886	100,000	152,427	23,691	28,736	27,941	8,232	36,173	9,975	6,000	11,384	27,359
	1885	100,000	144,762	23,194	21,568	25,959	6,249	32,208	10,596	6,000	11,844	28,440
	1884	100,000	140,078	22,020	18,058	28,683	6,146	34,829	15,877	6,000	10,426	32,303
	1883	100,000	137,763	21,413	16,350	27,990	5,487	33,477	11,610	6,000	9,900	27,510
	1882	100,000	132,301	18,204	14,097	24,223	5,730	29,953	12,765	8,000	9,534	30,299
	1881	100,000	130,487	17,728	12,759	28,208	6,440	34,648	14,939	8,000	10,061	33,000
	1880	100,000	129,383	16,089	13,294	23,648	6,613	30,261	9,033	9,000	9,211	27,244
	1879	100,000	126,536	13,078	13,458	23,292	7,021	30,313	23,482	3,000	8,853	35,335
UNITED STATES, New York.....1824.	1888	250,000	666,178	152,276	263,902	194,971	26,899	221,870	61,113	27,528	90,319	178,960
W. W. Underhill, Pres., Geo. E. Cock, Sec.	1887	250,000	627,295	121,997	255,297	143,689	25,079	168,768	70,097	27,347	67,213	164,657
	1886	250,000	611,810	101,516	260,294	127,657	30,102	157,759	45,739	25,041	58,428	129,208
	1885	250,000	561,378	83,969	227,409	137,247	24,671	161,918	58,122	25,010	56,059	139,191
	1884	250,000	561,579	90,560	221,019	104,408	24,643	129,051	55,537	24,972	47,596	128,105
	1883	250,000	537,713	61,014	226,699	83,393	23,217	106,610	46,250	25,000	38,465	109,715
	1882	250,000	530,252	48,830	231,422	90,445	17,766	108,211	23,911	24,493	41,886	90,290
	1881	250,000	501,237	20,137	231,100	28,753	18,470	47,223	14,555	25,188	23,642	63,385
	1880	250,000	500,265	22,980	227,285	31,081	21,528	52,609	12,225	24,722	18,854	55,801
	1879	250,000	483,470	18,066	215,404	31,948	26,337	58,285	17,761	27,712	27,692	73,185
WESTCHESTER, New York.....1837.	1888	300,000	1,433,616	818,757	314,859	914,893	54,787	969,680	532,777	30,000	340,082	902,859
Geo. R. Crawford, Pres., J. Q. Underhill, Sec.	1887	300,000	1,343,587	760,881	282,705	828,663	51,523	880,186	485,158	30,000	315,287	830,445
	1886	300,000	1,304,127	693,616	310,511	899,760	46,649	946,409	477,703	30,000	306,182	813,885
	1885	300,000	1,142,569	616,363	226,205	746,903	36,441	783,344	369,066	30,000	270,590	669,656
	1884	300,000	1,013,024	508,451	204,573	680,079	37,712	717,791	386,139	30,000	259,524	675,663
	1883	300,000	985,214	482,651	202,563	625,968	32,157	658,125	334,563	30,000	243,196	607,759
	1882	300,000	924,010	439,989	184,021	572,396	34,001	606,397	320,957	30,000	230,140	581,097
	1881	300,000	902,092	427,050	175,042	559,528	33,968	593,496	315,320	30,127	207,525	552,972
	1880	300,000	850,723	399,724	150,999	520,115	37,102	557,217	315,629	29,978	201,140	546,747
	1879	300,000	831,121	409,619	121,502	512,996	38,144	551,140	329,404	29,979	184,137	543,520
WILLIAMSBURGH CITY, Brooklyn.....1853.	1888	250,000	1,365,541	504,537	611,004	554,792	50,128	604,920	245,572	50,015	238,411	533,998
Edmund Driggs, Pres., F. H. Way, Sec.	1887	250,000	1,285,578	451,308	584,270	545,306	61,183	606,489	274,687	49,935	231,900	556,522

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
WILLIAMSBURGH CITY, Brooklyn—*Cont.*	1886	$250,000	1,245,740	$432,494	$563,246	$536,774	$40,246	$577,020	$248,021	$50,105	$233,347	$531,473
	1885	250,000	1,218,808	465,451	503,358	622,294	40,385	662,679	315,701	49,915	257,282	622,898
	1884	250,000	1,191,180	501,911	439,269	681,288	43,248	724,536	336,831	50,160	301,429	688,420
	1883	250,000	1,133,659	450,231	433,428	653,395	47,538	700,933	299,149	49,770	285,722	634,641
	1882	250,000	1,068,647	395,044	423,603	506,771	51,869	558,640	299,036	50,260	236,292	585,588
	1881	250,000	1,074,005	323,819	500,186	444,650	53,590	498,240	195,452	49,910	199,766	445,128
	1880	250,000	1,010,836	311,264	449,572	427,009	45,080	472,089	220,976	49,910	188,720	459,606
	1879	250,000	1,019,553	325,857	443,696	364,020	55,161	419,181	185,098	49,875	162,980	397,953
NORTH CAROLINA.												
NORTH CAROLINA HOME, Raleigh.....1868. John Garling, Pres., W. S. Primrose, Sec. and Treas.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PAMLICO INS. AND BANKING CO., Tarboro..... H. L. Staton, Pres., T. P. Cheshire, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OHIO.												
AMAZON, Cincinnati.....1870 Gazzam Gano, Pres., J. H. Beattie, Sec.	1888	300,000	536,949	163,025	73,924	213,282	20,262	233,544	148,518	17,520	89,024	255,062
	1887	300,000	561,136	188,672	72,464	237,941	23,183	261,124	151,702	17,515	91,463	260,681
	1886	300,000	580,805	162,045	118,760	215,827	19,513	235,340	121,277	17,840	87,111	226,228
	1885	300,000	555,796	132,029	123,767	165,705	21,851	187,556	94,718	17,921	69,922	182,561
	1884	300,000	560,258	123,982	136,277	152,755	20,569	173,324	106,047	18,014	67,462	191,523
	1883	300,000	583,003	127,234	155,769	183,679	30,645	214,324	103,804	17,950	79,614	201,368
	1882	300,000	574,705	113,865	160,840	157,538	27,941	185,479	79,410	18,000	68,766	166,176
	1881	300,000	552,132	98,109	154,023	143,897	24,028	167,925	102,419	18,000	60,420	180,839
	1880	300,000	573,993	100,413	173,580	126,627	22,413	149,040	99,767	.....	58,156	157,923
	1879	300,000	571,322	107,893	163,429	119,045	29,813	148,863	89,464	24,148	60,047	173,659
AURORA FIRE AND MARINE, Cincinnati.....1871. C. J. Krehbiel, Pres., Frank Breiling, Sec.	1888	100,000	162,008	49,352	12,656	60,648	6,618	67,266	32,035	2,273	30,319	64,627
	1887	100,000	157,416	43,909	13,507	55,144	5,973	61,117	23,476	5,785	25,618	54,879
	1886	100,000	156,894	38,661	18,233	40,854	5,645	46,499	17,070	5,818	21,903	44,791
	1885	100,000	152,996	39,272	13,724	45,486	5,781	51,267	17,079	3,879	23,084	44,042
	1884	100,000	146,803	35,744	11,059	39,504	5,465	44,969	17,273	6,000	20,431	43,704
	1883	100,000	146,304	38,502	7,802	40,107	7,196	47,303	25,052	3,000	19,583	47,635
	1882	100,000	146,441	40,101	6,340	47,502	19,277	66,779	39,952	3,000	21,448	64,400

	1881	100,000	162,052	56,842	5,210	59,194	19,559	78,753	50,587	3,000	26,852	80,439
	1880	100,000	176,823	63,279	13,544	80,684	9,597	90,681	47,553	12,000	33,109	92,662
	1879	100,000	171,042	57,660	13,382	70,398	11,289	81,687	51,814	11,760	29,088	92,662
CINCINNATI, Cincinnati.....1829. Jacob Burnet, Jr., Pres., L. L. Townley, Sec.	1888	150,000	245,672	29,914	65,758	30,773	11,360	42,133	15,196	14,630	13,878	43,704
	1887	150,000	245,704	25,652	76,052	33,034	11,126	44,160	14,915	15,200	13,741	43,856
	1886	150,000	245,099	28,120	66,979	32,040	11,333	43,373	13,779	14,401	13,853	42,033
	1885	150,000	236,944	15,186	71,758	31,652	11,601	43,253	9,898	15,134	13,888	38,920
	1884	150,000	228,960	22,922	56,038	34,189	11,649	45,838	13,790	15,267	13,417	42,474
	1883	150,000	236,253	23,796	62,457	34,938	10,504	45,442	14,470	14,694	13,644	42,808
	1882	150,000	231,291	23,993	57,298	36,665	13,177	49,842	18,241	15,059	14,143	47,443
	1881	150,000	236,888	24,286	62,602	31,251	11,846	43,097	12,892	15,095	12,775	40,762
	1880	150,000	228,402	20,145	58,257	30,045	10,889	40,934	10,016	15,414	11,578	37,008
	1879	150,000	211,710	18,960	42,750	28,305	13,622	41,297	15,652	14,815	12,839	43,306
CITIZENS, Cincinnati*.....1851. F. X. Reno, Pres., Charles F. Runck, Sec.	1888	200,000	298,287	93,649	4,638	138,501	11,346	149,847	95,594	16,000	46,664	158,258
	1887	200,000	305,385	101,782	3,603	134,464	10,412	144,876	89,727	16,000	48,327	154,054
	1886	200,000	301,983	59,891	42,093	66,085	9,950	76,035	33,194	16,000	26,234	75,428
	1885	200,000	271,036	36,398	34,638	43,125	10,043	53,168	25,217	8,000	16,870	50,087
	1884	100,000	156,746	19,125	37,621	25,263	7,759	33,022	20,356	4,000	10,387	34,743
	1883	100,000	162,647	16,443	46,204	19,663	11,579	31,242	9,499	8,000	10,652	28,151
	1882	100,000	149,993	9,535	40,458	17,737	11,162	28,899	7,156	8,000	8,802	23,958
	1881	100,000	140,972	12,957	28,015	20,795	7,803	28,598	11,929	8,000	9,028	28,957
	1880	100,000	137,359	10,061	27,298	25,700	8,549	34,249	22,934	8,000	8,747	39,681
	1879	100,000	134,545	20,492	14,053	23,941	10,109	34,050	13,884	8,000	8,705	30,649
COLUMBIA, Dayton.....1881. E. M. Thresher, Pres., O. I. Gunckel, Sec.	1888	150,000	260,130	63,800	46,330	74,522	13,511	88,033	31,596	12,000	30,944	74,540
	1887	150,000	254,403	64,329	40,074	71,854	11,661	83,515	21,860	12,000	29,786	63,646
	1886	150,000	244,811	62,089	32,722	68,853	11,179	80,032	27,497	12,000	29,740	69,237
	1885	150,000	234,974	59,176	25,798	67,771	10,374	78,145	30,826	12,000	25,197	68,023
	1884	150,000	232,265	59,776	22,489	58,163	.....	69,058	30,056	12,000	28,111	70,167
	1883	150,000	237,162	44,092	43,070	58,488	9,671	68,159	25,299	12,000	24,816	62,115
	1882	150,000	229,304	26,953	52,351	50,806	7,372	58,178	10,834	.....	22,512	33,346
COMMERCIAL, Cincinnati.....1837. J. A. Townley, Pres., J. Wilson Johnston, Sec.	1888	100,000	248,345	42,548	105,797	37,052	13,047	50,099	26,200	16,000	12,395	54,595
	1887	100,000	252,684	49,186	103,497	33,713	11,649	45,362	27,270	16,000	12,301	55,571
	1886	100,000	249,563	39,638	109,925	38,044	14,158	52,202	25,857	16,000	11,219	53,076
	1885	100,000	238,514	52,401	86,113	49,897	11,447	61,344	28,356	16,000	12,264	56,620
	1884	100,000	223,422	35,699	87,723	35,995	12,115	48,110	30,273	16,000	11,234	57,507
	1883	100,000	234,605	24,843	109,762	37,152	11,130	48,282	22,046	16,000	11,522	49,568
	1882	100,000	236,583	33,382	103,201	40,667	21,500	62,167	33,716	16,000	8,831	58,547
	1881	100,000	244,700	35,927	108,773	48,012	13,145	61,157	42,175	14,000	11,482	67,657
	1880	100,000	233,080	30,020	103,060	48,513	13,867	62,380	37,354	16,000	11,940	65,294
	1879	100,000	220,769	29,215	91,554	42,496	14,066	56,563	32,997	16,000	11,911	60,908
COOPER, Dayton.....1867. D. E. Mead, Pres., Chas. W. Schenk, Sec.	1888	100,000	253,472	95,958	57,514	145,640	13,067	158,707	105,856	10,000	62,150	178,006
	1887	100,000	281,112	112,282	68,830	157,699	15,714	173,413	95,531	10,000	65,020	170,551
	1886	100,000	282,440	103,405	79,035	148,640	10,621	159,261	84,015	10,000	63,309	157,324
	1885	100,000	280,826	110,789	70,037	140,282	13,826	154,108	105,879	10,000	68,342	184,221

* Has special charter and does not report to the insurance department.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
OHIO—*Continued.*												
Cooper, Dayton—*Cont*	1884	$100,000	$310,968	$127,612	$83,356	$196,605	$12,962	$209,567	$123,933	$10,000	$76,910	$210,843
	1883	100,000	308,821	105,718	103,103	154,901	13,270	168,171	73,818	10,000	63,054	146,872
	1882	100,000	282,460	87,181	95,279	108,497	19,413	127,910	36,934	15,000	40,360	92,294
	1881	100,000	251,066	79,181	71,885	78,599	11,823	90,422	32,984	15,000	31,731	79,715
	1880	100,000	232,032	72,233	59,799	78,349	14,230	92,579	31,890	15,000	32,515	79,405
	1879	100,000	219,200	62,664	56,536	64,010	11,231	75,240	33,868	15,000	27,542	76,410
Dayton, Dayton *.....1851. Lewis B. Gunckel, Pres., Lewis J. Judson, Sec.	1888	100,000	134,785	24,196	10,589	48,250	5,775	54,025	21,899	2,500	26,858	51,257
	1887	100,000	133,129	24,088	9,041	37,289	7,233	44,522	16,993	5,000	17,380	39,373
	1886	100,000	134,386	26,890	7,496	43,076	7,258	50,334	23,889	.....	20,981	44,871
	1885	100,000	133,438	30,097	3,141	42,900	7,201	50,101	39,590	.....	23,904	63,404
	1884	100,000	146,367	29,984	16,383	43,269	7,341	50,610	32,516	.....	22,699	55,215
	1883	100,000	166,617	565	66,052	38,572	8,479	47,051	40 376	.....	27,005	67,381
Eagle, Cincinnati *.....1850 John K. Green, Pres., S. P. Post, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	100,000	169,146	.....	.....	13,700	6,785	20,485	4,385	6,500	7,167	18,052
	1886	100,000	166,601	.....	.....	14,544	7,006	21,550	7,081	6,000	6,082	19,162
	1885	100,000	164,700	.....	.....	12,725	8,455	21,140	3,935	6,000	6,902	16,837
	1884	100,000	161,213	.....	.....	12,991	8,178	21,169	9,297	6,000	6,662	21,959
	1883	100,000	171,186	6,703	64,483	13,416	10 686	24,102	9,383	7,000	6,749	23,132
Enterprise Fire and Marine, Cincinnati...1866. Jas. W. McCord, Pres., John C. Sherlock, Sec.	1888	200,000	243,675	41,191	4,484	68,526	18,566	87,092	44,639	.....	38,320	82,959
	1887	200,000	242,526	41,757	769	59,408	16,948	76,356	24,205	12,000	36,542	72,747
	1886	200,000	241,727	31,591	10,136	54,388	16,527	70,915	26,145	12,000	36,795	74,941
	1885	200,000	245,079	36,265	8,814	61,352	17,886	79,238	27,480	6,019	37,774	71,273
	1884	200,000	238,593	38,468	125	66,181	20,837	87,018	51,223	12,000	31,351	94,574
	1883	200,000	257,844	46,601	11,243	69,178	17,662	86,840	56,415	.....	35,735	92,150
	1882	200,000	271,301	62,247	9,054	96,625	18,669	115,294	76,595	16,000	43,896	136,491
	1881	200,000	300,435	73,881	26,554	119,069	19,189	138,258	107,527	6,000	45,011	158,538
	1880	300,000	384,598	78,717	5,881	140,065	18,153	158,218	88,476	29,917	53,003	171,396
	1879	300,000	390,696	70,676	20,020	114,685	23,637	138,322	83,408	14,975	42,878	141,261
Eureka Fire and Marine, Cincinnati.....1864. F. A. Rothler, Pres., Adam Bemus, Sec.	1888	100,000	260,083	56,760	103,323	61,750	13,748	75,498	35,981	12,000	25,185	73,166
	1887	100,000	259,373	53,187	106,186	57,841	15,908	73,749	33,034	12,000	24,184	68,217
	1886	100,000	253,229	48,447	104,782	58,284	34,780	93,064	31,775	12,000	19,630	63,405
	1885	100,000	233,723	47,744	85,978	57,959	9,722	67,681	46,302	12,000	19,920	78,222
	1884	100,000	234,127	45,397	88,730	100,564	8,945	109,509	56,166	12,000	24,159	92,325
	1883	100,000	256,850	48,445	108,405	65,708	10,968	76,676	32,275	12,000	18,509	62,784

* Has special charter and does not report to the insurance department.

	1882	100,000	256,742	41,370	115,372	71,269	10,778	82,047	32,856	12,000	15,465	60,321
	1881	100,000	260,840	69,146	91,694	82,737	11,694	94,430	73,127	12,000	14,627	99,754
	1880	100,000	248 674	54,537	94,137	90,710	18,415	109,125	48,047	12,000	16,168	76,215
	1879	100,000	190,940	41,901	49,039	71,379	15,834	87,213	48,764	12,000	14,925	75,689
FARMERS, Cincinnati.....1866.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
K. F. Benndorf, Pres., Harry F. Finke, Sec.	1887	100,000	112,789	22,335	— 9,546	33,799	3,611	37,410	29,807	5,000	12,713	47,520
	1886	100,000	123,468	18,825	4,643	24,279	3,692	27,971	11,289	6,000	9,501	26,790
	1885	100,000	120,700	15,202	5,498	25,098	3,890	28,988	11,022	2,000	8,737	21,759
	1884	100,000	112,508	12 082	426	26,237	3,699	29,936	17,924	5,000	9,175	32,099
	1883	100,000	125,121	15,107	10,014	29,005	3,446	32,451	12,065	5,000	8,977	26,042
	1882	100,000	118,504	12,415	6,088	29,656	3,247	32,903	14,173	.....	10,550	24,723
	1881	100,000	113,647	13,397	250	32,486	3,686	36,172	28,256	.....	8,125	36,381
	1880	100,000	111,345	20,263	— 8,918	38,432	3,208	41,640	39,151	.....	10,471	49,622
	1879	89,431	105,981	25,072	— 8,522	50,027	4,103	54,130	28,795	.....	10,516	39,311
FIDELITY FIRE AND MARINE, Cincinnati.....1884.	1888	200,000	244,696	42,376	2,320	47,447	8,417	55,866	48,281	.....	14,089	62,370
E. V. Brookfield, Pres., Henry Emerson, Sec.	1887	200,000	249,552	48,036	1,517	52,379	22,431	74,810	23,437	13,820	13,159	50,416
	1886	100,000	132,499	13,927	18,572	14,252	7,543	21,795	6,033	8,000	5,279	19,312
	1885	100,000	115,731	10,368	5,363	15,419	5,397	20,816	9,993	4,000	5,623	19,616
	1884	100,000	111,547	11,228	319	12,860	3,135	15,995	757	.....	2,729	3,486
FIREMENS, Cincinnati.....1832.	1888	100,000	165,054	17,925	47,129	22,518	17,425	39,943	12,387	4,000	11,807	28,194
G. McLaughlin, Pres., Albert Capelle, Sec.	1887	100,000	165,540	18,433	47,107	22,691	8,336	31,027	19,998	8,500	12,052	40,550
	1886	100,000	179,035	21,796	57,239	24,321	8,879	33,200	13,960	10,000	11,174	35,134
	1885	100,000	174,501	21,494	53,007	32,975	7,198	40,173	15,488	10,000	13,006	38,494
	1884	100,000	173,858	24,856	49,002	36,218	9,823	46,041	25,758	10,000	13,692	49,450
	1883	100,000	183,627	23,514	60,113	29,733	8,766	38,499	8,237	10,000	12,322	30,559
	1882	100,000	175,476	18,761	56,715	29,549	9,689	39,238	20,427	10,000	12,309	42,736
	1881	100,000	175,064	23,434	51,630	33,772	9,229	43,001	26,386	11,500	12,674	50,560
	1880	100,000	185,143	17,519	67,624	30,518	7,568	38,086	14,274	12,000	12,296	38,570
	1879	100,000	169,787	17,435	52,352	30,794	9,596	40,390	18,406	12,000	11,209	41,615
FIREMENS, Dayton.....1856.	1888	250,000	482,266	171,654	60,612	194,517	38,133	232,650	148,425	7,500	71,001	226,926
S. Craighead, Pres., Charles Richardson, Sec.	1887	250,000	481,378	183,773	47,606	205,415	24,805	230,220	127,686	20,000	86,566	234,253
	1886	250,000	469,222	165,125	54,097	201,820	23,495	225,315	110,757	17,500	80,864	209,121
	1885	250,000	447,543	160,180	37,363	204,876	20,279	225,155	114,986	5,000	84,201	204,187
	1884	250,000	425,135	140,580	34,555	181,343	20,131	201,474	108,837	5,000	86,251	200,088
	1883	250,000	423,429	155,188	18,241	199,642	22,087	221,729	127,516	19,431	83,952	230,899
	1882	250,000	436,112	133,638	52,474	182,115	20,180	202,295	90,310	19,767	74,873	184,950
	1881	250,000	424,009	121,670	52,339	158,636	20,895	179,531	85,694	22,902	65,576	174,172
	1880	250,000	406,911	106,606	50,305	137,939	22,623	160,562	68,584	24,724	58,619	151,927
	1879	250,000	397,247	93,948	53,298	108,088	23,669	131,757	48,042	23,964	49,214	121,220
FRANKLIN, Columbus.....1864.	1888	200,000	381,475	115,779	65,696	166,142	15,896	182,038	102,491	14,000	61,630	178,121
P. W. Huntington, Pres., H. O'Kane, Sec.	1887	200,000	370,296	117,668	52,627	168,011	13,183	181,194	67,877	16,000	55,256	139,133
	1886	200,000	342,761	76,422	66,339	109,803	11,776	121,579	50,307	18,000	35,944	104,251
	1885	200,000	323,632	59,281	64,351	78,228	11,912	90,140	41,742	14,000	27,111	82,853

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
OHIO—*Continued.*												
Franklin, Columbus—*Cont.*	1884	$200,000	$317,042	$51,505	$65,537	$78,064	$12,013	$90,077	$47,408	$16,000	$24,936	$88,344
	1883	200,000	316,616	49,568	67,048	65,836	12,508	78,344	24,382	16,000	24,729	65,111
	1882	200,000	292,417	34,340	58,077	43,099	14 692	57,791	21,201	16,000	18,388	55,589
	1881	200,000	279,338	32,322	47,016	47,159	21,395	68,554	28,737	16,000	14,772	59,509
	1880	200,000	266,577	43,855	22,722	61,517	14,295	75,812	35,823	20,000	20,966	76,789
	1879	200,000	253,003	33,804	19,199	46,976	13,826	60,802	29,058	20,000	11,831	60,889
Germania Fire and Marine, Cincinnati.....1864. Frederick Rauh, Pres., D. B. Meyer, Sec.	1888	100,000	143,957	44,805	— 848	62,767	4,575	67,342	50,277	4,000	23,922	78,199
	1887	100,000	151,416	39,197	12,220	48,258	4,328	52,586	21,832	.....	17,170	39,002
	1886	100,000	140,327	31,273	9,054	28,144	4,357	32,501	25,841	3,000	12,853	41,694
	1885	100,000	142,266	34,753	7,513	40,408	4,421	44,829	23,195	3,000	19,552	45,747
	1884	100,000	142,104	38,441	3,663	42,885	5,810	48,695	38,044	8,000	19,247	65,291
	1883	100,000	161,924	39,885	22,039	44,112	5,462	49,574	16,662	8,000	18,250	42,912
	1882	100,000	150,676	32,402	18,274	38,965	4,797	43,762	17,659	8,054	16,764	42,477
	1881	100,000	146,610	29,418	17,192	33,179	5,350	38,529	11,250	7,345	13,791	32,386
	1880	100,000	135,306	20,152	15,154	29,778	5,516	35,294	20,890	6,106	12,321	39,317
	1879	100,000	134,835	21,806	13,029	26,663	3,417	30,080	23,585	3,091	12,648	39,324
Globe, Cincinnati.....1865. S. J. Hale, Pres., S. F. Covington, Vice-Pres., B. T. Clemons, Sec.	1888	100,000	125,909	19,707	6,202	27,760	6,218	33,978	13,257	4,000	12,052	29,309
	1887	100,000	123,829	20,628	3,201	28,644	8,187	36,831	16,747	6,000	11,602	34,349
	1886	100,000	124,376	22,041	2,335	33,958	6,506	40,464	25,491	8,000	13,166	46,657
	1885	100,000	126,105	21,341	4,764	32,234	8,620	40,854	25,409	6,000	12,401	43,810
	1884	100,000	127,942	25,654	2,288	27,502	7,012	34,514	16,279	8,000	9,955	34,234
	1883	100,000	128,078	18,109	9,969	24,351	8,425	32,776	14,601	8,000	10,284	32,885
	1882	100,000	130,361	14,417	15,944	29,668	7,028	36,696	18,173	8,000	9,801	35,974
	1881	100,000	134,285	19,002	15,283	32,947	7,154	40,101	23,204	8,000	9,635	40,839
	1880	100,000	134 624	17,835	16,789	31,663	12,206	43,869	19,134	8,000	9,204	36,338
	1879	100,000	128,874	19,018	9,856	27,591	5,011	32,603	19,283	6,000	8,272	33,555
Mercantile, Cleveland.....1871. W. J. Gordon, Pres., Geo. A. Tisdale, Sec.	1888	200,000	408,136	80,886	127,250	167,131	16,747	183,878	107,371	10,000	44,612	161,983
	1887	200,000	383,603	112,149	71,453	170,708	19,251	189,959	135,744	20,000	49,884	205,628
	1886	200,000	414,732	101,791	112,941	178,158	13,588	191,746	102,824	25,000	50,962	178,786
	1885	200,000	386,099	88,081	98,018	163,065	11,230	174,295	81,650	15,000	48,999	145,649
	1884	200,000	322,148	85,283	36,865	152,883	16,243	169,126	105,286	20,000	44,294	169,580
	1883	200,000	361,586	74,800	86,786	113,241	17,134	130,375	73,534	25,000	40,510	139,044
	1882	200,000	384,974	73,194	111,780	144,544	18,029	162,573	90,370	20,000	41,284	151,654
	1881	200,000	382,645	76,373	106,272	122,033	20,797	142,830	93,777	20,000	42,202	155,979
	1880	200,000	405,208	85,528	119,680	170,870	25,373	196,243	175,312	30,000	54,679	259,991
	1879	200,000	422,471	81,206	141,265	147,439	22,878	170,317	86,962	20,000	47,255	154,317

— Impairment.

MERCHANTS AND MANUF'ERS, Cincinnati.....1838. W. H. Calvert, Pres., Ed. C. Harding, Sec.	1888	150,000	300,812	42,699	108,113	55,669	13,110	68,779	29,593	18,000	18,007	65,600
	1887	150,000	300,494	45,753	104,741	41,832	13,728	55,560	38,003	18 000	13,982	69,761
	1886	150,000	303,613	35,704	117,909	45,266	13,907	59,173	29,336	18,000	14,281	61,617
	1885	150,000	286,080	33,864	102,216	49,873	13,692	63,565	27,719	18,000	15,235	60,954
	1884	150,000	270,333	38,458	81,875	46,935	14,530	61,465	44,950	18,000	14,320	77,270
	1883	150,000	293,891	44,728	99,163	49,318	15,098	64,416	26,006	18,000	14,887	58,893
	1882	150,000	286,493	28,314	108,179	46,955	14,081	61,036	24,901	18,000	13,659	56,560
	1881	150,000	286,698	32,247	104,451	37,822	14,307	52,129	29,747	18,000	11,644	59,391
	1880	150,000	275,209	23,750	101,459	27,002	14,539	41,541	17,010	18,000	9,572	44,582
	1879	150,000	235,880	16,625	69,255	20,771	14,538	34,319	25,080	15,149	10,101	50,330
MIAMI VALLEY, Cincinnati *.....1837. J. R. Murdoch, Pres., J. W. Montgomery, Sec	1888	100,000	114,545	10,598	3,947	28,237	10,387	38,624	18,597	6,000	10,133	34,730
	1887	100,000	118,870	9,939	8,931	29,130	12,261	41,391	14,880	6,000	10,356	31,236
	1886	100,000	117,243	11,097	6,146	31,087	13,031	44,118	21,597	6,000	10,617	38,214
	1885	100,000	119,216	12,862	6,354	36,485	14,715	51,200	22,630	6,000	11,662	40,292
	1884	100,000	114,340	12,798	1,542	48,538	5,558	54,096	27,635	6,000	22,500	56,135
	1883	100,000	137,898	29,126	8,772	49,479	4,609	54,089	25,089	6,000	22,512	53,601
	1882	100,000	136,876	26,312	10,564	39,753	5,859	45,612	16,688	6,000	21,732	44,420
	1881	100,000	138,042	27,785	10,256	41,090	1,879	42,987	17,492	6,000	18,046	41,538
	1880	100,000	125,891	26,612	— 721	40,220	4,976	45,196	31,781	3,000	21,058	56,840
	1879	100,000	128,904	42,524	— 13,620	39,576	13,515	52,091	24,575	9,000	18,031	51,606
MIAMI VALLEY, Dayton.....1863. Alex. Gebhart, Pres., W. R. S. Ayers, Sec.	1888	100,000	169,683	12,012	57,672	19,784	10,792	30,576	10,006	10,000	14,060	34,066
	1887	100,000	173,350	12,013	61,337	22,679	7,746	30,425	9,454	10,000	14,551	32,864
	1886	100,000	178,104	13,950	64,154	26,028	6,448	32,476	5,804	10,150	15,999	31,953
	1885	100,000	175,292	13,690	61,602	21,589	7,660	29,249	12,525	9,850	13,345	35,720
	1884	100,000	181,492	20,275	61,217	19,696	7,480	27,176	12,911	4,950	13,668	31,529
	1883	100,000	187,797	24,478	63,319	32,082	9,114	41,196	13,984	10,000	20,231	44,215
	1882	100,000	190,168	26,190	63,978	25,317	7,601	32,918	9,340	10,000	14,079	33,419
	1881	100,000	190,843	27,906	62,937	28,483	8,292	36,775	6,024	10,087	14,293	30,404
	1880	100,000	180,883	26,271	54,612	28,002	15,553	43,555	21,140	10,313	18,433	49,886
	1879	100,000	188,180	26,832	61,348	24,083	11,284	35,367	9,270	9,825	11,006	30,101
NATIONAL, Cincinnati.....1851. Henry C. Urner, Pres., G. W. Pohlman, Sec.	1888	100,000	182,255	32,176	50,079	41,082	7,983	49,065	31,665	10,000	12,423	54,088
	1887	100,000	182,430	36,301	46,129	39,302	8,749	48,051	36,124	10,000	12,456	58,580
	1886	100,000	194,488	41,637	52,851	44,610	9,209	53,819	43,338	10,000	12,537	65,875
	1885	100,000	197,752	51,912	45,840	52,523	8,769	61,292	36,639	10,000	13,578	60,217
	1884	100,000	195,078	44,909	50,169	54,013	10,258	64,271	53,127	10,000	13,078	76,205
	1883	100,000	211,028	40,292	70,736	62,106	9,497	71,603	32,676	10,000	13,602	56,278
	1882	100,000	196,374	33,511	62,863	51,484	11,164	59,771	37,911	10,000	13,517	61,428
	1881	100,000	192,410	34,646	57,764	49,125	8,720	57,845	32,512	10,000	13,876	56,388
	1880	100,000	183,852	28,082	55,770	45,161	8,821	53,982	30,419	10,000	13,870	54,289
	1879	100,000	164,614	27,596	37,019	42,681	9,157	51,838	33,405	10,000	14,264	57,669
OHIO, Dayton.....1865. J. A. Walters, Pres., John N. Bell, Sec.	1888	150,000	220,660	36,165	34,495	64,219	10,686	75,905	36,686	4,500	28,459	69,645
	1887	150,000	227,823	39,212	38,611	62,861	12,435	75,296	53,964	9,000	32,211	95,175
	1886	150,000	244,206	41,507	52,699	64,415	12,155	76,570	42,033	4,500	32,647	79,180
	1885	150,000	249,480	57,279	42,201	87,157	14,744	101,901	71,131	.....	37,984	109,115
	1884	200,000	260,741	57,051	3,690	96,246	13,576	109,822	67,791	.....	43,046	114,627

* Has special charter and does not report to the insurance department. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other Than Losses and Dividends	Total Disbursements.
OHIO—*Continued.*												
OHIO, Dayton—*Cont.*	1883	$200,000	$260,370	$50,847	$9,523	$96,113	$14,469	$110,582	$61,724	$14,000	$48,221	$123,945
	1882	200,000	277,481	62,274	14,208	96,029	15,882	111,911	53,011	20,000	45,577	118,588
	1881	200,000	285,541	58,389	27,152	91,218	13,829	105,047	51,660	20,000	38,234	109,894
	1880	200,000	274,705	46,716	27,989	63,307	13,197	76,504	26,788	15,000	28,953	70,741
	1879	150,000	212,575	40,938	21,636	46,037	12,752	58,789	20,198	15,000	23,146	58,344
SECURITY, Cincinnati.....1881. Frank A. Rothier, Pres., Adam Bemus, Sec.	1888	150,000	216,349	47,068	19,281	54,251	14,247	68,498	39,711	5,250	18,964	63,925
	1887	150,000	218,813	46,943	21,870	66,133	8,839	74,972	31,255	9,000	20,870	61,125
	1886	150,000	207,341	36,571	20,770	45,256	15,433	60,689	27,950	4,500	16,082	48,532
	1885	150,000	184,416	33,457	959	53,366	7,307	60,673	36,481	.....	13,272	49,753
	1884	150,000	178,745	35,596	— 6,850	54,099	6,395	60,494	45,046	4,500	12,792	62,338
	1883	150,000	188,569	34,916	3,653	43,080	4,184	47,264	27,249	12,000	12,010	51,259
	1882	150,000	191,477	29,125	12,352	39,426	4,756	44,182	13,077	12,000	8,460	33,537
	*1881	150,000	176,817	12,849	13,968	8,295	832	9,127	2,385	.....	3,106	5,491
TEUTONIA FIRE AND MARINE, Dayton.....1865. Jacob Decker, Pres., J. Linxweiler, Jr., Sec.	1888	100,000	407,156	63,508	243,648	63,766	19,449	83,215	14,343	20,000	33,147	67,490
	1887	100,000	389,558	62,248	227,310	63 186	19,351	82,537	13,933	20,000	32,255	66,188
	1886	100,000	374,859	61,144	213,715	65,307	19,005	84,312	22,371	20,000	32,189	74,560
	1885	100,000	366,051	58,208	207,843	57,843	18,517	76,360	15,174	20,000	29,884	65,058
	1884	100,000	352,335	52,310	200,025	54,513	18,429	72,942	11,807	20,000	25,873	57,680
	1883	100,000	338,634	49,640	188,994	52,156	16,389	68,555	13,996	20,000	24,748	58,744
	1882	100,000	323,618	45,106	178,512	43,734	16,031	59,765	9,848	15,000	22,278	47,126
	1881	100,000	306,323	43,503	162,820	43,757	16,012	59,769	12,426	15,000	19,937	47,363
	1880	100,000	290,780	40,642	150,138	40,603	15,867	56,470	7,338	15,000	21,117	43,455
	1879	100,000	269,048	38,707	130,341	38,545	14,527	53,072	8,321	15,000	17,244	40,565
WASHINGTON, Cincinnati.....1836. E. V. Brookfield, Pres., Henry Emerson, Sec.	1888	150,000	243,068	27,404	65,664	32,935	11,373	44,309	31,204	11,797	19,690	62,691
	1887	150,000	260,023	35,605	74,418	22,645	18,077	40,722	27,875	14,624	18,957	61,456
	1886	150,000	281,095	33,450	97,645	29,374	14,130	43,504	15,798	11,823	17,748	45,369
	1885	150,000	352,220	37,105	65,115	33,672	12,279	45,952	19,168	12,000	16,426	47,594
	1884	150,000	251,071	33,868	67,211	27,250	12,707	39,957	22,789	12,000	14,640	49,429
	1883	150,000	265,866	32,155	83,711	25,474	12,612	38,086	10,687	12,000	14,515	37,202
	1882	150,000	258,850	23,282	85,568	24,143	12,159	36,302	10,556	11,000	12,421	33,977
	1881	150,000	242,045	22,972	69,073	33,485	9,957	43,442	17,470	8,000	13,951	34,421
	1880	100,000	185,632	24,367	61,265	39,718	13,550	53,268	15,314	4,000	11,565	30,879
	1879	100,000	121,184	18,133	3,051	16,947	5,655	22,602	17,888	3,500	10,019	31,407
WESTERN, Cincinnati.....1836. F. X. Reno, Pres., C. F. Runck, Sec.	1888	100,000	184,671	54,311	30,360	56,717	9,877	66,594	50,311	12,000	13,219	75,530
	1887	100,000	214,078	49,808	64,270	49,154	13,993	63,147	42,655	12,000	14,085	68,740

* Business of six months. — Impairment.

	1886	100,000	210,018	36,100	73,918	43,011	13,732	56,743	27,175	12,000	13,394	52,569
	1885	100,000	174,755	32,065	42,690	46,117	20,348	66,465	25,307	12,000	13,267	50,574
	1884	100,000	170,690	30,619	40,071	39,933	23,010	62,943	33,270	12,000	13,334	58,604
	1883	100,000	182,493	36,687	45,806	48,230	8,445	56,675	24,424	12,000	16,942	53,366
	1882	100,000	183,547	31,043	52,504	41,622	8,401	50,023	30,532	12,000	13,378	55,910
	1881	100,000	176,692	30,008	46,684	39,690	12,156	51,846	26,062	12,000	13,278	51,340
	1880	100,000	169,683	24,462	45,221	32,157	8,089	40,246	17,563	12,000	11,016	40,579
	1879	100,000	150,018	20,076	29,942	23,784	8,735	32,519	18,190	12,000	9,728	39,918
OREGON.												
COLUMBIA F. AND M., Portland.....1887.	1888	c 100,000	129,236	15,818	13,418	69,803	82,160	151,963	17,223	.....	97,781	115,004
Frank Dekum, Pres., John A. Child, Sec.	1887	* 100,000	115,909	.....	.....	33,903	106,715	140,618	11,782	.....	118,300	130,082
NORTHWEST F. AND M., Portland.....1886.	1888	† 104,780	125,941	56,446	— 35,285	.....	.....	36,956	.....	.....	.....	.....
J. Lowenberg, Pres., R. P. Earhart, Sec.	1887	105,380	91,791	.....	.....	90,575	12,501	103,076	17,890	.....	.....	82,937
OREGON FIRE AND MARINE, Portland.....1881.	1888	220,100	371,822	48,715	103,007	77,755	21,549	99,304	33,089	26,412	27,875	87,377
L. White, Pres., Edward Hall, Sec.	1887	220,100	361,689	43,017	98,572	65,427	22,087	87,514	34,805	15,407	22,810	73,022
	1886	220,100	344,462	34,630	89,732	70,148	22,469	92,617	27,539	.....	33,717	61,256
	1885	220,100	312,773	33,580	59,093	71,138	20,582	91,720	17,312	.....	35,227	52,539
	1884	220,100	277,674	30,695	26,879	44,214	17,818	62,032	17,247	.....	15,468	32,715
	1883	156,450	182,824	14,439	11,935	43,430	11,685	55,115	8,800	.....	34,379	43,179
PACIFIC, Portland ‡.....1888.	1888	a 89,260	107,431	10,932	8,239	.....	.....	.....	.....	.....	.....	.....
F. E. Beach, Pres., W. F. Brownton, Sec.												
STATE, Salem.....1884.	1888	b 100,000	277,372	117,118	60,254	88,970	22,484	111,453	31,678	10,000	51,965	93,643
L. L. Rowland, Pres., H. W. Cottle, Sec.	1887	b 100,000	256,550	99,159	57,391	74,164	16,456	90,620	14,617	10,000	39,271	63,888
	1886	b 100,000	226,748	87,409	39,339	98,023	9,854	107,877	16,802	7,812	31,253	55,867
	1885	b 100,000	184,738	56,749	27,989	95,386	6,416	101,802	16,318	6,250	37,142	59,710
	1884	50,000	95,757	29,467	16,290	79,480	52,100	131,580	5,849	5,000	26,711	37,560
PENNSYLVANIA.												
ALLEGHENY, Pittsburgh.....1859.	1888	100,000	166,502	14,432	52,070	14,456	9,296	23,752	6,220	7,000	9,102	22,322
Charles Hays, Pres., C. G. Donnell, Sec.	1887	100,000	166,645	15,319	51,226	16,013	27,252	43,265	10,112	8,000	9,308	27,420
	1886	100,000	150,018	14,041	35,977	15,348	7,859	23,207	5,600	8,000	9,566	23,166
	1885	100,000	148,349	13,906	34,443	15,635	8,014	23,649	3,044	8,000	9,201	20,245
	1884	100,000	145,562	14,499	31,063	17,578	9,980	27,558	5,570	8,000	9,489	23,059
	1883	100,000	145,754	14,065	31,689	17,739	8,841	26,553	12,310	8,000	8,405	28,715
	1882	100,000	147,676	15,755	31,921	16,900	10,775	27,675	11,771	4,000	9,278	25,049
	1881	100,000	146,925	16,771	30,154	16,977	7,326	24,303	12,742	8,000	8,700	29,442
	1880	100,000	150,016	13,416	36,600	16,916	7,823	24,739	2,784	8,000	8,630	19,414
	1879	100,000	138,213	13,774	24,439	16,100	8,030	24,130	4,058	8,000	8,961	21,019
ALLEMANNIA, Pittsburgh.....1868.	1888	200,000	324,562	86,481	38,081	138,638	13,721	152,359	81,585	6,000	53,364	140,949
Joseph Abel, Pres., C. F. Herrosee, Sec.	1887	200,000	313,306	88,720	24,586	137,013	16,455	153,468	103,205	8,000	56,426	167,631
	1886	200,000	337,802	103,513	34,289	166,870	14,910	181,780	103,486	16,000	59,476	178,962
	1885	100,000	337,862	110,594	27,268	178,580	16,727	195,307	113,341	16,000	65,492	194,833
	1884	200,000	339,882	102,819	37,063	182,365	18,374	200,739	119,835	16,000	65,702	201,537

* Report from company's statement from July 1, 1887, to May 1, 1888. † Authorized capital $500,000, $200,000 of which will be paid in August 1, 1889. ‡ Commenced business August, 1888. a Authorized capital $500,000, $89,260 of which has been paid in. b Includes stock notes secured. c Authorized capital $500,000, $100,000 of which has been paid in. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
PENNSYLVANIA—*Continued.*												
Allemannia, Pittsburgh—*Cont*.....	1883	$200,000	$344,443	$93,725	$50,718	$163,839	$18,055	$181,994	$77,588	$16,000	$58,635	$152,223
	1882	200,000	319,706	76,640	43,066	133,186	18,709	151,895	77,733	16,000	51,950	145,683
	1881	200,000	311,024	72,402	38,622	127,569	15,792	143,361	76,944	16,000	48,202	141,146
	1880	200,000	309,781	63,681	46,100	120,005	14,643	134,648	66,873	16,000	41,926	124,799
	1879	200,000	300,567	50,396	50,171	95,286	15,282	110,568	53,214	12,000	37,049	102,263
American, Philadelphia.....1810.	1888	500,000	2,500,916	1,630,500	369,416	1,494,827	137,539	1,632,366	986,093	49,730	531,987	1,567,810
T. H. Montgomery, Pres., Richard Maris, Sec.	1887	500,000	2,401,956	1,490,379	411,577	1,368,203	114,642	1,482,845	874,881	50,910	489,982	1,415,773
	1886	500,000	2,301,858	1,248,984	552,874	1,205,805	208,200	1,414,005	635,320	39,747	417,214	1,092,282
	1885	400,000	1,918,432	1,070,611	447,821	1,014,560	71,692	1,086,252	578,117	27,713	349,131	954,961
	1884	400,000	1,768,092	961,450	406,642	868,405	91,756	960,161	589,599	40,250	322,790	952,639
	1883	400,000	1,804,519	852,970	551,549	758,266	82,090	840,356	464,612	40,040	273,964	778,616
	1882	400,000	1,712,532	684,998	627,534	569,473	73,294	642,767	332,860	39,290	207,783	579,933
	1881	400,000	1,620,307	559,074	661,233	425,262	73,143	498,405	243,743	39,975	163,849	447,567
	1880	400,000	1,545,887	504,946	640,941	349,999	75,188	425,187	198,423	39,855	125,994	364,272
	1879	400,000	1,463,607	474,798	588,809	297,288	66,976	364,264	145,563	40,435	110,685	296,684
Armenia, Pittsburgh.....1872.	1888	250,000	306,588	31,153	25,435	38,514	16,628	55,142	19,286	7,330	17,920	44,536
S. S. D. Thompson, Pres., W. D. McGill, Sec.	1887	250,000	295,132	31,337	13,795	37,383	17,340	54,723	30,321	15,273	18,271	63,865
	1886	250,000	306,274	32,927	23,347	38,393	17,265	55,658	20,615	19,429	19,147	59,191
	1885	250,000	307,971	29,022	28,949	31,887	17,740	49,627	13,581	17,201	16,404	47,186
	1884	250,000	306,365	28,795	27,570	31,848	14,925	46,773	17,338	10,657	15,323	43,318
	1883	250,000	304,547	34,733	19,814	35,065	16,653	51,718	24,635	9,823	15,627	50,085
	1882	250,000	302,087	36,637	15,450	43,176	19,565	62,741	35,607	17,403	17,566	70,575
	1881	250,000	310,101	37,165	22,936	45,632	17,030	62,662	19,155	22,888	18,364	60,407
	1880	250,000	308,665	27,664	31,001	40,299	19,104	59,403	12,837	17,274	16,605	46,718
	1879	250,000	297,292	22,392	24,900	26,004	20,028	46,033	12,560	15,453	12,944	40,957
Artisans, Pittsburgh.....1866.	1888	100,000	138,983	21,153	17,830	23,143	5,198	28,341	6,124	5,658	8,824	20,606
A. J. Barr, Pres., C. P. Smith, Sec.	1887	100,000	131,534	18,636	12,898	26,222	8,634	34,856	12,606	6,070	15,368	34,044
	1886	200,000	131,112	20,949	10,163	22,493	8,583	31,076	10,175	6,019	11,677	27,871
	1885	100,000	127,667	17,645	10,022	22,539	7,976	30,515	13,117	2,876	13,069	29,062
	1884	100,000	128,418	19,382	9,036	25,696	9,470	35,166	27,497	6,046	12,575	46,118
	1883	100,000	141,303	27,718	13,585	31,651	10,105	41,756	22,592	8,104	12,762	43,458
	1882	100,000	140,557	19,545	21,012	25,768	11,562	37,330	25,096	7,926	12,134	45,156
	1881	100,000	146,551	23,069	23,482	24,043	9,026	33,069	12,504	8,000	12,101	32,605
	1880	100,000	135,031	13,198	21,833	20,331	8,327	28,658	3,658	8,000	10,267	21,925
	1879	100,000	126,848	10,377	16,471	14,558	7,282	21,840	7,656	9,000	8,213	24,869

BEN FRANKLIN, Allegheny City.....1866.	1888	150,000	201,958	28,579	23,379	28,533	12,013	40,546	12,937	9,000	11,588	33,525
John Ogden, Pres., W. A. Ford, Sec.	1887	150,000	198,176	31,459	16,717	35,337	12,387	47,724	18,982	9,000	5,915	33,897
	1886	150,000	193,212	31,974	11,238	35,640	9,572	45,212	16,990	9,000	12,259	38,249
	1885	150,000	184,384	28,938	5,446	35,937	17,513	53,450	20,971	9,000	10,027	39,998
	1884	150,000	182,898	19,768	13,130	40,297	12,093	52,390	20,631	9,000	16,205	45,836
	1883	150,000	180,312	18,813	11,499	30,871	9,380	40,251	13,674	9,000	12,436	35,110
	1882	150,000	178,632	17,144	11,488	26,882	8,269	35,151	20,108	.....	10,451	30,559
	1881	150,000	178,594	26,898	1,695	38,875	8,857	47,733	26,219	4,500	15,979	46,698
	1880	150,000	175,430	19,890	5,540	29,121	8,127	37,248	16,393	.....	9,918	26,311
	1879	150,000	166,231	15,223	1,008	18,027	10,408	28,435	20,691	.....	9,981	30,672
BIRMINGHAM, Pittsburgh.....1871.	1888	200,000	248,522	21,257	27,265	22,449	13,733	36,182	8,935	12,000	9,429	30,364
John P. Schneider, Pres., E. G. Scholze, Sec.	1887	200,000	244,597	24,823	19,774	24,402	13,689	38,031	18,623	12,000	11,016	41,639
	1886	200,000	246,723	27,946	18,777	33,053	12,655	45,708	18,659	12,000	11,142	41,801
	1885	200,000	242,889	31,804	11,085	38,480	13,045	51,525	26,821	12,000	13,840	52,661
	1884	200,000	246,447	31,017	15,430	43,821	11,940	55,761	23,892	12,000	14,686	50,578
	1883	200,000	241,706	33,153	8,553	43,666	11,736	55,402	15,477	12,000	13,136	40,613
	1882	200,000	226,899	19,713	7,186	25,072	10,225	35,297	21,303	12,000	9,246	42,549
	1881	200,000	233,637	24,856	8,781	30,219	9,893	40,112	13,756	15,530	11,189	40,475
	1880	200,000	233,907	20,356	13,551	23,695	9,750	33,445	3,449	14,080	10,012	27,541
	1879	171,410	197,737	16,927	9,400	20,480	12,937	33,417	8,165	1,516	10,795	20,476
BOATMANS FIRE AND MARINE, Pittsburgh.....1865.	1888	250,000	392,900	156,688	— 13,788	187,303	19,792	207,095	149,152	.....	65,476	214,628
O. P. Scaife, Pres., H. H. Schenck, Sec.	1887	250,000	406,148	169,167	— 13,019	196,665	20,899	217,564	198,002	.....	69,602	267,604
	1886	250,000	445,135	190,614	4,521	226,118	21,060	247,178	153,896	15,000	79,401	248,297
	1885	250,000	434,261	147,608	36,653	195,740	21,820	217,560	119,119	.....	64,385	183,504
	1884	250,000	400,429	109,410	41,019	145,074	22,197	167,271	109,810	17,500	49,291	176,601
	1883	250,000	411,499	82,961	78,538	119,018	22,207	141,225	62,944	20,000	38,399	121,343
	1882	250,000	383,764	53,757	80,007	90,926	30,227	121,153	57,178	20,000	29,088	106,266
	1881	250,000	378,045	48,287	79,758	65,727	20,072	85,799	32,252	25,000	20,613	77,865
	1880	250,000	349,075	34,373	64,702	58,642	22,569	81,211	17,416	25,000	19,135	61,551
	1879	250,000	319,673	28,148	41,525	48,596	22,419	71,016	20,851	.....	17,461	38,312
CASH, Pittsburgh.....1865.	1888	100,000	175,618	8,410	67,208	8,002	9,958	17,960	3,078	7,970	6,429	17,477
R. H King, Pres., J. T. Johnston, Sec.	1887	100,000	174,155	11,426	62,729	10,128	9,625	19,753	5,604	7,950	6,783	20,337
	1886	100,000	173,731	12,872	60,859	9,581	11,936	21,517	4,590	8,000	6,719	19,309
	1885	100,000	172,287	9,534	62,753	10,927	9,822	20,749	3,637	8,040	6,907	18,584
	1884	100,000	177,615	10,441	67,174	12,420	10,595	23,015	8,692	7,960	6,397	23,049
	1883	100,000	180,501	11,623	68,878	12,334	9,611	21,945	4,078	7,920	6,807	18,805
	1882	100,000	176,908	10,971	65,937	11,777	10,973	22,750	12,676	8,000	6,970	27,646
	1881	100,000	182,162	15,336	66,826	10,650	9,807	20,457	2,640	8,000	7,051	17,691
	1880	100,000	174,654	8,700	65,954	10,929	11,312	22,241	2,520	8,512	7,089	18,121
	1879	100,000	171,155	11,037	60,118	10,972	10,930	21,902	5,795	7,900	7,624	21,319
CITIZENS, Pittsburgh.....1849.	1888	500,000	693,107	180,006	13,101	251,525	32,481	284,006	157,134	.....	99,559	256,693
W. G. Johnston, Pres., J. R. Snively, Sec.	1887	500,000	667,543	179,075	— 11,532	235,579	35,402	270,981	197,975	15,000	95,156	308,131
	1886	500,000	704,788	201,290	3,498	270,704	34,229	304,933	151,899	30,000	108,328	290,127
	1885	500,000	684,164	178,504	5,660	226,661	32,536	259,197	116,999	15,000	97,400	229,399
	1884	500,000	645,351	139,713	5,638	219,799	31,160	250,959	101,686	40,000	90,673	232,359

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
PENNSYLVANIA—*Continued.*												
CITIZENS, Pittsburgh—*Cont.*	1883	$500,000	$607,260	$80,319	$26,941	$111,808	$23,669	$135,477	$48,734	$16,000	$45,617	$110,351
	1882	200,000	268,243	35,559	32,684	50,648	15,061	65,709	23,420	12,000	18,560	53,980
	1881	200,000	258,049	23,925	34,124	31,543	108,441	139,984	14,607	8,000	10,068	32,675
	1880	100,000	150,379	20,278	30,101	28,004	7,691	35,695	7,895	8,000	9,653	25,548
	1879	100,000	140,867	18,819	22,048	22,937	7,781	30,718	10,673	7,000	8,698	26,371
CITY, Pittsburgh.....1870. M. Munhall, Pres., James Phelan, Sec.	1888	100,000	132,132	51,879	—19,747	45,275	7,813	53,088	53,013	3,000	21,657	77,670
	1887	100,000	179,498	71,148	8,350	96,784	11,483	108,267	89,441	6,000	36,867	132,308
	1886	100,000	217,861	91,705	26,156	129,849	10,773	140,622	68,608	8,000	40,346	116,954
	1885	100,000	208,441	65,430	43,011	100,733	10,126	110,859	54,227	7,000	33,011	94,238
	1884	100,000	196,188	57,602	38,586	82,116	11,724	93,840	66,708	8,000	28,814	103,522
	1883	100,000	206,810	64,037	42,773	81,152	11,807	92,959	50,269	8,000	26,241	84,510
	1882	100,000	197,984	53,504	44,480	68,955	10,784	79,739	33,206	8,000	23,948	65,154
	1881	100,000	186,783	44,825	41,958	63,583	10,894	74,477	34,350	8,000	22,517	64,867
	1880	100,000	177,922	41,903	36,019	59,855	9,931	69,786	29,063	8,000	20,589	57,652
	1879	100,000	168,430	37,249	31,181	48,342	9,513	57,854	28,161	7,000	17,049	52,210
DELAWARE MUTUAL SAFETY, Philadelphia....1835. T. C. Hand, Pres., H. Lylburn, Sec.	1888	360,000	1,495,896	219,632	‡ 916,264	429,165	60,620	489,785	260,276	*a* 72,519	111,151	443,946
	1887	360,000	1,551,462	278,140	‡ 913,322	470,158	55,579	525,737	276,698	*a* 220,058	112,747	609,503
	1886	360,000	1,719,209	224,492	‡1134,717	428,796	61,385	490,181	201,312	*a* 188,175	102,439	491,926
	1885	360,000	1,704,456	237,226	‡1107,230	385,993	60,901	446,894	179,997	*a* 195,257	89,935	465,189
	1884	360,000	1,727,275	299,570	‡1067,705	463,818	119,511	583,329	282,513	*a* 262,288	89,451	634,252
	1883	360,000	1,946,089	394,548	‡1191,541	513,964	93,829	607,793	277,419	*a* 251,924	97,481	626,824
	1882	360,000	2,005,493	382,753	‡1262,740	575,672	85,787	661,459	326,700	*a* 236,273	111,247	674,220
	1881	360,000	2,022,838	412,733	‡1250,105	706,042	116,297	822,339	437,071	*a* 207,937	117,862	762,870
	1880	360,000	2,067,652	520,211	‡1187,441	714,072	188,248	902,320	461,701	*a* 272,793	112,107	846,601
	1879	360,000	2,064,148	538,799	‡1165,349	603,488	89,749	698,237	417,563	*a* 268,920	100,972	787,455
FIRE ASSOCIATION, Philadelphia.....1817. J. Lightfoot, Pres., W. S. Winship, Sec.	1888	500,000	4,528,529	3,189,823	838,706	1,616,714	217,697	1,834,411	1,119,220	200,000	531,815	1,851,035
	1887	500,000	4,512,782	3,183,250	829,533	1,630,601	220,659	1,851,260	1,015,788	200,000	540,090	1,755,878
	1886	500,000	4,445,576	3,006,013	939,563	1,580,719	211,470	1,792,189	956,889	200,000	511,849	1,668,738
	1885	500,000	4,250,564	2,966,772	783,792	1,540,736	204,582	1,745,318	979,282	200,000	500,686	1,679,968
	1884	500,000	4,106,426	2,927,629	678,797	1,431,892	227,172	1,659,064	1,037,831	200,000	478,394	1,716,225
	1883	500,000	4,279,676	2,965,161	814,515	1,467,084	217,662	1,684,746	1,104,709	200,000	473,438	1,778,147
	1882	500,000	4,339,231	2,917,194	922,037	1,468,772	229,457	1,698,239	1,087,457	200,000	492,604	1,780,061
	1881	500,000	4,404,647	2,779,239	1,125,408	1,437,966	238,368	1,676,334	1,003,033	200,000	491,446	1,694,479
	1880	500,000	4,312,270	2,601,109	1,211,161	1,308,463	230,603	1,539,066	763,306	200,000	448,624	1,411,930
	1879	500,000	4,165,718	2,518,972	1,146,746	1,160,008	216,718	1,376,726	620,088	199,560	382,033	1,201,681

‡ Includes outstanding scrip. *a* Includes payments to scripholders. — Impairment.

Fire Ins. Co. of the County of Phila., Phila. 1832. James N. Stone, Pres., Charles R. Peck, Sec., Frank M. Chittenden, Asst. Sec.	1888	400,000	806,507	251,122	155,385	167,217	42,435	209,652	99,206	24,000	57,904	181,110
	1887	400,000	772,572	250,250	122,322	174,206	36,081	210,287	120,378	25,834	53,007	199,219
	1886	400,000	749,558	234,499	115,059	165,152	35,366	200,518	107,367	23,958	51,219	182,544
	1885	400,000	702,477	186,533	115,944	135,848	32,687	168,535	66,618	23,820	46,354	136,792
	1884	400,000	641,423	155,007	86,416	107,717	32,592	140,309	70,410	26,513	39,322	136,245
	1883	400,000	641,027	139,781	101,246	88,589	24,345	112,934	40,068	19,895	34,696	94,659
	1882	200,000	413,814	116,769	97,045	64,645	20,580	85,225	37,665	20,255	26,433	84,353
	1881	200,000	403,533	101,230	102,303	45,893	19,604	65,497	16,862	17,883	19,344	54,089
	1880	200,000	386,009	83,937	102,072	17,580	15,672	33,252	12,764	10,000	9,094	31,858
	1879	100,000	278,069	82,282	95,787	15,055	14,986	30,041	693	10,150	8,870	19,713
Franklin, Philadelphia.....1829. Jas. W. McAllister, Pres., E. T. Cresson, Sec.	1888	400,000	3,202,802	1,837,476	965,326	481,926	142,346	624,272	266,212	90,035	233,779	590,026
	1887	400,000	3,173,862	1,810,476	963,386	494,361	149,765	644,126	262,256	100,065	238,294	600,615
	1886	400,000	3,177,106	1,809,258	967,848	495,975	142,441	638,416	246,817	99,968	229,154	575,939
	1885	400,000	3,130,256	1,817,865	912,391	488,455	133,173	621,628	226,770	80,040	231,933	538,743
	1884	400,000	3,050,305	1,848,780	801,525	458,347	149,913	608,260	341,359	80,291	219,871	641,521
	1883	400,000	3,118,713	1,868,451	850,262	516,332	158,043	674,375	323,850	80,321	235,747	639,918
	1882	400,000	3,086,637	1,829,120	857,517	515,394	166,315	681,709	366,074	117,604	257,741	741,419
	1881	400,000	3,163,729	1,863,974	899,755	536,207	156,599	692,806	310,432	125,888	287,695	724,015
	1880	400,000	3,219,558	1,876,443	943,115	527,333	174,059	701,392	325,476	128,400	278,628	732,504
	1879	400,000	3,262,627	1,899,081	963,546	512,751	148,412	661,163	367,729	128,528	269,084	765 341
German, Philadelphia.....1871. Frank Bower, Pres., H. F. Robeno, Sec.	1888	100,000	296,057	115,200	80,857	84,650	15,154	99,804	52,217	5,354	22,516	80,087
	1887	100,000	273,762	97,326	76,436	52,790	14,315	67,105	33,946	5,566	16,460	55,972
	1886	100,000	265,781	89,131	76,650	41,828	15,743	57,571	19,706	5,639	15,614	40,959
	1885	100,000	247,321	75,778	71,543	31,284	13,572	44,856	18,147	5,622	12,123	35,892
	1884	100,000	235,741	70,111	65,630	25,971	13,997	39,968	10,401	6,000	11,436	27,837
	1883	100,000	225,202	64,566	60,636	19,231	11,247	30,478	13,209	5,658	9,873	28,740
	1882	100,000	219,986	64,577	55,409	18,066	12,214	30,280	7,784	6,129	10,504	24,417
	1881	100,000	214,679	59,436	55,243	18,195	11,105	29,300	11,670	6,228	9,251	27,149
	1880	100,000	210,904	55,031	55,873	14,836	10,311	25,147	1,359	5,519	8,012	14,890
	1879	100,000	200,224	55,579	44,645	10,139	10,449	20,588	6,107	6,041	8,974	21,122
German, Pittsburgh.....1862. C. Barchfeld, Pres., F. L. Gross, Sec.	1888	200,000	450,958	170,592	80,366	195,947	21,480	217,427	148,739	20,000	69,655	238,394
	1887	200,000	467,548	185,381	82,166	225,003	29,165	254,168	145,519	24,000	73,953	243,472
	1886	200,000	465,650	184,242	81,408	236,461	19,311	255,772	136,646	24,000	80,394	241,040
	1885	200,000	449,814	185,714	64,100	250,829	19,235	270,064	159,177	24,000	86,224	269,401
	1884	200,000	448,458	166,414	82,044	232,928	19,586	252,514	139,581	24,000	80,621	244,202
	1883	200,000	431,792	130,759	101,033	197,928	18,157	216,085	110,053	24,000	66,607	200,660
	1882	200,000	413,493	109,911	103,582	184,708	18,404	203,112	76,660	24,000	76,005	176,665
	1881	200,000	388,036	87,774	100,262	139,129	16,274	155,403	49,591	24,000	59,947	133,538
	1880	200,000	364,280	69,328	94,952	98,100	19,448	117,548	57,284	24,000	33,138	114,422
	1879	200,000	360,069	48,591	111,478	63,077	18,438	81,515	15,743	24,000	23,322	63,065
German-American, Pittsburgh.....1873. G. H. Meyer, Pres., W. J. Patterson, Sec.	1888	100,000	184,004	41,588	42,416	51,761	9,722	61,483	30,424	8,000	17,598	56,022
	1887	100,000	180,018	39,175	40,843	49,456	9,357	58,813	25,822	8,000	15,839	49,661
	1886	100,000	171,204	36,050	35,154	49,311	8,845	58,156	24,080	6,000	15,739	45,819
	1885	100,000	160,299	30,975	29,324	40,979	8,384	49,363	25,032	6,000	11,418	42,450

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
PENNSYLVANIA—*Continued.*												
German-American, Pittsburgh—*Cont*	1884	$100,000	$157,317	$36,045	$21,272	$38,409	$8,463	$46,872	$29,982	$6,000	$12,106	$48,088
	1883	100,000	158,041	33,605	24,436	39,865	8,353	48,218	13,462	6,000	15,049	34,511
	1882	100,000	145,313	22,050	23,263	26,480	7,712	34,192	9,242	6,000	7,718	22,960
	1881	100,000	135,019	16,000	19,019	21,522	8,185	29,707	7,560	6,000	10,866	24,426
	1880	100,000	129,584	12,238	17,346	17,372	7,823	25,195	2,841	4,000	9,572	16,413
	1879	100,000	120,006	11,819	8,187	12,474	7,412	19,886	1,636	5,000	7,065	13,701
Girard Fire and Marine, Philadelphia .....1853. A. S. Gillett, Pres., E. F. Merrill, Sec.	1888	300,000	1,461,558	536,849	624,709	379,277	60,664	439,941	166,094	75,000	155,177	396,271
	1887	300,000	1,418,904	508,460	610,444	360,145	59,625	419,770	133,043	72,000	161,626	366,669
	1886	300,000	1,357,468	454,983	602,485	360,143	58,876	419,019	124,092	72,000	148,842	344,934
	1885	300,000	1,263,510	416,988	546,522	330,124	61,903	391,027	140,852	69,000	140,957	350,809
	1884	300,000	1,227,662	406,038	521,624	311,117	67,726	378,843	171,269	72,000	153,047	396,316
	1883	300,000	1,259,967	394,716	565,251	332,902	66,357	399,259	131,941	72,000	146,133	350,074
	1882	300,000	1,208,645	373,897	534,748	314,535	59,065	373,600	139,516	75,000	151,833	366,349
	1881	300,000	1,132,486	365,098	467,388	329,504	58,946	388,450	129,220	60,000	139,673	328,393
	1880	300,000	1,153,364	306,378	546,986	269,360	59,043	328,403	170,026	60,000	123,049	353,075
	1879	300,000	1,161,634	306,772	557,862	253,603	58,834	312,437	111,474	60,000	120,860	292,334
Humboldt, Allegheny City.....1871. P. J. Urling, Pres., A. H. Trimble, Sec.	1888	100,000	131,113	24,783	6,330	24 296	6,769	31,065	11,761	4,000	10,109	25,870
	1887	100,000	126,748	24,331	2,417	26,270	6,832	33,102	17,237	6,000	10,557	33,794
	1886	100,000	128,528	25,906	2,622	26,536	7,585	34,121	14,306	4,000	12,061	30,367
	1885	100,000	125,570	20,251	5,319	27,470	7,212	34,682	24,588	.....	11,695	36,283
	1884	100,000	127,619	26,817	802	37,710	7,210	44,920	24,359	6,500	15,465	46,324
	1883	100,000	129,714	19,141	10,573	21,460	8,549	29,909	9,930	6,000	9,804	25,734
	1882	100,000	123,166	16,082	7,084	15,914	6,495	22,409	8,896	3,000	7,771	19,667
	1881	100,000	118,564	15,075	3,489	17,090	5,751	22,841	9,448	5,760	8,089	23,297
	1880	100,000	118,676	14,465	4,211	13,508	5,812	19,320	2,708	6,686	11,558	20,952
	1879	81,732	98,996	13,684	3,580	12,398	3,674	16,072	5,202	.....	6,932	12,134
Ins. Co. of North America, Philadelphia....1794. Chas. Platt, Pres., Greville E. Fryer, Sec.	1888	3,000,000	8,696,957	3,058,050	2,638,907	3,616,266	403,801	4,020,067	2,222,048	450,000	1,075,568	3,747,616
	1887	3,000,000	8,240,779	3,058,050	2,186,405	3,399,580	395,919	3,795,499	2,186,614	450,000	1,054,868	3,691,482
	1886	3,000,000	8,329,570	2,964,121	2,365,448	3,468,022	402,504	3,870,526	2,716,367	600,000	1,059,770	4,376,137
	1885	3,000,000	8,977,591	3,022,266	2,955,325	3,545,058	432,158	3,977,216	2,569,176	600,000	1,034,421	4,203,597
	1884	3,000,000	9,087,235	2,958,355	3,128,880	3,664,474	441,676	4,106,150	2,390,448	600,000	996,098	3,986,546
	1883	3,000,000	9,071,696	2,859,732	3,211,964	3,851,148	428,787	4,279,935	2,390,725	600,000	1,055,201	4,045,926
	1882	3,000,000	8,881,053	2,630,274	3,250,779	3,481,275	408,741	3,890,016	2,367,811	532,162	932,864	3,832,837
	1881	3,000,000	8,818,805	2,359,327	3,459,478	3,280,806	356,172	3,636,978	2,400,666	400,000	958,632	3,759,298
	1880	2,000,000	7,300,937	2,845,944	2,454,993	3,671,757	308,924	3,980,681	2,531,191	400,000	880,357	3,811,548
	1879	2,000,000	6,591,740	2,177,279	2,414,461	3,194,250	304,274	3,498,523	2,333,479	400,000	737,639	3,471,118

INS. CO. OF THE STATE OF PA., Phila .....1794. G. G. Crowell, Pres., A. B. Earle, Sec.	1888	200,090	674,043	370,674	103,368	302,226	40,235	342,461	187,819	20,000	132,006	339,825
	1887	200,000	645,935	295,887	150,048	254,286	27,873	282,159	177,198	20,000	96,089	293,287
	1886	200,000	637,538	245,498	192,040	195,113	22,289	217,402	121,830	20,290	79,322	221,442
	1885	200,000	626,864	226,529	200,335	187,139	28,203	215,342	124,503	20,110	76,061	220,674
	1884	200,000	626,597	237,172	189,425	214,880	33,107	247,987	192,343	19,870	82,359	294,572
	1883	200,000	699,489	279,845	219,644	284,228	39,905	324,127	218,572	19,960	94,618	327,150
	1882	200,000	718,209	274,381	243,828	262,508	33,628	296,136	187,206	20,412	82,153	289,771
	1881	200,000	706,641	276,331	230,310	295,076	30,499	325,575	202,149	21,712	88,679	312,540
	1880	200,000	700,461	260,836	239,625	301,905	27,569	329,474	190,916	23,868	81,220	296,004
	1879	200,000	661,625	237,687	223,938	228,258	26,757	255,015	199,007	23,988	68,545	291,540
JEFFERSON, Philadelphia.....1855. W. McDaniel, Pres., P. E. Coleman, Sec.	1888	100,000	349,255	64,283	184,972	19,748	19,548	39,296	6,181	12,123	11,930	30,234
	1887	100,000	339,066	60,713	178,353	17,441	17,286	34,727	2,608	11,886	10,260	24,754
	1886	100,000	327,754	58,901	168,853	19,500	18,609	38,100	9,412	12,110	10,368	31,390
	1885	100,000	319,167	55,464	163,703	15,698	18,154	33,852	3,395	11,964	9,749	25,108
	1884	100,000	312,902	54,023	158,879	17,145	18,729	35,874	3,263	12,451	10,030	25,744
	1883	100,000	305,453	52,083	153,370	15,594	17,583	33,177	6,769	10,118	8,669	25,556
	1882	100,000	297,672	49,679	147,993	15,810	23,779	31,672	2,495	9,903	10,342	22,740
	1881	100,000	288,799	50,199	138,600	15,585	16,443	32,028	5,336	10,038	8,759	24,133
	1880	100,000	271,312	46,601	124,711	15,155	15,368	30,523	4,425	10,002	9,051	23,478
	1879	100,000	272,369	48,724	123,645	15,336	16,181	31,517	3,011	9,942	6,895	19,848
LUMBERMENS, Philadelphia.....1873. Lewis Davis, Pres., Oliver H. Hill, Sec.	1888	250,000	762,509	269,909	242,601	88,209	38,633	126,842	49,127	15,000	32,228	96,356
	1887	250,000	715,037	257,062	207,975	89,429	37,289	126,718	46,662	15,000	32,177	93,839
	1886	250,000	675,543	238,587	186,956	83,840	48,459	132,299	46,038	15,000	32,190	93,228
	1885	250,000	627,085	223,794	153,291	78,521	31,787	110,308	49,037	15,000	31,718	95,755
	1884	250,000	589,108	214,588	124,520	76,011	33,601	109,612	55,511	15,000	32,382	102,893
	1883	250,000	585,064	193,210	141,854	68,307	50,132	118,439	39,209	15,000	28,104	82,313
	1882	250,000	555,476	171,191	134,285	69,222	31,082	100,307	38,107	15,000	29,849	82,956
	1881	250,000	534,630	156,161	128,469	84,857	31,086	115,943	49,249	15,000	28,237	92,486
	1880	250,000	514,100	137,850	126,250	45,017	26,592	71,609	11,672	12,000	20,869	44,541
	1879	200,000	412,352	119,589	92,763	34,807	24,670	59,477	7,806	12,000	17,836	37,642
MANUFACTURERS AND MERCH., Pittsburgh ....1865. C. W. Batchelor, Pres., Wm. T. Adair, Sec.	1888	250,000	363,746	60,683	53,063	70,176	16,149	86,325	54,622	7,500	26,418	88,541
	1887	250,000	372,183	90,057	32,126	91,537	15,759	107,296	126,199	.....	33,340	159,539
	1886	250,000	419,264	142,598	26,666	150,740	19,569	170,309	100,731	20,000	53,963	174,694
	1885	250,000	409,462	83,456	76,006	108,112	19,582	127,694	47,599	20,000	36,917	104,516
	1884	250,000	387,056	51,377	85,679	69,958	19,075	89,033	23,193	20,000	25,153	68,346
	1883	250,000	369,251	34,511	84,740	35,870	18,851	54,721	11,628	22,500	14,362	48,490
	1882	250,000	352,511	35,074	67,437	39,773	17,879	57,652	21,495	20,000	13,252	54,747
	1881	250,000	354,832	40,856	63,976	39,501	15,565	55,066	17,963	25,000	10,002	52,965
	1880	250,000	348,733	31,880	66,853	36,936	12,404	49,340	7,726	19,477	10,240	37,443
	1879	235,000	327,219	32,246	58,973	34,806	11,843	46,649	6,298	14,718	12,318	33,334
MECHANICS, Philadelphia.....1854. Jas. Wood, Pres., Simon J. Martin, Sec.	1888	250,000	648,469	258,905	139,564	158,437	28,269	186,706	79,627	20,000	72,946	172,573
	1887	250,000	617,253	244,098	123,155	129,728	28,785	158,513	93,053	20,091	40,487	153,631
	1886	250,000	606,044	233,937	122,107	118,927	25,907	144,834	58,460	19,735	36,164	114,359
	1885	250,000	567,264	214,666	102,598	105,305	24,054	129,359	67,221	19,999	32,173	119,393

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
PENNSYLVANIA—*Continued.*												
MECHANICS, Philadelphia—*Cont.*	1884	$250,000	$545,872	$204,187	$91,685	$92,591	$25,289	$117,880	$59,569	$24,873	$27,479	$111,921
	1883	250,000	538,537	183,135	105,402	75,596	25,942	101,538	34,724	20,000	23,908	78,632
	1882	250,000	508,898	165,825	93,073	49,901	25,032	74,933	27,017	12,530	19,331	58,878
	1881	250,000	488,491	157,765	80,726	20,626	71,745	92,371	15,947	7,627	12,969	36,543
	1880	125,000	313,103	160,486	27,617	11,153	14,119	25,272	4,167	12,727	6,400	23,294
	1879	125,000	310,446	161,334	24,112	11,114	14,611	25,725	5.933	9,777	6,830	22,540
MONONGAHELA, Pittsburgh 1854	1888	175,000	231,459	14,074	42,385	13,563	12,836	26,399	11,184	538	8,592	20,314
W. A. Caldwell, Pres., J. H. Claney, Sec.	1887	175,000	221,237	17,289	28,948	14,355	11,843	26,198	16,766	5,451	8,040	30,257
	1886	175,000	223,331	19,919	28,412	17,069	11,982	29,051	6,204	10,500	8,520	25,224
	1885	175,000	220,535	15,400	30,135	15,934	12,046	27,980	7,358	12,049	8,504	27,911
	1884	175,000	221,308	14,452	31,856	16,820	11,686	28,506	13,914	5,250	7,353	26,517
	1883	175,000	219,979	17,206	27,773	17,479	11,159	28,638	5,461	11,385	7,945	24,791
	1882	175,000	221,883	21,850	25,033	17,377	11,699	29,076	20,020	.....	8,602	28,622
	1881	175,000	220,978	17,695	28,283	15,537	10,673	26,210	6,337	14,000	7,205	27,542
	1880	175,000	209,509	12,450	22,059	14,345	10,710	25,055	3,896	14,000	8,358	26,254
	1879	175,000	205,072	12,934	17,138	12,570	28,468	41,038	2,672	11,595	22,630	36,897
NATIONAL, Allegheny City.....1866.	1888	100,000	196,014	30,924	65,090	28,414	11,601	40,015	11,231	8,000	14,521	33,752
H. M. Boyle, Pres., H. M. Schmitt, Sec.	1887	100,000	190,957	32,853	58,104	31,582	9,314	40,896	14,845	8 000	12,566	35,411
	1886	100,000	185,244	28,185	57,059	28,966	9,107	38,073	8,516	8,000	11,534	28,050
	1885	100,000	175,096	24,666	50,430	26,210	9,315	35,525	8,332	8,000	12,363	28,695
	1884	100,000	167,600	23,941	43,506	24,497	9,832	34,329	5,687	8,000	10,687	24,374
	1883	100,000	158,549	22,420	36,129	25,419	11,699	37,118	11,486	8,000	11,314	30,800
	1882	100,000	157,275	22,881	34,394	25,536	8,184	33,720	10,052	8,000	10,298	28,350
	1881	100,000	152,060	17,593	34,467	20,363	8,997	29.360	10,710	8,000	9,751	28,461
	1880	100,000	153,520	23,014	30,506	22,105	7,771	29,876	5,403	7,000	9,376	21,779
	1879	100,000	145,229	18,543	26,686	18,647	7,633	26,280	7,537	3,000	9,127	19,664
PENNSYLVANIA, Philadelphia.....1825.	1888	400,000	3,106,553	1,415,477	1,291,076	1,010,192	137,156	1,147,348	607,734	40 000	354,840	1,002,574
J. Devereux, Pres., John L. Thomson, Sec.	1887	400,000	2,890,897	1,207,968	1,117,430	952,461	132,223	1,084,684	545,471	50,000	331,180	926,651
	1886	400,000	2,710,885	1,083,459	1,227,426	901,254	106,125	1,007,379	557,640	50,000	304,079	911,719
	1885	400,000	2,552,617	1,095,418	1,057,199	910,236	95,633	1,005,869	544 140	40,000	305,401	889,541
	1884	400,000	2,378,918	1,077,146	901,772	835,499	117,741	953,240	564,167	40,000	290,013	884,180
	1883	400,000	2,322,822	1,025,037	897,785	814,574	109,826	924,400	619,950	40,000	278,221	938,171
	1882	400,000	2,301,946	939,320	962,626	721,811	104,119	825,930	448,113	40,000	252,084	740,197
	1881	400,000	2,227,616	882,048	945,568	642,698	123,543	766,241	376,918	40,000	241,885	658,803
	1880	400,000	2,131,039	846,170	884,869	601,409	101,724	703.133	345,695	40,000	220.394	606,089
	1879	400,000	2,011,112	804,039	807,073	532,537	102,841	635,378	318,480	40,000	195,600	554,080

Peoples, Pittsburgh.....1862.	1888	200,000	318,077	113,517	4,560	187,182	17,109	204,291	144,756	6,000	60,110	210,866
J. Herdman, Pres., Wm. F. Gardner, Sec.	1887	200,000	322,461	103,869	18,592	144,083	18,304	162,387	126,803	12,000	51,704	190,507
	1886	200,000	336,861	100,047	36,814	164,151	18,792	182,943	108,357	12,000	53,777	174,134
	1885	200,000	323,998	96,313	27,685	151,083	19,457	170,540	119,314	12,000	49,500	180,814
	1884	200,000	340,277	97,242	43,035	129,658	34,540	164,198	104,823	14,000	47,017	165,840
	1883	200,000	351,491	61,452	90,039	72,906	115,652	188,558	60,303	12,000	18,220	90,523
	1882	100,000	253,239	51,699	101,540	55,463	15,596	70,999	33,985	12,000	16,987	62,972
	1881	100,000	239,066	31,808	107,258	38,833	13,367	52,200	17,953	12,000	12,624	42,577
	1880	100,000	221,724	22,150	99,574	29,710	12,606	42,316	7,733	12,000	10,464	30,197
	1879	100,000	205,429	23,655	81,774	25,431	11,367	36,798	10,976	12,000	9,591	32,567
Pittsburgh, Pittsburgh.....1851.	1888	100,000	277,005	16,470	160,535	16,521	16,719	33,240	6,330	16,000	7,339	29,669
C. Arbuthnot, Pres., Hillis McKown, Sec.	1887	100,000	273,550	16,924	156,626	17,493	17,386	34,879	9,496	16,000	8,907	34,408
	1886	100,000	275,409	19,247	156,162	20,398	16,816	37,214	7,389	16,000	13,279	36,668
	1885	100,000	275,247	19,097	156,150	22,084	18,872	40,956	5,664	16,000	13,269	34,933
	1884	100,000	268,844	21,637	147,207	20,790	17,504	38,294	9,275	16,000	12,614	37,889
	1883	100,000	269,914	26,114	143,800	27,391	19,394	46,685	14,214	16,000	14,671	44,885
	1882	100,000	267,280	25,322	141,958	27,680	22,321	50,001	12,439	16,000	16,581	45,020
	1881	100,000	257,791	19,879	137,912	24,685	21,158	45,843	13,742	16,000	13,958	43,700
	1880	100,000	257,305	20,487	136,818	24,794	20,045	44,839	2,356	16,000	15,713	34,069
	1879	100,000	247,290	19,010	128,280	20,163	16,983	37,146	5,341	16,000	11,923	33,264
Reading, Reading.....1867.	1888	250,000	503,849	128,306	125,543	147,539	28,590	176,129	81,416	20,185	47,752	149,354
W. A. Arnold, Pres., S. E. Ancona, Sec.	1887	250,000	466,648	86,432	130,216	95,022	23,454	118,476	59,929	19,990	30,464	110,383
	1886	250,000	445,207	75,360	119,848	78,237	27,030	105,267	37,307	20,204	26,482	83,992
	1885	250,000	417,239	74,293	92,946	76,876	24,011	100,987	51,161	19,829	27,123	98,113
	1884	250,000	410,239	67,330	92,909	63,362	21,837	85,209	23,065	19,542	23,233	65,840
	1883	250,000	390,846	43,417	97,429	38,095	24,435	62,530	28,989	18,193	14,422	61,604
	1882	225,000	361,199	36,177	100,022	32,208	20,844	53,052	5,894	17,230	12,630	35,754
	1881	200,000	317,513	30,487	87,026	25,326	19,016	44,342	8,491	16,021	11,986	36,498
	1880	200,000	306,442	29,857	76,585	24,158	17,068	41,226	3,037	15,705	9,852	28,594
	1879	200 000	290,419	26,194	64,225	21,162	18,637	39,799	2,035	15,782	7,500	25,317
Reliance, Philadelphia.....1841.	1888	300,000	831,468	228,748	302,720	160,003	35,596	195,599	91,564	24,000	53,898	169,462
Thos. C. Hill, Pres., Wm. Chubb, Sec.	1887	300,000	808,056	207,544	300,512	141,134	37,245	178,379	94,371	24,000	48,559	166,930
	1886	300,000	797,576	200,896	296,680	115,712	36,384	152,096	57,380	24,000	41,224	122,604
	1885	300,000	762,023	182,511	279,512	100,682	36,265	136,947	66,968	24,000	36,244	127,212
	1884	300,000	735,866	172,794	263,072	87,040	37,773	124,813	97,730	24,000	36,685	158,415
	1883	300,000	769,045	171,807	297,238	82,219	38,539	120,758	61,996	24,000	33,013	119,009
	1882	300,000	753,906	161,986	291,920	73,004	36,603	109,607	22,189	24,000	30,622	76,811
	1881	300,000	712,176	134,752	277,424	45,841	35,046	80,887	35,483	24,000	22,037	81,520
	1880	300,000	720,497	128,369	292,128	41,159	36,389	77,548	13,390	24,000	20,497	57,887
	1879	300,000	673,192	124,081	249,111	28,042	36,363	64,404	11,252	24,000	17,454	52,706
Spring Garden, Philadelphia *.....1835.	1888	400,000	1,297,925	542,716	355,209	260,958	115,130	376,088	163,652	64,000	88,538	316,190
John K. Valentine, Pres., J. E. Peterson, Sec.	1887	400,000	1,288,252	517,562	370,690	242,167	60,782	302,949	133,273	64,000	87,462	284,735
	1886	400,000	1,274,492	463,370	411,122	167,784	56,927	224,711	68,887	64,000	62,549	198,636
	1885	400,000	1,222,586	434,251	388,335	133,460	63,330	196,790	50,623	64,000	60,712	175,335

* Losses and expenses include perpetual business, premiums do not.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
PENNSYLVANIA—*Continued.*												
Spring Garden, Philadelphia—*Cont.*	1884	$400,000	1,176,679	$406,235	$370,444	$104,885	$71,011	$175,896	$60,953	$64,000	$59,117	$184,070
	1883	400,000	1,182,588	374,256	408,332	93,486	63,515	157,001	28,723	64,000	44,588	137,311
	1882	400,000	1,141,120	350,526	390,594	82,646	64,103	146,794	27,190	64,000	38,071	129,261
	1881	400,000	1,156,725	325,853	430,872	40,257	57,412	97,669	34,834	64,000	25,141	123,975
	1880	400,000	1,155,072	332,369	422,703	30,256	67,788	98,044	21,832	64,000	21,190	107,022
	1879	400,000	1,143,665	327,469	416,196	30,812	70,561	101,374	25,143	64,000	21,182	110,325
Sun, Philadelphia ....1870. James Neill, Pres., B. A. Mitchell, Jr., Sec.	1888	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1887	100,000	104,175	800	3,375	.....	10,017	10,017	880	.....	2,179	3,059
	1886	100,000	98,830	1,321	— 2,491	.....	7,018	7,018	3,275	.....	3,255	6,530
Teutonia, Allegheny City....1871. Henry Gerwig, Pres., C. W. Gerwig, Sec.	1888	125,000	210,798	26,353	59,445	29,024	11,565	40,589	12,011	10,000	11,160	33,171
	1887	125,000	203,089	25,279	52,810	22,478	11,577	34,055	1,900	7,500	9,898	19,298
	1886	125,000	189,339	19,129	45,210	21,114	10,577	31,691	8,581	7,500	9,465	25,546
	1885	125,000	183,136	20,093	38,043	18,797	9,785	28,582	5,040	7,500	8,956	21,496
	1884	125,000	175,554	19,736	30,818	22,780	9,017	31,797	12,864	7,500	9,937	30,301
	1883	125,000	173,612	22,398	26,214	25,981	9,236	35,217	12,571	7,500	9,840	29,911
	1882	125,000	167,999	21,184	21,815	19,533	7,946	27,479	14,104	8,750	9,204	32,058
	1881	125,000	173,413	19,040	29,373	19,254	7,022	26,276	7,939	10,000	8,738	26,677
	1880	125,000	170,993	16,901	29,092	20,334	9,726	30,060	4,830	5,413	9,705	19,948
	1879	119,680	160,618	15,869	25,069	15,686	8,998	24,684	2,474	2,500	8,174	13,148
Teutonia, Philadelphia....1871. E. Franssen, Pres., Thomas Chamberlin, Sec.	1888	200,000	266,009	37,803	28,205	22,566	10,008	32,574	8,934	8,000	11,982	28,916
	1887	200,000	262,359	42,070	20,289	27,872	9,906	37 778	14,204	8,000	12,919	35,123
	1886	200,000	262,278	36,966	25,312	23,167	8,713	33,880	5,721	8,000	14,163	27,884
	1885	200,000	251,740	31,637	20,103	17,445	10,754	28,199	10,176	9,000	11,114	30,290
	1884	200,000	253,095	28,361	24,734	13,338	10,728	24,066	1,199	12,000	11,340	24,539
	1883	200,000	263,161	24,426	38,735	14,538	13,702	28,240	10,623	12,000	10,223	32,846
	1882	200,000	272,604	33,670	38,933	13,282	14,347	27,629	4,271	12,000	10,584	26,855
	1881	200,000	273,255	31,632	41,623	12,919	14,633	27,552	2,252	12,000	10,815	25,067
	1880	200,000	272,439	32,898	39,541	13,844	15,680	29,524	7,048	12,000	11,953	31,001
	1879	200,000	270,307	33,656	36,651	17,677	14,103	31,781	13,856	6,000	11,151	31,007
Union, Philadelphia....1803. C. S. Hollinshead, Pres., John M. Cowell, Sec.	1888	*250,000	691,066	424,210	16,856	440,265	30,966	471,231	341,636	175	160,820	502,631
	1887	450,000	796,542	334,164	12,378	446,100	32,684	478,784	330,990	15,497	187,743	534,231
	1886	375,000	782,074	376,187	30,887	465,565	30,324	495,889	308,970	14	205,734	514,718
	1885	375,000	784,057	399,755	9,302	401,564	33,250	434,814	354,898	137	207,662	562,697
	1884	375,000	866,429	486,758	4,671	717,183	40,050	757,233	621,373	23,750	236,398	881,521
	1883	1,000,000	1,392,066	366,002	26,064	728,368	41,614	769,982	615,680	39,993	224,628	880,301

* Capital decreased during the year. † No new business during the year. — Impairment.

	1882	500,000	884,299	353,162	31,137	724,738	46,356	771,094	480,651	39,925	210,746	731,322
	1881	500,000	894,562	325,667	68,895	591,782	47,338	639,120	372,642	39,711	191,427	603,780
	1880	500,000	871,797	269,895	101,902	462,129	30,226	492,355	231,117	29,806	112,586	373,509
	1879	500,000	704,023	159,220	44,803	215,185	20,382	235,567	151,162	16,000	56,336	223,498
UNION, Pittsburgh.....1871.	1888	100,000	143,256	17,762	25,494	15,965	8,432	24,397	3,681	5,865	7,727	17,273
Andrew W. Mellon, Pres., J. W. J. McLain, Sec.	1887	100,000	134,473	17,058	17,415	19,814	8,956	28,770	11,139	5,947	10,238	27,324
	1886	100,000	135,253	17,421	17,832	18,027	7,937	25,964	7,266	5,920	9,888	23,074
	1885	100,000	132,009	15,271	16,738	17,006	7,815	24,821	6,086	2,975	11,581	20,642
	1884	100,000	124,164	16,226	7,938	18,539	8,667	27,206	12,801	5,940	13,067	31,808
	1883	100,000	129,127	16,379	12,748	15,349	7,575	22,924	12,803	2,881	8,301	23,985
	1882	100,000	129,981	16,534	13,447	16,061	9,460	25,521	13,111	5,945	8,749	27,805
	1881	100,000	133,472	17,070	16,402	13,988	8,157	22,145	8,097	6,078	8,825	23,000
	1880	100,000	134,350	16,391	17,959	13,881	8,285	22,166	3,021	5,918	8,652	17,591
	1879	100,000	126,944	14,437	12,507	12,376	6,306	18,682	9,315	5,982	7,598	16,895
UNITED FIREMENS, Philadelphia.....1860.	1888	300,000	1,018,461	633,737	84,724	204,591	43,306	247,897	103,271	18,000	76,278	197,549
J. L. Caven, Pres., Robert B. Beath, Sec.	1887	300,000	926,581	569,141	57,440	179,004	40,272	219,276	127,423	18,000	73,616	219,039
	1886	300,000	889,975	517,632	72,343	152,345	36,846	189,191	86,436	18,000	62,136	166,572
	1885	300,000	832,139	470,273	61,866	129,977	32,818	162,795	71,629	18,000	54,022	143,651
	1884	300,000	783,158	431,433	51,725	105,058	34,710	139,768	83,536	18,000	46,788	148,324
	1883	300,000	781,014	410,952	70,062	116,066	35,748	151,814	62,977	18,000	53,744	134,721
	1882	300,000	736,252	369,125	67,127	78,872	219,482	298,354	80,692	.....	41,058	121,750
	1881	200,000	580,984	419,550	— 38,566	129,049	31,797	160,846	121,952	.....	73,869	195,821
	1880	200,000	666,458	456,050	10,408	184,820	30,772	215,592	158,414	24,000	78,501	260,916
	1879	200,000	672,777	415,956	56,821	128,280	37,389	165,669	71,081	25,275	58,650	155,006
WESTERN, Pittsburgh.....1849.	1888	300,000	445,939	116,548	29,391	166,349	19,897	186,246	136,428	.....	48,591	185,019
A. Nimick, Pres., W. P. Herbert, Sec.	1887	300,000	447,011	119,669	27,342	155,686	21,768	177,454	134,313	12,000	46,595	192,908
	1886	300,000	459,411	96,585	62,826	139,316	21,882	161,198	85,796	24,000	45,656	155,452
	1885	300,000	448,502	73,346	75,156	112,471	22,009	134,480	53,323	24,000	38,909	116,232
	1884	300,000	424,678	52,056	72,622	81,293	19,070	100,363	51,592	15,750	27,031	94,373
	1883	225,000	345,608	36,680	83,928	45,366	18,353	63,719	27,123	15,750	15,091	57,964
	1882	225,000	338,948	35,163	78,785	39,831	19,982	59,813	25,113	15,750	13,645	54,508
	1881	225,000	333,111	34,815	73,296	41,201	16,695	57,896	15,391	24,750	12,970	53,111
	1880	225,000	328,514	25,241	78,273	37,659	18,503	56,162	7,010	27,000	12,405	46,415
	1879	225,000	315,814	21,558	69,256	28,354	16,803	45,157	6,936	22,500	11,634	41,070
RHODE ISLAND.												
ATLANTIC FIRE AND MARINE, Providence.....1852.	1888	200,000	250,819	40,949	9,870	25,836	9,562	35,398	20,842	12	14,180	35,034
J. S. Parish, Pres., T. W. Hayward, Sec.	1887	200,000	248,906	42,479	6,426	36,488	14,578	51,066	36,687	6,613	21,443	64,243
	1886	200,000	251,076	31,031	20,045	41,562	14,844	56,406	29,185	12,123	22,390	63,698
	1885	200,000	252,487	36,191	16,296	42,311	14,064	56,375	25,055	13,773	22,705	61,533
	1884	200,000	246,757	35,693	11,064	52,800	14,511	67,311	27,179	.....	27,166	54,345
	1883	200,000	252,896	47,024	5,872	57,524	14,173	71,697	30,440	12,118	25,889	68,447
	1882	200,000	253,938	40,941	12,997	51,188	12,545	63,733	31,212	11,911	22,363	65,486
	1881	200,000	253,765	44,588	9,177	64,457	14,670	79,127	39,929	12,119	29,775	81,823
	1880	200,000	260,418	42,516	17,902	62,046	14,114	76,160	38,247	11,991	29,550	79,788
	1879	200,000	255,036	40,291	14,745	48,058	14,239	62,297	34,593	5,946	26,960	67,499

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
RHODE ISLAND—*Continued.*												
EQUITABLE FIRE AND MARINE, Providence....1859.	1888	$300,000	$568,643	$165,589	$103,054	$228,366	$24,799	$253,165	$142,289	$21,242	$83,860	$247,991
F. W. Arnold, Pres., Jas. E. Tillinghast, Sec.	1887	300,000	560,081	147,156	112,925	215,271	23,844	239,115	119,681	24,654	78,232	222,567
	1886	300,000	547,711	140,031	107,680	214,564	20,361	234,925	119,832	20,846	75,195	215,873
	1885	300,000	520,640	141,611	79,029	212,326	21,411	233,737	112,609	17,516	76,410	206,535
	1884	300,000	489,283	138,692	50,591	209,519	17,965	227,484	146,629	11,910	75,502	234,041
	1883	300,000	500,041	148,601	51,440	237,247	21,317	258,564	163,607	9,209	82,181	254,997
	1882	300,000	495,048	131,036	64,012	203,640	24,435	228,075	109,787	20,744	69,371	199,902
	1881	300,000	468,051	86,540	81,511	130,454	123,289	253,743	70,161	17,008	50,685	137,854
	1880	200,000	349,272	78,004	71,268	132,346	18,609	150,955	94,790	15,876	51,177	161,843
	1879	200,000	352,638	71,980	80,658	106,896	19,666	126,562	49,025	16,539	41,906	107,470
MERCHANTS, Providence.....1851.	1888	200,000	469,830	160,469	109,361	221,776	20,033	241,809	147,170	14,000	76,052	237,222
W. T. Barton, Pres., W. P. Goodwin, Sec.	1887	200,000	468,575	147,072	121,504	208,363	19,470	227,833	122,062	16,000	72,520	210,582
	1886	200,000	452,895	137,615	115,280	198,833	19,194	218,027	112,793	16,000	68,704	197,497
	1885	200,000	420,449	144,409	76,040	198,952	17,766	216,718	128,334	12,000	70,076	210,410
	1884	200,000	407,632	154,565	53,067	213,261	19,068	232,329	161,356	6,000	73,065	240,421
	1883	200,000	424,322	169,200	55,122	253,043	19,232	272,275	175,658	6,000	88,298	269,956
	1882	200,000	428,501	146,470	82,031	212,226	19,004	231,230	131,269	12,000	68,196	211,465
	1881	200,000	407,950	107,719	100,231	141,948	18,447	160,395	92,513	12,000	48,795	153,308
	1880	200,000	385,976	99,965	86,011	150,825	18,983	169,808	121,842	16,000	56,118	193,960
	1879	200,000	381,454	95,514	85,940	139,516	27,339	157,855	81,476	16,000	48,879	146,355
PROVIDENCE-WASHINGTON, Providence.....1799.	1888	400,000	1,174,148	661,526	112,622	969,297	40,791	1,010,088	572,244	32,000	322,860	927,104
J. H. DeWolf, Pres., J. B. Branch, Vice-Pres.,	1887	400,000	1,116,859	577,937	138,921	831,077	35,717	866,794	506,498	32,000	266,056	804,554
Edward L. Watson, Sec.	1886	400,000	1,025,804	512,127	113,677	770,819	34,001	804,820	438,205	32,000	218,907	689,112
	1885	400,000	960,429	496,338	64,091	778,612	32,549	811,161	507,468	.....	237,900	745,368
	1884	400,000	870,054	448,975	21,079	753,680	35,727	789,407	658,113	16,472	230,554	905,139
	1883	400,000	1,060,874	643,678	17,196	994,311	36,939	1,031,250	718,599	31,805	288,467	1,038,871
	1882	400,000	1,007,364	473,591	133,773	818,595	48,207	866,802	571,700	32,053	213,525	817,278
	1881	400,000	890,503	366,471	124,032	605,633	35,719	641,352	382,748	34,418	151,037	568,203
	1880	400,000	759,532	266,485	93,047	487,849	25,909	513,758	306,839	39,537	126,620	472,996
	1879	400,000	664,823	191,696	73,127	307,963	22,576	330,539	201,230	17,502	79,090	297,822
RHODE ISLAND UNDERWRITERS ASS'N *.....1873.	1888	500,000	1,038,473	326,058	212,415	450,132	44,842	494,974	289,458	35,242	159,912	484,612
Fred W. Arnold, Manager.	1887	500,000	1,028,657	294,228	234,429	425,062	43,313	468,375	241,744	40,654	151,106	433,504
	1886	500,000	1,000,606	277,646	222,960	417,670	40,277	457,947	232,625	36,846	143,465	412,936
	1885	500,000	941,089	286,020	155,069	406,911	39,177	446,088	240,943	29,516	146,486	416,945
	1884	500,000	896,916	293,257	103,659	422,780	37,033	459,813	307,984	17,910	148,568	474,462

* Composed of Equitable and Merchants of Providence, R. I.

SOUTH CAROLINA.												
HOME, Charleston.....1889.	1889	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
James Woodrow, Pres., Allen Jones, Sec.												
TENNESSEE.												
ARLINGTON, Memphis .....1883.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
T. B. Sims, Pres., W. H. Kenneday, Sec.	1887	*b* 100,000	116,137	13,661	2,476	50,972	2,701	53,673	56,720	.....	12,247	68,967
	1886	*b* 100,000	130,849	20,725	10,124	52,934	3,120	56,054	35,129	10,000	12,899	48,028
	1885	*b* 100,000	132,819	21,906	10,913	54,628	2,614	57,242	29,306	*a* 5,000	11,816	41,122
	1884	*b* 100,000	121,148	9,379	11,769	41,016	2,157	43,173	15,217	5,000	2,790	23,007
	§1883	*b* 100,000	109,882	55	9,827	14,757	742	15,499	5,141	.....	2,792	7,933
BLUFF CITY, Memphis.....1871.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
James C. Neely, Pres., W. H. Moore, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	150,000	173,635	9,107	14,528	17,027	27,922	44,949	5,905	15,000	10,878	31,783
	1885	150,000	171,270	9,703	11,567	18,291	9,163	27,454	15,848	7,500	8,348	31,696
	1884	150,000	164,712	10,591	4,121	18,087	9,247	27,334	7,489	7,500	8,375	23,364
	1883	150,000	168,242	13,280	4,962	19,509	17,915	37,424	16,046	16,500	8,342	40,888
	1882	150,000	171,707	.....	.....	17,150	10,945	28,095	2,516	15,000	8,300	25,816
	1881	142,500	164,008	16,439	5,069	13,717	13,843	27,560	6,791	7,500	7,507	21,798
	1880	135,000	158,760	15,000	8,760	.....	.....	29,695	16,643	15,000	8,234	39,877
CITIZENS, Memphis.....1886.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
T. B. Sims, Pres., W. H. Kenneday, Sec.	1887	*b* 100,000	112,738	6,380	6,358	31,839	815	32,654	24,392	.....	7,607	31,999
	1886	*b* 100,000	111,805	7,873	3,932	14,826	225	15,051	1,042	.....	2,968	4,010
EAST TENNESSEE, Knoxville.....1885.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. W. Lynn, Pres., J. E. Hickman, Sec.	1887	*b* 150,000	160,193	7,745	2,448	36,706	157	36,863	45,659	.....	23,392	69,051
	1886	*b* 150,000	186,947	35,217	1,730	57,884	1,569	59,452	33,677	4,050	22,072	59,799
	1885	*b* 150,000	172,814	16,353	6,461	22,380	.....	22,380	827	.....	8,181	9,008
EQUITABLE, Nashville.....1869.	1888	150,000	191,270	34,420	6,850	50,486	13,472	63,959	28,147	6,000	21,740	55,887
A. G. Adams, Pres., J. O. Treanor, Sec.	1887	150,000	191,200	36,105	5,095	41,887	12,717	54,604	33,324	12,000	17,478	62,802
	1886	150,000	203,416	36,949	16,467	38,408	12,233	51,641	16,633	12,000	15,903	44,536
	1885	150,000	197,263	32,216	15,046	38,656	10,258	48,914	14,354	12,000	15,302	41,656
	1884	150,000	187,915	26,659	11,256	37,740	15,366	53,106	21,968	12,000	12,370	51,338
	1883	150,000	190,268	27,216	13,052	37,446	13,044	50,490	27,358	12,000	15,496	54,854
	1882	150,000	191,344	26,519	14,825	36,400	12,628	49,028	12,911	11,739	16,816	41,466
	1881	150,000	187,159	28,609	8,550	40,176	11,488	51,664	21,954	14,825	18,173	54,952
	1880	150,000	185,704	27,418	8,286	32,708	11,565	44,273	15,775	7,481	15,652	38,908
	1879	*b* 200,000	226,580	23,358	3,222	28,589	10,106	38,695	15,283	.....	16,440	31,723
FACTORS, Memphis.....1882.	1888	*b* 150,000	180,808	13,243	17,565	11,811	8,416	20,226	5,930	.....	4,828	10,758
N. Fontaine, Pres., Jas. E. Beasley, Sec.	1887	*b* 150,000	167,763	14,786	2,977	20,102	7,486	27,588	42,371	.....	6,706	49,077
	1886	*b* 150,000	88,996	16,498	22,501	28,809	5,609	34,418	13,846	.....	9,214	23,060
	1885	*b* 250,000	276,355	14,711	11,645	34,463	5,996	40,459	26,419	.....	8,251	34,670
	1884	*b* 250,000	270,729	13,584	7,145	34,352	5,835	40,187	17,940	.....	9,284	27,224
	1883	*b* 250,000	257,001	6,812	189	18,488	14,904	33,392	21,645	.....	5,804	27,449
GERMANIA, Memphis.....1887.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
C. C. Hein, Pres., Theo. Krekel, Sec.	1887	*b* 150,000	165,503	566	14,937	23,270	2,563	25,833	4,484	.....	6,413	10,897

§ Organized in September 1883. *a* Credited on stock notes. *b* Includes stock notes secured.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
TENNESSEE—*Continued.*												
Hermitage, Nashville †.....1887.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. Porter, Pres., Wm. Berry Bayless, Sec.	1887	*b* 100,000	$26,567	$3,502	$1,935	$4,607	$1,466	$6,073	$2,502	.....	$3,070	$5,572
Hernando, Memphis.....1860.	1888	150,000	180,894	11,756	19,138	22,148	11,884	34,032	6,168	.....	7,698	13,866
S. H. Dunscomb, Pres., J. S. Dunscomb, Sec.	1887	150,000	160,141	5,431	4,710	22,209	8,683	30,892	41,098	$7,500	7,628	56,226
	1886	150,000	185,523	7,926	18,843	19,500	10,837	30,337	3,822	15,000	7,685	26,507
	1885	150,000	181,445	8,179	23,266	20,611	10,412	31,023	12,411	15,000	7,181	34,592
	1884	150,000	184,919	12,300	22,619	23,937	10,893	34,830	7,288	13,500	7,307	28,095
	1883	150,000	178,200	8,724	19,476	21,215	10,223	31,438	10,012	18,000	6,533	34,545
	1880	150,000	182,579	9,271	23,308	30,760	11,514	42,274	6,419	25,500	10,425	42,344
Home Insurance and Trust Co., Memphis..1856.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. L. McGowan, Pres., B. F. Price, Sec.	1887	*b* 100,000	105,095	5,095	.....	14,798	7,128	21,926	20,781	.....	7,553	28,334
	1886	*b* 100,000	114,348	854	13,494	16,611	9,294	25,905	5,996	*a* 10,000	6,739	22,735
	1885	*b* 100,000	113,860	9,893	3,967	16,718	7,163	23,881	9,331	.....	7,443	16,774
	1884	*b* 100,000	111,258	5,611	5,647	18,732	6,730	25,462	11,596	.....	7,771	19,367
	1883	*b* 100,000	106,468	4,848	1,620	18,751	6,983	25,734	10,224	6,000	7,891	24,115
	1881	*b* 100,000	101,226	3,400	— 2,174	15,837	3,537	19,374	.....	.....	5,312	5,312
	1879	*b* 100,000	102,646	3,646	— 1,000	.....	.....	14,635	.....	.....	.....	10,101
Home Mutual, Nashville .....1885.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. H. Collins, Pres., Wm. D. Mayo, Sec.	1887	*b* 100,000	155,897	42,268	13,629	51,709	1,556	53,265	* 71,958	.....	7,426	79,384
	1886	*b* 150,000	181,718	30,158	1,559	60,339	2,346	62,685	29,852	.....	20,834	50,686
	1885	*b* 150,000	160,180	19,220	— 9,040	35,952	1,604	37,556	16,133	.....	13 915	30,048
Island Home, Knoxville.....1886.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. W. Lynn, Pres., J. E. Hickman, Sec.	1887	*b* 200,000	201,298	4,271	— 2,973	27,547	145	27,692	36,632	.....	17,793	54,425
	1886	*b* 200,000	220,516	17,032	3,484	29,253	654	29,907	8,041	.....	9,788	17,829
Knoxville, Knoxville.....1878.	1888	200,000	256,508	41,785	14,723	63,626	15,290	78,916	56,203	.....	27,141	83,344
D. A. Carpenter, Pres., Guy Francis, Sec.	1887	*b* 100,000	172,042	39,744	32,298	55,686	23,826	79,512	41,897	10,500	31,702	84,099
	1886	*b* 100,000	166,129	31,487	34,642	54,344	14,591	68,935	31,149	.....	32,941	64,090
	1885	*b* 100,000	153,668	26,675	26,993	47,602	11,276	58,878	28,153	.....	18,623	46,776
	1884	*b* 100,000	141,566	20,372	21,194	37,692	4,389	42,081	13,870	.....	11,378	25,248
	1883	*b* 100,000	121,179	11,986	9,193	19,648	3,850	23,501	10,896	4,000	7,217	22,113
	1882	*b* 100,000	123,345	11,671	11,674	18,168	2,762	20,930	6,561	.....	6,872	13,433
	1881	*b* 100,000	120,847	7,708	13,139	15,190	2,159	17,709	1,869	.....	7,821	9,690
Nashville Fire and Marine, Nashville.....1882.	1888	50,000	77,799	22,426	5,371	26,567	6,950	33,517	11,571	.....	11,830	23,401
Joseph H. Thompson, Pres., John Burns, Sec.	1887	50,000	73,747	21,291	2,456	17,801	5,883	23,684	8,095	.....	6,362	14,457

* Includes $13,026 paid for losses of 1886. † Commenced business April, 1887. — Impairment. *a* Credited on stock notes. *b* Includes stock not secured.

	1886	39,000	62,166	16,613	6,553	20,933	2,940	23,873	3,709	.....	6,307	10,016
	1885	*b* 100,000	118,035	14,402	3,633	18,353	5,274	23,626	12,338	.....	5,585	17,823
	1884	*b* 100,000	121,811	11,437	10,374	15,224	6,638	21,862	3,611	9,083	4,998	17,692
	1883	*b* 100,000	108,826	8,826	.....	14,169	1,773	15,942	7,513	.....	5,777	12,292
PHŒNIX FIRE AND MARINE, Memphis.....1881. H. M. Neely, Pres., John Johnson, Sec.	1888	150,000	157,589	9,234	— 1,645	18,043	10,529	28,572	7,661	.....	8,269	15,930
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	150,000	172,595	7,656	14,939	17,727	10,805	28,532	2,147	15,000	11,095	28,242
	1885	150,000	172,305	8,186	14,119	18,280	9,779	28,059	6,394	13,500	7,669	27,563
	1884	150,000	171,809	9,691	12,118	19,603	11,422	31,025	4,846	7,500	7,483	19,829
	1883	150,000	160,614	8,933	1,681	19,971	10,326	30,297	12,533	15,000	7,593	36,126
	1882	135,600	152,043	7,338	9,105	19,854	9,239	29,093	2,709	*a* 18,000	7,523	28,292
PLANTERS FIRE AND MARINE, Memphis.....1867. D. T. Porter, Pres., F. B. Hunter, Sec.	1888	150,000	180,114	19,636	10,478	37,767	8,963	46,730	31,592	.....	11,409	43,002
	1887	150,000	190,203	37,916	2,287	35,289	12,195	47,484	30,226	.....	11,804	42,030
	1886	150,000	208,643	38,093	20,550	41,970	18,435	60,405	25,265	15,000	12,039	52,304
	1885	150,000	219,114	56,664	12,450	63,085	14,886	77,971	38,390	15,000	19,501	72,891
	1884	150,000	261,402	103,324	8,078	71,597	25,514	93,611	64,231	16,500	24,497	105,228
	1883	150,000	236,237	73,604	12,633	68,973	16,955	85,928	49,377	18,000	19,302	86,679
	1882	150,000	222,644	39,548	33,096	42,525	16,621	59,146	9,720	15,000	13,822	38,542
	1881	150,000	198,605	29,585	19,020	33,558	15,791	49,349	9,461	15,000	12,585	37,046
	1880	150,000	195,092	21,690	23,402	36,144	13,176	49,320	9,801	15,000	10,437	35,238
STATE, Nashville.....1865. G. P. Thruston, Pres., D. R. Johnson, Sec.	1888	200,000	253,096	39,546	13,550	33,702	15,410	49,112	8,771	18,000	15,185	41,956
	1887	200,000	249,916	38,569	11,347	31,897	19,932	51,829	32,911	20,000	14,752	67,663
	1886	200,000	261,811	34,714	27,097	34,491	17,422	51,913	10,098	20,000	14,220	44,318
	1885	200,000	259,144	38,759	20,385	33,427	17,485	50,912	14,527	20,000	14,896	49,423
	1884	200,000	252,832	35,047	17,785	37,225	14,804	52,029	12,781	20,000	15,973	48,754
	1883	200,000	247,976	31,137	16,839	35,085	16,639	51,724	24,494	16,000	15,571	56,065
	1882	200,000	251,332	31,154	20,178	33,249	17,304	50,553	17,182	22,000	15,984	55,166
	1881	200,000	251,515	25,394	26,121	33,827	38,955	72,783	28,741	30,000	18,465	77,206
	1880	200,000	257,605	25,667	31,938	34,752	25,501	60,253	6,849	32,000	16,621	55,470
	1879	198,397	249,760	20,792	30,571	31,687	28,693	60,380	10,534	22,000	13,256	45,790
VANDERBILT, Memphis .....1882. John Overton, Jr., Pres., P. B. Jones, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	*b* 100,000	104,635	2,455	2,180	33,028	2,404	35,432	17,851	4,000	4,573	26,424
	1884	*b* 100,000	124,794	24,566	228	53,976	2,672	56,648	22,719	.....	11,453	34,172
	1883	*b* 100,000	102,453	4,597	— 2,144	11,017	1,062	12,079	7,684	.....	4,204	11,888
TEXAS.												
EAST TEXAS, Tyler .....1875. J. H. Brown, Pres., T. R. Bonner, Sec.	1888	100,000	240,647	112,037	28,610	209,806	10,759	220,565	118,811	8,000	72,271	199,082
	1887	100,000	219,419	103,279	16,140	182,357	12,862	195,219	112,038	8,000	60,459	180,497
	1886	100,000	205,014	78,016	26,998	179,466	10,512	189,978	94,741	8,000	55,145	157,886
	1885	100,000	178,520	64,813	13,707	105,844	9,214	115,058	66,540	.....	31,220	97,760
	1884	100,000	160,747	58,767	1,980	92,577	15,432	108,009	93,151	.....	32,919	126,070
	1883	100,000	185,707	69,848	15,859	100,434	10,711	111,145	60,118	.....	30,685	90,803
	1882	100,000	160,741	41,275	9,466	76,788	9,689	86,437	75,669	.....	28,290	103,959
	1881	100,000	176,489	53,061	23,428	76,500	10,934	87,434	46,759	8,000	22,458	77,217
	1880	100,000	166,179	34,203	31,976	55,999	10,546	69,545	18,215	.....	21,392	39,607

— Impairment. *a* Credited on stock notes. *b* Includes stock notes secured.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
UTAH.												
Home, Salt Lake City.....1886.	1888	$100,000	$119,954	$8,214	$11,740	$9,278	$10,786	$20,064	$1,965	$8,000	$5,455	$15,421
Heber J. Grant, Pres., Elias A. Smith, Sec.	1887	100,000	116,013	6,603	9,410	* 12,731	* 10,588	23,319	2,858	.....	4,448	7,306
VERMONT.												
New England, Rutland.....1881.	1888	125,000	156,942	31,402	540	25,371	5,911	31,282	14,278	.....	9,760	24,038
L. W. Redington, Pres., J. R. Hoadley, Sec.	1887	125,000	155,360	29,945	414	18,168	52,731	70,899	9,775	1,050	8,164	18,989
	1886	118,137	103,371	27,491	— 42,257	14,327	681	15,008	9,401	.....	7,515	16,916
	1885	117,937	104,114	26,094	— 39,917	8,706	15,385	24,091	16,142	.....	6,397	22,639
	1884	103,187	103,113	37,784	— 37,858	20,974	3,199	24,173	21,163	.....	10,423	31,586
	1883	100,000	110,617	19,986	— 9,369	29,820	7,128	36,948	32,240	.....	13,021	45,261
	1882	100,000	116,592	15,745	847	.....	.....	.....	.....	.....	.....	.....
	1881	100,000	111,230	9,468	1,762	16,391	232	16,623	584	.....	4,809	5,393
VIRGINIA.												
Alexandria, Alexandria.....1870.	1888	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Benoni Wheat, Pres., George Wise, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	46,393	51,430	.....	.....	8,491	2,427	10,924	5,552	2,291	2,610	10,412
	1884	37,801	42,337	4,475	61	5,819	2,135	7,954	2,109	2,291	1,802	6,202
	1883	35,510	40,697	2,801	2,386	5,019	1,963	6,982	644	2,291	1,663	4,598
Mt. Vernon, Alexandria.....1888.	1888	50,000	55,011	4,192	820	7,593	432	7,925	.....	.....	2,867	2,867
F. E. Corbett, Pres., A. A. Warfield, Sec.												
Petersburgh Savings & Ins. Co., Petersb'gh.1860.	1888	200,000	943,710	689,803	53,907	43,156	61,298	104,454	18,498	14,000	52,081	84,579
Fred. R. Scott, Pres., E. W. Butcher, Sec.	1887	200,000	793,786	555,759	38,027	31,065	55,620	86,685	27,315	12,000	39,248	78,563
	1886	200,000	686,709	464,611	22,098	49,134	56,385	105,519	33,822	12,000	42,184	88,806
	1885	200,000	690,924	467,824	23,100	44,155	60,625	104,780	40,660	12,000	46,964	99,624
	1884	200,000	a 908,221	694,556	13,665	71,335	59,650	130,985	56,726	15,990	55,876	128,592
	1883	200,000	a 1001414	759,019	42,395	58,662	65,904	124,566	22,945	c 37,233	28,051	88,229
	1882	200,000	a 894,532	677,487	17,045	65,974	58,056	124,030	41,131	12,691	58,674	112,499
	1881	200,000	a 819,483	608,699	10,783	56,469	59,753	116,222	32,112	15,805	51,027	98,944
Portsmouth, Portsmouth.....1852.	1888	31,275	68,395	15,134	21,986	20,899	3,940	24,839	14,498	3,004	6,554	24,056
O. V. Smith, Pres., W. V. H. Williams, Sec.	1887	31,275	67,612	14,063	22,274	20,449	4,574	25,023	21,009	3,128	6,849	30,986
	1886	31,275	73,750	17,288	25,187	21,517	5,151	26,668	10,977	3,128	6,639	20,744
	1885	31,275	68,034	17,931	18,828	25,473	4,615	30,088	23,603	3,128	7,549	34,280
	1884	31,275	72,222	19,188	21,759	26,033	5,020	31,052	29,654	4,750	6,888	41,292

* Includes three months in 1886. a Includes notes for premiums. † Company refused to furnish statement. c Includes interest on deposits. — Impairment.

	1883	31,275	83,015	20,317	31,423	25,257	5,377	30,634	6,266	4,691	7,323	18,280
	1882	31,275	72,365	13,249	27,841	20,570	6,298	26,868	9,733	3,127	6,761	19,621
	1881	31,275	63,578	7,625	24,678	10,786	5,030	15,816	5,468	3,130	4,239	12,837
	1880	31,275	60,664	5,392	23,997	9,687	6,376	10,063	9,860	3,185	3,618	16,663
VIRGINIA FIRE AND MARINE, Richmond.....1832. W. L. Cowardin, Pres., W. H. McCarthy, Sec.	1888	250,000	604,643	213,889	140,754	231,756	26,557	258,313	149,618	20,726	74,037	244,381
	1887	250,000	536,984	187,528	99,456	206,070	31,151	237,221	147,979	22,556	60,402	230,937
	1886	250,000	587,224	197,631	139,593	207,090	26,921	234,011	138,993	24,962	62,902	226,857
	1885	250,000	567,894	159,152	158,742	186,640	26,742	213,382	118,802	25,120	60,019	203,941
	1884	250,000	557,868	161,747	146,121	155,111	32,792	187,903	109,498	25,143	57,944	192,585
	1883	250,000	556,025	142,248	163,777	155,183	32,804	187,987	72,618	24,975	49,993	147,586
	1882	250,000	511,091	128,990	132,101	134,172	31,502	165,674	90,928	24,937	42,223	158,088
	1881	250,000	533,000	130,169	152,831	127,834	32,104	159,938	106,690	27,165	45,428	179,283
	1880	250,000	550,000	153,823	146,177	153,288	29,946	183,234	99,389	25,118	56,149	180,657
	1879	250,000	507,701	165,272	92,429	147,642	28,365	176,008	136,964	34,110	52,756	223,830
VIRGINIA STATE, Richmond.....1865. T. W. McCance, Pres., R. E. Richardson, Sec.	1888	200,000	280,324	40,349	39,975	61,831	16,235	78,066	37,905	12,000	27,444	77,349
	1887	200,000	279,008	36,282	38,396	53,878	14,561	68,439	16,561	12,000	22,683	51,244
	1886	200,000	267,598	31,325	36,273	46,232	14,999	61,231	18,456	12,000	21,372	51,825
	1885	200,000	263,047	39,775	23,272	47,949	15,442	63,391	30,420	20,000	21,776	72,196
	1884	200,000	273,193	39,510	33,683	49,927	15,763	65,690	22,842	20,000	23,747	66,589
	1883	200,000	279,389	42,613	36,776	43,509	15,446	58,955	12,810	20,000	20,505	53,315
	1882	200,000	266,811	32,313	34,498	35,700	16,632	52,332	17,487	20,000	16,639	54,126
	1881	200,000	269,678	27,532	42,146	32,309	17,970	50,279	14,632	20,000	15,717	50,349
	1880	200,000	269,914	24,756	45,158	32,266	27,459	59,725	22,546	20,000	13,295	55,841
	1879	200,000	259,062	27,996	31,066	36,855	18,566	55,421	26,746	20,000	14,868	61,614
WYTHEVILLE INS. & BANKING CO., Wytheville..... H. G. Wadley, Pres., Aug. Henser, Sec.	1888	86,800	131,378	59,300	— 14,722	.....	.....	117,116	45,512	2,418	27,339	75,269
	*1887	79,400	105,899	23,531	2,968	10,566	2,227	12,793	515	.....	3,727	4,242
WASHINGTON TERRITORY.												
CASCADE FIRE AND MARINE, Seattle†.....1888. Angus Macintosh, Pres., J. A. Gould, Sec.	1888	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
WEST COAST FIRE AND MARINE, Tacoma†..1888. J. A. Kemp, Pres., W. E. Reed, Sec.	1888	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
WEST VIRGINIA.												
AMERICAN, Wheeling.....1882. P. B. Dobbins, Pres., B. L. Beard, Sec.	1888	25,000	116,094	3,831	12,343	54,143	.....	54,143	29,283	.....	5,123	34,406
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	♭ 100,000	116,224	7,580	8,644	30,894	620	31,514	20,458	.....	9,780	30,238
	1885	♭ 100,000	117,695	.....	.....	33,931	418	34,349	18,338	.....	.....	.....
	1884	♭ 100,000	106,002	.....	.....	28,622	1,074	29,696	32,426	.....	9 358	41,784
	1883	♭ 100,000	106,279	6,185	94	39,407	507	39,914	13,810	§ 10,000	12,118	35,928
	1882	♭ 100,000	102,699	.....	.....	11,091	18	11,109	51	§ 5,000	3,359	8,410
FIRE AND MARINE, Wheeling.....1831. C. J. Rawling, Pres., C. H. Collier, Sec.	1888	100,000	133,766	14,049	11,717	30,308	7,108	37,416	13,356	10,000	11,819	35,175
	1887	100,000	129,061	15,800	13,261	26,526	7,548	34,074	15,348	8,000	10,125	33,473
	1886	100,000	127,862	15,500	12,362	23,877	6,580	30,456	10,017	10,000	8,991	29,008

* Commenced business July 15, 1887. † Commenced business January 1, 1889. § Credited on stock notes. ♭ Includes stock notes secured. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
WEST VIRGINIA—*Continued.*												
Fire and Marine, Wheeling—*Cont.*	1885	$100,000	$128,533	$14,036	$14,497	$22,388	$18,702	$41,090	$16,435	$5,000	$8,127	$29,562
	1884	100,000	125,746	12,960	12,786	22,928	4,722	27,650	10,924	10,000	4,636	25,560
	1883	100,000	120,194	14,700	5,494	23,523	5,564	29,087	4,205	10,000	8,179	22,384
	1882	90,000	122,726	17,250	5,476	19,780	4,040	23,820	7,585	10,000	4,048	21,633
	1881	80,000	111,330	7,000	4,330	17,404	4,328	21,732	6,061	§ 10,000	3,978	20,039
	1880	70,000	111,835	2,000	39,835	23,337	2,951	26,288	3,512	10,000	5,484	18,996
Franklin, Wheeling.....1862. J. N. Vance, Pres., J. P. Adams, Sec.	1888	*b* 100,000	129,486	.....	.....	65,000	4,500	69,500	50,000	.....	19,500	69,500
	1887	*b* 100,000	121,946	.....	.....	65,000	4,500	69,500	56,000	.....	13,500	69,500
	1886	*b* 100,000	131,529	7,147	24,382	64,264	4,130	68,394	48,712	.....	7,353	56,065
	1885	*b* 100,000	129,007	8,360	20,647	66,561	4,330	70,891	55,732	.....	8,339	64,071
	1884	*b* 100,000	121,413	.....	.....	.....	.....	.....	.....	.....	.....	.....
	†1883	*b* 100,000	116,889	.....	.....	33,715	1,268	34,983	13,425	.....	3,189	16,614
German, Wheeling.....1867. Wm. F. Stifel, Pres., F. Riester, Sec.	1888	100,000	203,515	54,363	49,152	62,757	9,316	76,063	32,992	10,000	26,789	69,781
	1887	100,000	199,002	60,283	38,719	72,856	9,614	82,470	50,173	10,000	26,825	86,998
	1886	100,000	203,499	54,291	49,208	68,177	8,117	76,294	41,754	10,000	24,556	76,310
	1885	100,000	198,762	55,821	42,941	67,751	5,671	73,422	33,509	10,000	23,671	67,180
	1884	100,000	185,699	32,111	53,588	45,159	8,243	53,402	26,595	10,000	15,554	52,149
	1883	100,000	181,664	31,780	49,884	29,285	12,453	41,738	9,668	10,000	12,671	32,339
	1882	100,000	169,283	25,578	43,705	28,178	13,120	41,298	13,370	8,000	9,944	31,314
	1881	100,000	159,962	22,617	37,345	22,924	16,341	39,265	14,523	8,000	13,008	35,531
	1880	100,000	154,756	18,122	36,634	23,449	9,530	32,980	13,325	9,000	8,066	30,391
	1879	100,000	152,717	18,971	33,746	26,542	10,471	37,013	19,076	8,000	9,144	36,220
Jefferson, Wheeling.....1883. Earl W. Oglebay, Pres., J. L. Stroehlin, Sec.	1888	*b* 100,000	113,798	3,535	10,263	49,961	1,157	51,118	40,238	.....	5,127	45,365
	1887	*b* 100,000	108,045	11,618	— 3,563	43,067	1,443	44,510	33,978	.....	4,473	38,451
	1886	*b* 100,000	110,323	5,300	5,023	39,880	1,661	41,541	29,843	.....	4,888	34,731
	1885	*b* 100,000	107,077	2,794	4,283	43,279	1,118	44,397	32,640	.....	8,316	40,956
	1884	*b* 100,000	120,280	.....	.....	40,272	451	40,723	15,985	.....	4,697	20,682
	‡1883	*b* 100,000	102,741	1,910	831	2,741	.....	2,741	.....	.....	23	23
Peabody, Wheeling.....1869. Alonzo Loring, Pres., J. F. Paull, Sec.	1888	100,000	149,826	26,482	23,344	56,637	4,504	61,141	26,201	10,000	17,142	53,344
	1887	100,000	138,336	21,173	17,163	53,710	4,528	58,238	35,643	6,000	16,184	57,827
	1886	100,000	149,444	25,784	23,660	50,476	5,488	55,964	31,864	8,000	15,678	55,542
	1885	100,000	149,272	26,935	22,337	51,865	6,013	57,878	30,764	8,000	15,187	53,951
	1884	100,000	143,119	21,079	22,040	52,764	8,305	61,069	27,142	8,000	16,320	51,462
	1883	100,000	156,726	31,615	25,111	.....	.....	.....	.....	.....	10,000	.....
	1882	100,000	137,148	18,987	18,161	57,864	4,416	62,280	14,787	8,000	16,741	39,528

† Reorganized January 31, 1883; figures are from July 1 to December 31, 1883. § Credited on stock notes. *b* Includes stock notes secured. ‡ Organized November 10, 1883.

	1881	100,000	126,319	14,062	12,257	31,013	4,798	35,811	16,314	6,000	10,571	32,885
	1880	100,000	126,854	15,438	11,416	28,219	5,545	33,764	13,150	2,500	9,455	25,105
STANDARD, Wheeling .....1884.	1888	*b* 100,000	105,084	11,474	6,390	74,435	2,707	77,142	71,299	.....	7,209	78,508
Wm. Ellingham, Pres., Chas. W. Conner, Sec.	1887	*b* 100,000	136,696	25,250	11,446	51,144	1,190	52,334	44,099	.....	5,833	49,925
	1886	*b* 100,000	110,537	5,628	4,909	37,664	1,420	39,084	31,183	.....	4,161	35,344
	1885	*b* 100,000	107,984	2,597	5,297	45,876	712	46,588	27,882	.....	12,979	40,861
	1884	*b* 100,000	107,257	6,883	374	22,768	202	22,970	4,371	5,000	6,716	16,087
UNDERWRITERS, Wheeling .....1885.	1888	100,000	115,994	13,422	2,572	43,472	1,234	44,706	25,421	.....	15,170	40,591
George Hook, Pres., Alfred Paull, Sec.	1887	100,000	114,434	11,226	3,208	40,626	1,500	42,126	27,527	.....	14,360	41,887
	1886	100,000	130,052	18,600	8,236	42,560	1,497	44,057	26,800	.....	14,750	41,550
	1885	100,000	125,800	16,770	9,030	44,432	825	45,257	13,867	.....	4,765	18,632
WISCONSIN.												
CONCORDIA, Milwaukee.....1870.	1888	200,000	581,386	336,889	44,496	409,177	27,759	436,936	228,630	14,000	158,789	401,419
J. H. Inbusch, Pres., Gustav Wollaeger, Sec.	1887	200,000	538,844	286,417	52,427	348,317	27,840	376,157	223,170	8,120	127,125	358,415
	1886	200,000	523,325	260,485	62,840	317,118	25,887	343,005	181,498	15,924	114,348	311,770
	1885	200,000	475,839	192,446	83,393	227,303	24,589	251,892	122,116	15,960	78,385	216,461
	1884	200,000	442,593	151,606	90,987	162,392	22,411	184,803	84,302	15,984	57,079	157,365
	1883	200,000	406,228	116,607	89,621	114,490	19,346	133,836	41,207	8,000	40,630	89,837
	1882	200,000	353,789	79,586	74,203	75,021	15,325	90,346	29,245	21,406	27,898	78,549
	1881	59,550	202,096	66,121	76,425	60,269	9,843	70,112	19,134	4,367	20,429	43,930
	1880	43,670	160,288	57,072	59,546	50,583	8,616	59,199	29,642	3,573	18,712	51,927
	1879	35,730	143,432	53,198	54,504	46,826	8,197	55,022	26,257	2,779	17,111	46,147
HEKLA, Madison.....1871.	1888	300,000	461,199	115,637	45,562	113,324	28,361	141,685	74,081	.....	46,777	120,859
Halle Steensland, Pres., W. R. Freeman, Sec.	1887	300,000	446,679	133,807	12,872	114,274	30,169	144,443	95,884	.....	40,486	136,370
	1886	300,000	452,572	149,067	3,505	135,632	31,487	167,119	92,348	5,000	51,776	149,124
	1885	300,000	430,739	124,537	6,202	136,413	32,305	168,728	103,326	12,000	53,394	168,720
	1884	300,000	427,723	100,061	27,662	102,035	29,672	131,707	68,163	22,921	42,431	133,515
	1883	300,000	418,201	90,586	27,615	95,218	29,050	124,268	69,504	25,225	39,755	134,484
	1882	260,700	380,075	65,778	53,597	69,006	26,367	95,374	30,035	20,228	30,928	81,191
	1881	200,000	297,670	56 660	41,010	56,205	23,879	80,084	18,639	20,000	23,017	61,656
	1880	200,000	278,052	49,497	28,555	52,649	22,364	75,013	47,001	17,901	27,884	86,690
	1879	200,000	286,171	54,366	31,805	59,497	22,404	81,901	35,845	15,261	20,781	71,890
MILWAUKEE MECHANICS, Milwaukee.....1852.	1888	200,000	1,535,067	473,449	861,618	499,955	73,230	573,185	254,054	49,935	199,395	503,384
C. Preusser, Pres., A. J. Cramer, Sec.	1887	200,000	1,464,168	459,484	804,684	516,292	74,404	590,696	283,803	40,099	202,095	525,997
	1886	200,000	1,401,320	456,214	745,106	513,309	59,569	572,878	245,085	39,874	204,036	488,995
	1885	200,000	1,314,019	402,376	711,643	476,544	57,519	534,063	219,175	19,962	189,077	428,214
	1884	200,000	1,207,618	351,906	655,712	398,195	253,926	652,121	204,787	9,987	158,051	372,825
	1883	Mutual.	924,067	311,225	612,842	357,316	38,283	395,609	166,606	.....	141,762	308,368
	1882	Mutual.	834,139	272,282	561,857	321,397	35,763	357,160	134,392	.....	122,369	256,761
	1881	Mutual.	730,112	236,825	493,286	268,736	34,190	302,926	145,263	.....	100,471	245,734
	1880	Mutual.	666,912	227,937	438,975	251,360	33,966	285,326	140,870	.....	94,184	235,054
	1879	Mutual.	613,098	212,896	400,202	217,952	27,433	245,385	128,067	.....	85,237	213,304

b Includes stock notes secured.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
WISCONSIN—*Continued.*												
NORTHWESTERN NATIONAL, Milwaukee.....1869.	1888	$600,000	1,463,528	$517,743	$345,785	$479,416	$61,986	$541,402	$269,695	$48,000	175,413	$493,108
Alfred James, Pres., John P. McGregor, Sec.	1887	600,000	1,389,860	515,176	274,684	524,973	55,879	580,852	269,715	60,000	193,796	523,511
	1886	600 000	1,355,342	481,525	273,817	503,849	52,961	556,810	230,915	60,000	189,564	480,478
	1885	600,000	1,263,753	421,530	242,223	485,753	51,399	537,152	259,994	60,000	179,548	499,542
	1884	600,000	1,223,353	409,424	213,929	483,605	50,025	533,630	252,785	60,000	180,403	493,188
	1883	600,000	1,184,889	350,185	234,704	451,681	48,834	500,515	234,230	60,000	164,592	458,822
	1882	600,000	1,127,312	275,677	251,635	393,621	48,287	441,908	177,830	60,000	144,225	382,055
	1881	600,000	1,056,280	226,245	230,035	358,017	46,673	404,690	187,411	60,000	126,078	373,489
	1880	600,000	1,004,694	199,513	205,181	321,303	48,839	370,142	192,732	48,000	117,600	358,332
	1879	600,000	952,449	208,149	144,301	334,899	49,270	384,169	183,793	63,000	110,107	356,900

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES.

Name and Date of Organization of Company, and Name of Principal American Manager.	Year Ending December 31.	Statement of the United States Branch.								Statement of Home Office.	
		Total Assets in the United States.	Total Liabilities	Surplus over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
ATLAS, London *e*.....1808.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. M. Newhall & Co., Gen Agents, San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	$720,000	$2,317,924
	1886	.....	.....	.....	$37,918	.....	$33,431	$14,086	$47,517	720,000	1,708,168
	c 1885	.....	.....	.....	15,875	.....	551	5,318	5,869	720,000	1,654,336
BRITISH AMERICA ASSURANCE COMPANY, Toronto.....1833.	1888	$841,475	$481,184	$360,291	582,551	$609,306	423,223	157,299	580,522	500,000	1,182,163
John Morison, Gov., W. H. Banks, A st. Sec., Toronto.	1887	803,773	426,108	377,665	584,785	612,657	430,663	171,469	602,132	500,000	1,130,912
	1886	808,770	420,372	388,398	615,011	641,854	428,376	199,530	627,906	500,000	1,182,163
	1885	802,444	435,811	366,633	619,666	646,950	404,836	196,257	601,093	500,000	1,133,614
	1884	715,055	409,556	305,499	557,309	585,459	416,189	161,674	577,863	500,000	1,029,676

c Business of six months. *e* Does business only on the Pacific Coast.

	1883	807,203	391,799	415,404	542,942	590,515	385,526	208,244	593,770	500,000	1,098,196
	1882	827,980	384,921	443,059	554,191	599,115	404,050	195,594	599,644	500,000	1,189,673
	1881	872,595	385,671	486,924	570,120	600,169	386,120	189,911	576,031	500,000	1,329,732
	1880	850,676	352,632	498,044	559,942	589,281	408,270	167,323	575,593	500,000	1,426,415
	1879	816,407	352,784	463,623	524,185	540,597	309,994	166,924	476,918	500,000	1,343,909
CALEDONIAN, Edinburgh *e*.....1805. Balfour, Guthrie & Co., General Agents, San Francisco, Cal.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	450,000	1,888,481
	1886	.....	.....	.....	19,510	.....	19,189	.....	.....	450,000	1,778,087
	1885	.....	.....	.....	.....	.....	.....	.....	.....	450,000	1,703,726
CITY OF LONDON FIRE (Limited), London.....1881. John C. Paige, Manager, Boston.	1888	754,274	422,618	331,656	549,570	567,591	334,595	201,151	535,746	1,000,000	1,832,912
	1887	728,972	413,854	315,117	571,311	591,949	405,635	204,012	609,647	1,000,000	1,832,912
	1886	746,186	404,356	341,830	556,164	578,749	355,374	196,482	551,856	1,000,000	.....
	1885	691,517	376,971	314,546	517,306	537,292	* 411,120	202,660	613,780	1,000,000	1,731,338
	1884	715,544	377,131	338,413	553,221	574,489	383,530	184,115	567,645	1,000,000	1,632,280
	1883	769,147	367,534	401,613	536,805	554,002	358,638	204,614	563,252	1,000,000	1,606,651
	1882	767,837	283,327	484,510	429,107	447,721	190,579	148,759	339,338	1,000,000	1,588,465
COMMERCIAL UNION ASSUR. CO. (Limited), London...1861. C. Sewall, Manager, W. T. Kaufman and A. H. Wray, Asst. Managers, N. Y.	1888	2,807,874	1,869,353	938,521	2,287,616	2,354,766	1,402,520	734,129	2,136,649	1,250,000	13,689,277
	1887	2,716,026	1,785,670	930,356	2,148,797	2,222,071	1,169,982	698,719	1,868,701	1,250,000	12,895,134
	1886	2,596,314	1,598,937	997,377	1,954,595	2,032,581	1,127,855	641,887	1,769,742	1,250,000	.....
	1885	2,409,783	1,490,234	919,549	1,898,069	1,968,976	1,172,109	630,399	1,802,508	1,250,000	*a* 7,021,803
	1884	2,368,555	1,460,134	908,421	1,897,997	1,969,356	1,152,915	590,390	1,743,305	1,250,000	*a* 7,238,307
	1883	2,327,636	1,337,134	990,502	1,620,947	1,685,935	980,049	521,071	1,501,120	1,250,000	11,192,779
	1882	2,160,258	1,279,068	881,190	1,593,944	1,655,682	1,010,535	504,884	1,515,419	1,250,000	10,957,106
	1881	1,997,581	1,088,541	909,040	1,359,919	1,417,036	800,017	413,636	1,213,653	1,250,000	.....
	1880	1,885,329	980,864	904,465	1,294,795	1,352,208	703,718	374,756	1,078,474	1,250,000	10,280,452
	1879	1,653,391	881,088	772,303	1,218,101	1,293,116	749,006	369,917	1,118,923	1,250,000	9,698,571
ECONOMIC FIRE OFFICE (Limited) London *e*.....'1886. Gutte & Frank, General Agents, San Francisco, Cal.....	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	402,534
FRANCO-HUNGARIAN, Budapest *e*..... Gutte & Frank, General Agents, San Francisco, Cal.....	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GUARDIAN FIRE AND LIFE ASSUR. CO., London .....1821. H. E. Bowers, Manager, N.W. Meserole, Ass't Manager, New York.	1888	1,492,214	679,609	812,605	830,351	875,148	422,487	354,303	776,790	5,000,000	21,839,759
	1887	1,391,924	598,559	793,365	707,031	743,852	405,999	284,288	690,287	5,000,000	20,986,002
	1886	1,367,479	572,162	795,317	726,158	762,698	382,752	266,398	649,150	5,000,000	.....
	1885	1,335,074	498,015	837,059	679,826	697,875	344,478	245,644	590,122	5,000,000	*a* 8,951,686
	1884	1,216,634	455,533	761,101	635,708	653,062	421,334	233,639	654,973	5,000,000	*a* 8,555,312
	1883	1,256,250	473,961	782,289	685,513	701,655	308,587	229,954	538,541	5,000,000	19,449,852
	1882	1,096,914	366,112	730,802	504,711	539,278	289,247	188,527	477,774	5,000,000	15,116,862
	1881	1,050,515	320,342	730,173	420,146	458,140	210,456	148,027	358,483	5,000,000	14,955,539
	1880	944,761	228,195	716,566	332,149	368,449	143,942	118,222	262,164	5,000,000	15,086,018
	1879	861,973	151,872	710,101	200,366	240,416	152,131	46,443	198,574	5,000,000	15,107,605
HAMBURG-BREMEN, Hamburg.....1854. F. O. Affeld, Manager, H. C. Buchenberger, Associate Manager, New York.	1888	1,144,268	726,731	417,537	935,473	979,376	615,760	322,723	938,483	300,000	1,569,114
	1887	1,129,604	684,952	444,652	848,531	891,126	535,244	280,593	815,837	300,000	1,582,655
	1886	1,119,692	609,798	509,894	796,836	838,108	405,040	282,254	687,294	300,000	.....

* Includes $50,000 in the Galveston conflagration. *a* Fire department only. *e* Does business only on the Pacific Coast.

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES—*Continued.*

Name and Date of Organization of Company, and Name of Principal American Manager.	Year Ending December 31.	Statement of the United States Branch.								Statement of Home Office.	
		Total Assets in the United States.	Total Liabilities	Surplus over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets Including all Departments.
HAMBURG-BREMEN, Hamburg—*Cont.*	1885	1,023,595	$567,832	$455,763	$779,524	$816,621	$454,304	$259,000	$713,304	$300,000	$1,317,377
	1884	934,535	544,967	389,568	774,965	811,847	555,295	267,818	823,113	300,000	1,297,571
	1883	992,724	490,706	502,018	761,687	798,320	514,226	239,766	753,992	300,000	1,364,441
	1882	978,600	406,005	572,595	655,356	692,172	453,197	215,736	668,933	300,000	1,377,959
	1881	977,803	352,498	625,306	594,453	631,244	320,239	195,961	516,200	300,000	1,400,844
	1880	905,102	304,348	600,754	520,639	553,957	268,915	178,183	447,098	300,000	1,324,017
	1879	780,409	255,264	525,145	415,542	441,273	269,606	137,685	407,291	300,000	1,246,468
HAMBURG-MAGDEBURG, Hamburg *e* .....1876. Gutte & Frank, General Agents, San Francisco, Cal.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	625,000	742,827
	1886	.....	.....	.....	45,264	.....	7,902	.....	.....	625,000	695,508
	1885	.....	.....	.....	.....	.....	.....	.....	.....	625,000	676,943
HELVETIA SWISS FIRE, St. Gall *e*.....1858. H. W. Syz, General Agent, San Francisco, Cal.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	400,000	1,327,311
	1886	.....	.....	.....	54,212	.....	23,652	.....	.....	400,000	1,236,313
	1885	.....	.....	.....	.....	.....	.....	.....	.....	400,000	1,131,865
IMPERIAL, London.....1803. Resident Managers: John C. Paige, Boston; C. M. Peck, New York; D. C. Osmun, Chicago; George D. Dornin, San Francisco; J. J. Courtney, Sec.	1888	1,613,505	853,935	759,570	1,017,415	1,058,791	617,167	359,222	976,389	3,500,000	10,044,636
	1887	1,583,332	824,733	758,599	1,024,023	1,071,347	670,588	345,107	1,015,695	3,500,000	9,831,525
	1886	1,620,506	820,073	800,433	1,011,815	1,066,768	641,362	343,941	985,303	3,500,000	9,658,479
	1885	1,589,991	756,829	833,162	1,022,651	1,087,080	642,012	346,083	988,095	3,500,000	9,581,953
	1884	1,478,580	755,044	723,536	1,014,170	1,072,563	679,009	338,039	1,017,048	3,500,000	9,346,577
	1883	1,352,904	727,585	625,319	1,119,348	1,170,243	679,769	327,480	1,007,249	3,500,000	9,185,577
	1882	1,229,620	469,328	760,292	647,278	697,920	418,638	197,918	616,556	3,500,000	8,944,744
	1881	1,030,998	339,119	691,879	495,840	543,547	344,605	150,164	494,769	3,500,000	8,727,000
	1880	996,202	310,083	686,119	505,884	554,365	281,630	152,362	433,993	3,500,000	8,153,119
	1879	928,900	261,764	667,136	409,320	455,887	291,313	134,958	426,271	3,500,000	8,175,619
LANCASHIRE, Manchester.....1852. E. Litchfield, M'gr., G. Pritchard, Ass't M'gr., N. Y.	1888	1,706,412	1,025,457	680,955	1,319,928	1,386,680	897,393	451,791	1,349,184	1,364,930	7,858,125
	1887	1,642,195	970,251	671,944	1,236,994	1,299,091	909,782	413,548	1,323,330	1,364,930	7,454,218
	1886	1,498,187	879,033	619,154	1,175,887	1,229,383	705,216	390,178	1,095,394	1,364,930	7,284,523
	1885	1,513,228	845,026	668,202	1,178,144	1,231,640	724,249	371,956	1,096,205	1,364,930	*a* 3,576,735
	1884	1,488,322	806,372	681,950	1,074,504	1,128,000	753,079	344,071	1,097,150	1,364,840	*a* 3,557,460
	1883	1,455,315	813,818	641,497	1,091,455	1,151,316	766,483	348,889	1,115,372	1,364,540	6,850,795
	1882	1,447,493	776,634	670,859	1,048,464	1,099,283	723,451	339,081	1,062,532	1,300,000	6,837,209
	1881	1,502,581	706,164	796,417	971,508	1,010,020	579,974	309,109	889,083	1,350,000	6,818,282
	1880	1,509,363	756,459	752,904	937,110	937,110	598,097	302,716	900,813	1,350,000	6,787,983
	1879	878,899	510,314	368,585	750,938	750,938	510,854	239,770	750,624	1,000,000	5,068,025

a Fire department only. *e* Does business only on the Pacific Coast.

Lion Fire, London.....1879. M. Bennett, Jr., Manager, J. H. Brewster, Ass't. Manager, Hartford.	1888	829,350	388,222	441,128	434,716	460,409	274,313	139,107	413,420	560,069	1,276,708
	1887	801,812	338,654	463,158	421,409	445,730	267,332	131,565	398,897	560,069	1,213,595
	1886	803,283	304,998	498,240	386,764	410,457	235,420	127,343	362,763	560,069	1,255,948
	1885	764,435	285,154	479,281	370,075	394,160	261,301	133,803	395,104	560,069	1,147,816
	1884	792,501	230,509	561,992	362,454	387,792	225,685	117,119	342,804	560,069	1,142,560
	1883	803,204	233,914	569,290	388,214	413,111	234,678	130,934	365,612	560,069	1,130,062
	1882	748,761	200,181	548,580	402,084	510,361	286,662	142,758	429,420	560,069	1,414,548
	1881	657,819	202,284	455,535	375,785	487,590	102,262	121,463	223,725	1,000,000	1,392,547
	1880	375,755	35,269	340,486	58,786	60,786	2,686	18,345	21,031	1,000,000	1,344,353
Liverpool and London and Globe, Liverpool.....1836. H. W. Eaton, Resident Manager, G. W. Hoyt, Deputy Manager, New York.	1888	6,963,812	3,963,285	3,000,527	3,928,010	4,166,926	2,348,571	1,205,798	3,554,369	1,228,200	.....
	1887	6,793,576	3,752,238	3,041,338	3,868,174	4,114,103	2,452,859	1,182,262	3,635,121	1,228,200	40,976,673
	1886	6,639,781	3,615,107	3,024,674	3,686,553	3,931,476	2,048,763	1,121,466	3,170,229	1,228,200	40,973,945
	1885	5,924,011	3,334,908	2,589,103	3,553,506	3,775,585	2,035,133	1,084,900	3,120,033	1,228,200	*a* 14494,083
	1884	5,941,474	3,360,480	2,580,994	3,611,625	3,814,348	2,172,558	1,067,827	3,240,385	1,228,200	*a* 15376,231
	1883	5,771,959	3,195,448	2,576,511	3,403,019	3,605,841	2,029,516	993,761	3,023,277	1,228,200	36,875,363
	1882	5,212,938	2,759,848	2,453,090	3,115,165	3,310,806	2,030,764	931,023	2,961,787	1,228,200	35,337,270
	1881	4,777,590	2,948,482	1,829,108	2,877,737	3,086,872	1,750,438	869,826	2,620,264	1,228,200	.....
	1880	4,462,065	2,647,030	1,815,035	2,664,243	2,842,639	1,456,485	829,824	2,286,309	1,228,200	33,320,106
	1879	4,376,961	2,569,915	1,807,046	2,595,522	2,792,128	1,813,971	790,823	2,604,794	1,228,200	31,665,194
London and Lancashire, Liverpool.....1861. Jeffrey Beavan, Manager, New York.	1888	2,019,691	1,190,964	828,727	1,482,638	1,544,090	680,327	500,302	1,180,629	926,000	*b* 11766,795
	1887	1,615,641	824,729	790,912	1,004,314	1,046,619	582,393	339,730	922,123	926,000	3,518,167
	1886	1,430,064	808,023	622,041	995,264	1,049,270	653,885	327,930	981,815	926,000	3,174,891
	1885	1,432,466	725,090	707,376	998,285	1,053,100	591,058	336,285	927,343	926,000	3,576,735
	1884	1,415,424	764,427	650,997	1,004,701	1,067,618	770,698	335,532	1,106,230	926,000	3,557,460
	1883	1,398,547	872,777	525,770	1,149,070	1,187,127	780,140	363,240	1,143,380	926,000	2,764,870
	1882	1,285,496	696,661	588,835	1,023,855	1,063,817	634,188	318,091	952,279	926,000	2,682,636
	1881	1,149,021	601,457	547,564	853,584	890,824	606,496	290,452	896,948	926,000	2,628,069
	1880	1,014,970	514,844	500,126	815,028	848,873	523,535	259,114	782,649	926,000	2,700 568
	1879	775,003	308,964	466,939	421,355	425,578	103,849	108,589	212,438	773,750	2,138,730
London Assurance Corporation, London.....1720. George H. Marks, Manager, New York.	1888	1,593,044	686,435	906,609	839,562	890,387	511,343	292,631	803,974	2,241,375	17,662,610
	1887	1,543,995	621,302	922,692	706,763	755,888	468,275	242,159	710,430	2,241,375	*a* 7,984,360
	1886	1,524,144	580,610	943,534	702,680	757,184	371,461	237,802	609,263	2,241,375	.....
	1885	1,412,480	571,779	840,701	685,279	735,129	439,566	232,446	672,012	2,241,375	*a* 7,755,282
	1884	1,363,998	596,849	767,149	664,036	715,337	485,332	235,903	721,235	2,241,375	*a* 7,516,600
	1883	1,416,788	672,148	744,640	790,897	843,172	616,968	271,685	888,653	2,241,375	16,533,979
	1882	1,442,576	672,282	770,294	883,336	916,787	560,716	288,398	849,114	2,241,375	16,421,690
	1881	1,406,279	539,702	866,577	756,546	† 843,723	473,218	240,518	* 728,247	2,241,375	16,323,850
	1880	1,287,503	441,506	845,997	642,469	687,469	337,656	202,065	539,721	2,241,375	16,021,010
	1879	1,157,775	366,886	790,889	519,556	562,306	339,942	170,598	510,540	2,241,375	15,886,111
London and Provincial (Limited), London *e*.....1881. H. W. Syz, Manager, San Francisco, Cal.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	250,000	629,582
	1886	.....	.....	.....	21,941	.....	11,415	.....	.....	250,000	696,682
	1885	.....	.....	.....	.....	.....	.....	.....	.....	250,000	795,762

* Includes remittance to home office. † Includes remittance from home office. *a* Fire department only. *e* Does business in New Jersey and on the Pacific Coast. *b* Includes both departments.

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES—*Continued.*

Name and Date of Organization of Company, and Name of Principal American Manager.	Year Ending December 31.	Statement of the United States Branch.								Statement of Home Office.	
		Total Assets in the United States.	Total Liabilities	Surplus Over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
MAGDEBURG, Magdeburg *e*.....1844.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Gutte & Frank, Managers, San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	750,000	3,523,560
	1886	.....	.....	.....	4,701	.....	.....	.....	.....	750,000	3,479,320
	1885	.....	.....	.....	.....	.....	.....	.....	.....	750,000	3,005,617
MANCHESTER, Manchester*.....1824.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Balfour, Guthrie & Co., Managers, San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,230,826
	1886	.....	.....	.....	57,685	.....	32,254	.....	.....	500,000	1,324,067
	1885	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,382,522
NATIONAL ASSURANCE CO., Dublin *e*.....1822.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. M. Newhall & Co., Gen. Agents, San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,433,481
	1886	.....	.....	.....	55,947	.....	56,596	19,666	76,262	500,000	2,806,097
	1885	.....	.....	.....	63,148	.....	14,860	22,204	27,064	500,000	1,364,544
NEW ZEALAND F. AND M., Auckland *e*.....1859.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hugh Craig, Manager, San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	1,000,000	2,575,885
	1886	310,000	54,191	255,809	143,350	.....	71,969	.....	.....	1,000,000	2,662,648
	1885	310,000	45,577	264,423	119,273	.....	35,242	.....	.....	1,000,000	2,753,946
NORTH BRITISH AND MERCANTILE, London.....1809.	1888	3,472,614	1,615,269	1,857,345	1,934,291	2,052,537	1,214,755	630,921	1,845,676	3,125,000	.....
S. P. Blagden, Manager, Jas. F. Dudley, Ass't Manager,	1887	3,347,832	1,486,789	1,861,045	1,855,828	1,978,139	1,136,507	595,988	1,732,495	3,125,000	14,194,793
New York; H. M. Jackson, Sec.	1886	3,378,754	1,365,648	2,013,106	1,756,784	1,900,624	935,952	563,064	1,499,016	3,125,000	13,857,220
	1885	3,421,871	1,406,286	2,015,585	1,693,082	1,822,851	1,009,806	541,956	1,551,762	3,125,000	13,669,255
	1884	3,301,747	1,377,191	1,924,556	1,529,181	1,651,085	1,034,180	518,001	1,552,181	3,125,000	13,145,510
	1883	3,264,426	1,385,339	1,879,087	1,687,611	1,794,661	1,194,285	536,262	1,730,547	2,888,687	12,829,217
	1882	3,265,875	1,250,825	2,015,050	1,837,736	1,908,720	1,061,762	522,258	1,584,020	2,500,000	11,537,484
	1881	2,044,664	976,939	1,067,725	1,328,679	1,402,521	801,006	389,698	1,190,704	2,500,000	10,211,885
	1880	1,958,089	849,203	1,108,886	1,198,831	1,275,408	670,735	357,931	1,028,666	2,250,000	9,947,179
	1879	1,864,598	855,081	1,009,517	1,154,926	1,228,495	699,981	344,085	1,044,066	1,750,000	9,264,569
NORTH GERMAN, Hamburg *e*.....1868.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. Speyer, Manager, San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	375,000	809,150
	1886	.....	.....	.....	73,362	.....	36,685	.....	.....	375,000	955,749
	1885	.....	.....	.....	.....	.....	.....	.....	.....	375,000	976,088
NORTHERN ASSURANCE CO., London.....1836.	1888	1,496,473	817,213	679,260	977,479	1,022,232	622,030	356,736	978,766	1,500,000	18,000,000
George W. Babb, Jr., Manager, New York.	1887	1,459,025	766,351	692,674	936,826	983,219	521,095	346,433	867,528	1,500,000	18,166,387

* Does business in New Jersey and on the Pacific Coast. *e* Does business only on the Pacific Coast.

	1886	1,388,676	621,921	766,755	832,158	881,760	460,500	298,609	759,109	1,500,000	.....	
	1885	1,339,541	618,475	721,066	832,961	876,970	531,304	307,613	838,917	1,500,000	a 6,574,369	
	1884	1,294,526	574,243	720,283	801,190	842,031	528,420	286,013	814,433	1,500,000	a 6,231,755	
	1883	1,296,427	503,522	792,905	660,425	698,370	451,308	233,916	685,224	1,500,000	15,031,732	
	1882	1,221,601	381,093	840,508	546,338	581,567	392,334	178,345	570,679	1,500,000	14,707,417	
	1881	877,509	339,118	538,391	495,839	528,657	342,368	142,426	484,795	1,500,000	14,286,900	
	1880	855,609	310,082	545,527	505,885	536,809	274,996	144,413	419,409	750,000	13,043,296	
	1879	754,846	256,309	498,537	409,382	438,535	290,326	132,838	423,164	750,000	13,068,408	
NORWICH UNION FIRE INSURANCE SOCIETY, Norwich..1797. J. Montgomery Hare, Manager, New York.	1888	1,411,445	815,382	596,063	943,131	981,035	566,972	317,799	884,771	660,000	4,873,391	
	1887	1,315,487	710,247	605,239	874,675	912,832	500,548	285,157	785,705	660,000	4,432,667	
	1886	1,245,466	584,948	660,518	753,665	798,385	455,329	246,004	701,333	660,000	4,227,092	
	1885	1,157,614	567,896	589,718	753,124	792,154	457,832	242,728	700,560	660,000	3,883,803	
	1884	1,124,820	522,863	601,957	727,593	757,724	502,450	244,091	746,541	660,000	3,595,505	
	1883	1,125,071	493,737	631,334	715,561	749,772	410,018	246,038	656,056	660,000	3,650,007	
	1882	1,010,608	356,003	654,605	506,206	529,056	271,984	169,796	441,780	660,000	3,573,912	
	1881	712,134	270,228	441,906	425,947	447,547	221,276	141,096	362,372	660,000	3,598,468	
	1880	652,207	184,564	467,643	322,630	343,430	145,554	108,645	254,199	660,000	3,522,346	
	1879	574,701	99,041	475,660	180,356	189,765	26,125	60,220	86,345	660,000	3,292,939	
PHŒNIX ASSURANCE CO., London.....1782. A. D. Irving, Mgr., E. B. Clark, Ass't Mgr., New York.	1888	1,858,874	1,339,943	518,931	1,364,417	1,401,357	947,598	468,596	1,416,194	359,594	7,430,536	
	1887	1,772,972	1,285,881	487,091	1,402,924	1,451,768	971,649	478,624	1,450,273	359,594	7,129,151	
	1886	1,887,175	1,254,605	632,570	1,400,519	1,461,504	816,698	483,552	1,300,250	359,594	6,924,563	
	1885	1,744,741	1,207,375	537,366	1,814,705	1,863,370	1,050,521	602,881	1,653,408	359,594	6,419,154	
	1884	1,503,476	1,043,101	460,375	1,227,811	1,271,416	841,422	391,583	1,233,005	359,594	5,865,416	
	1883	1,522,999	972,324	550,675	1,200,431	1,242,855	712,419	366,707	1,079,126	359,594	5,723,874	
	1882	1,352,946	710,970	641,976	915,601	944,711	603,667	276,720	882,387	359,594	5,916,655	
	1881	901,117	508,703	392,414	708,072	730,252	413,763	218,847	632,610	359,594	5,619,408	
	1880	688,557	295,498	393,059	454,786	480,288	167,147	138,116	305,263	359,594	5,364,504	
	1879	451,743	42,310	409,433	38,813	45,813	6,756	17,420	24,176	359,594	5,266,372	
PRUSSIAN NATIONAL, Stettin e.....1846. Hirschfield & Jacoby, Managers, San Francisco, Cal.	1888	1,620,279	604,229	1,016,050	557,951	611,413	267,421	208,992	476,413	562,500	1,620,277	
	1887	.....	.....	.....	.....	.....	.....	.....	.....	562,500	1,517,465	
	1886	.....	.....	.....	39,708	.....	20,748	.....	.....	562,500	1,502,711	
	1885	.....	.....	.....	.....	.....	.....	.....	.....	562,500	1,520,359	
QUEEN, Liverpool.....1858. J. A. MacDonald, Manager, New York.	1888	2,133,801	1,288,363	845,438	1,393,910	1,462,984	861,892	433,841	1,295,733	900,175	7,905,427	
	1887	2,027,897	1,271,080	756,817	1,422,581	1,480,696	953,377	462,094	1,415,471	900,175	.....	
	1886	1,976,093	1,235,183	740,910	1,420,147	1,483,160	737,931	440,267	1,178,198	900,175	.....	
	1885	1,841,536	1,116,006	725,530	1,266,037	1,321,395	828,299	375,365	1,203,664	900,175	a 3,320,208	
	1884	1,760,319	1,028,407	731,912	1,174,139	1,238,256	863,133	352,927	1,216,060	900,175	a 3,102,676	
	1883	1,728,903	965,550	763,353	1,225,701	1,294,574	921,147	357,742	1,278,889	873,170	a 5,521,911	
	1882	1,752,208	919,083	833,125	1,190,092	1,254,786	931,747	421,518	1,353,265	873,170	5,167,028	
	1881	1,674,936	916,669	758,267	1,252,499	1,330,545	791,652	409,831	1,201,483	873,170	5,395,615	
	1880	1,631,346	709,140	922,206	976,594	1,061,150	686,621	284,938	971,558	873,170	5,149,817	
	1879	1,635,027	662,521	972,506	922,930	1,005,901	566,163	279,830	845,993	865,068	4,821,237	
ROYAL, Liverpool.....1845. E. F. Beddall, Manager, W.W. Henshaw, Ass't Manager, New York.	1888	5,233,694	3,035,721	2,197,973	2,854,853	3,039,084	1,572,294	955,684	2,527,978	1,447,725	a 16493,115	
	1887	4,845,195	2,709,323	2,144,241	2,492,748	2,690,041	1,554,757	810,312	2,364,969	1,447,725	a 15211,160	
	1886	4,830,132	2,500,580	2,329,552	2,453,085	2,645,297	1,417,568	781,642	2,199,210	1,447,725	.....	

a Fire department only. e Does business only on the Pacific Coast.

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES—*Continued.*

Name and Date of Organization of Company, and Name of Principal American Manager.	Year Ending December 31.	Statement of the United States Branch.								Statement of Home Office.	
		Total Assets in the United States.	Total Liabilities.	Surplus over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
ROYAL, Liverpool—*Cont*	1885	4,712,899	2,377,471	2,335,428	2,453,217	2,625,239	1,434,063	777,442	2,211,505	1,447,725	*a* 14289,955
	1884	4,444,774	2,461,183	1,983,591	2,524,885	2,678,754	1,603,483	783,326	2,386,809	1,447,725	*a* 13471,087
	1883	4,187,680	2,292,804	1,894,876	2,470,066	2,609,331	1,452,896	783,391	2,236,287	1,447,725	28,507,993
	1882	3,541,647	2,096,613	1,445,034	2,181,605	2,286,941	1,228,403	687,991	1,916,394	1,447,725	27,463,551
	1881	2,966,312	1,782,116	1,184,196	1,885,727	1,999,264	1,239,919	606,585	1,846,504	1,447,725	26,382,274
	1880	3,031,403	1,643,693	1,387,710	1,727,265	1,842,453	861,664	560,385	1,422,049	1,447,725	25,391,745
	1879	2,703,954	1,479,009	1,224,945	1,593,521	1,705,065	978,590	509,534	1,488,124	1,447,725	23,584,779
SCOTTISH UNION & NATIONAL, Edinburgh & London....1824. M. Bennett, Jr., Manager, Jas. H. Brewster, Ass't Manager, Hartford.	1888	1,525,911	514,461	1,011,450	473,023	526,820	253,784	141,867	395,651	1,412,855	18,057,099
	1887	1,421,749	466,517	955,232	498,315	546,255	249,873	158,670	408,543	1,412,855	17,426,708
	1886	1,332,050	401,762	930,288	414,646	458,268	212,818	123,983	336,800	1,412,855	.....
	1885	1,153,219	281,768	871,451	374,744	416,559	243,635	108,173	351,808	1,412,855	*a* 2,690,016
	1884	1,114,547	273,590	840,957	363,057	403,280	223,746	112,898	336,644	1,412,855	*a* 2,600,243
	1883	1,079,491	261,094	818,397	377,620	416,065	281,717	109,036	390,753	1,412,855	15,286,794
	1882	1,031,210	222,758	808,452	389,041	564,345	259,826	103,522	363,348	1,412,855	14,670,438
	1881	820,339	188,714	631,625	327,198	500,343	93,378	95,813	189,191	1,412,855	14,031,409
	1880	487,462	32,895	454,567	60,948	64,898	851	18,985	19,836	1,412,855	13,292,691
SUN FIRE OFFICE, London.....1710. J. J. Guile, Manager, New York, N. Y.	1888	1,926,203	1,034,533	891,670	1,102,064	1,161,071	647,089	365,679	1,012,768	.....	.....
	1887	1,811,043	954,421	856,622	970,059	1,040,256	718,095	319,419	1,037,514	.....	.....
	1886	1,666,681	1,117,475	549,206	1,076,640	1,135,078	715,618	414,562	1,130,180	.....	.....
	1885	1,712,361	1,184,211	528,150	1,161,169	1,223,290	799,387	428,333	1,227,720	.....	1,712,361
	1884	*1675133	1,215,255	* 459,878	1,271,773	1,322,847	782,913	459,874	1,242,787	.....	1,447,933
	1883	1,475,784	973,641	502,143	1,149,317	1,185,528	620,994	412,110	1,033,104	.....	.....
	1882	1,252,754	820,596	432,158	470,149	470,149	164,154	148,313	312,467	.....	.....
SOUTH BRITISH FIRE AND MARINE, Auckland *e*..... Alex. S. Murray, Manager, San Francisco.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	646,280	1,431,217
	1886	.....	.....	.....	28,015	.....	30,417	.....	.....	.....	3,120,760
	1885	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,202,387
STRAITS FIRE, Singapore *e*..... George Marcus & Co., Gen. Agts., San Francisco, Cal.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	477,933

* Assets and surplus increased to amount stated, by a remittance of $197,200 received from home office. *a* Fire department only. *e* Does business only on the Pacific Coast.

SVEA, Gothenburg *e*.....	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Muecke & Co., Gen. Agts., San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	533,333	3,155,434
	1886	.....	.....	.....	30,845	.....	47,966	.....	.....	533,333	3,536,787
	1885	.....	.....	.....	.....	.....	.....	.....	.....	277,780	1,547,759
TRANSATLANTIC, Hamburg.....1872.	1888	518,353	152,679	365,674	222,362	233,692	142,222	84,824	227,046	300,000	1,311,809
E. Harbers, Manager, Harro Ihnen, Assistant Manager.	1887	500,847	153,544	347,303	205,743	220,850	141,200	77,327	218,617	300,000	1,241,389
New York.	1886	501,856	157,098	344,758	215,826	233,449	139,881	78,013	217,894	300,000	1,251,296
	1885	484,355	175,456	308,899	250,704	264,792	147,807	88,154	235,961	300,000	1,192,662
	1884	486,458	169,013	317,445	257,149	271,365	148,721	88,929	237,650	300,000	1,097,306
	1883	494,234	165,650	328,584	250,173	264,908	146,950	89,345	236,295	300,000	1,088,016
	1882	369,752	140,720	229,032	239,570	254,571	165,997	83,809	249,806	300,000	1,042,298
	1881	482,031	151,919	330,112	242,972	258,192	152,152	85,017	237,169	300,000	1,034,876
	1880	476,803	148,681	328,122	252,255	271,505	171,822	93,428	265,250	300,000	948,512
	1879	430,223	117,113	313,110	174,130	230,734	155,140	68,814	223,954	300,000	918,711
UNION FIRE AND MARINE, Christchurch, N. Z. *e*.....1877.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
L. L. Bromwell, Manager, San Francisco, Cal.	1887	.....	.....	.....	.....	.....	.....	.....	.....	500,000	877,935
	1886	178,257	69,613	108,644	22,310	125,559	78,142	36,555	114,697	500,000	914,396
	1885	149,586	48,858	100,728	92,545	94,594	59,909	33,400	93,309	500,000	937,065
UNITED FIRE REINSURANCE CO. (Limited), Manchester.1876.	1888	1,058,396	716,160	342,236	1,228,114	1,259 659	1,014,392	315,233	1,329,625	500,000	.....
William Wood, Manager, New York.	1887	1,188,794	778,455	410,339	1,233,182	1,264,444	905 066	393,076	1,298,142	500,000	.....
	1886	1,060,164	630,144	430,020	1,131,481	1,163,307	595,247	310,600	905,847	500,000	1,488,264
	1885	792,522	462,923	329,599	822,279	847,579	593,406	238,735	832,141	500,000	1,347,651
	1884	856,652	577,206	279,446	874,430	905,413	873,076	308,816	1,181,892	500,000	.....
	1883	1,090,592	703,211	387,381	1,144,586	1,166,258	742,663	351,705	1,094,368	500,000	1,558,813
	1882	855,526	473,087	382,439	911,568	922,202	237,767	243,687	481,454	500,000	2,362,000
WESTERN ASSURANCE CO., Toronto.....1851.	1888	1,061,345	611,299	450,046	1,146,907	1,177,472	795,489	344,518	1,140,007	500,000	1,472,824
J. J. Kenny, Managing Director, Toronto.	1887	1,039,232	612,204	427,028	1,096,353	1,125,790	727,461	358,487	1,085,948	500,000	1,442,915
	1886	960,821	535,149	425,672	924,017	953,431	589,239	303,093	892,332	500,000	1,337,626
	1885	915,425	515,018	400,407	905,101	931,744	629,390	297,495	926,885	400,000	1,201,422
	1884	879,431	568,584	310,847	956,649	989,444	736,680	289,017	1,025,697	400,000	1,187,922
	1883	934,517	565,453	369,064	881,384	914,815	678,443	271,632	950,075	400,000	1,283,240
	1882	919,630	484,468	435,162	883,784	917,078	700,084	267,657	967,741	400,000	1,335,468
	1881	890,681	467,268	423,413	798,172	829,430	598,523	247,995	846,518	400,000	1,389,179
	1880	865,945	418,318	447,627	662,902	689,651	423,838	196,403	620,241	400,000	1,411,086
	1879	680,704	330,298	350,406	531,351	561,807	320,978	158,084	479,062	400,000	1,352,167

e Does business only on the Pacific Coast.

Foreign Marine Companies Doing Business in the United States.

Name and Date of Organization of Company, and Name of Principal American Manager.	Year Ending December 31.	Statement of the United States Branch.								Statement of Home Office.	
		Total Assets in the United States.	Total Liabilities	Surplus Over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets.
British and Foreign Marine (Limited), Liverpool..... Louis A. Wight, Manager, New York.	1888	861,329	307,068	554,261	768,020	799,805	240,722	151,388	392,110	.....	.....
General Marine, Dresden..... J. Bertschmann, Manager, New York.	1888	203,735	3,615	200,120	63,964	63,964	41,530	6,850	48,380	.....	.....
Mannheim, Mannheim..... Hugo Menzel, Manager, New York.	1888	285,143	50,248	234,895	180,177	180,177	100,809	36,778	137,587	.....	.....
Marine (Limited), London..... Percy Chubb, Manager, New York.	1888	637,380	95,525	541,855	273,339	273,339	107,517	47,169	154,686	900,000	5,311,346
Sea (Limited), Liverpool..... G. Bentham Rae, Manager, New York.	1888	320,559	81,593	238,966	190,668	198,168	69,319	19,568	88,887	500,000	2,334,716
Standard (Limited), Liverpool..... John D. Barrett, Manager, New York.	1888	212,000	3,393	208,607	7,164	7,164	4,066	2,524	6,590	.....	.....
Switzerland, Zurich..... Jacob Bertschmann, Manager, New York.	1888	205,962	7,720	198,242	254,071	254,071	159,926	25,169	185,095	.....	.....
Thames and Mersey (Limited)..... A. J. Macdonald, Manager, New York.	1888	514,926	85,027	429,899	208,469	220,719	148,400	52,186	200,586	.....	.....
Union (Limited), Liverpool..... W. R. T. Jones & Jas. A. Whitlock, Mgrs., New York.	1888	430,117	68,260	361,857	275,658	298,131	86,716	47,875	134,591	711,200	2,421,907
Universal (Limited), London..... James Lawson, Manager, New York.	1888	264,231	13,184	251,047	52,545	69,360	23,957	12,543	36,500	.....	.....

The following additional foreign marine companies are doing business on the Pacific Coast, but not elsewhere in this country:

Alliance Marine.
Australian General.
Baloise.
Canton.
China Traders.
Fonciere.
Globe Marine.
Helvetia General.
International Marine.
London and Provincial Marine.
Man On.
Maritime.
National Marine.
North China.
On Tai.
Reliance Marine.
Straits Marine.
Transatlantic Marine.

AMERICAN MUTUAL COMPANIES.

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
COLORADO.												
FARMERS AND MERCHANTS, Denver.....1883.	1888	$12,942	$34,425	$29,807	$17,560	— 16,865	$50,577	$51,451	$15,522	.....	$20,000	$35,522
James A. Shreve, Pres., J. A. Perkins, Sec.	1887	16,518	31,108	27,029	20,597	— 10,511	45,959	46,831	11,896	.....	19,789	31,685
	1886	20,506	26,605	23,253	23,858	— 2,747	44,378	55,429	14,167	.....	16,462	30,629
	1885	19,052	21,140	17,548	22,644	1,504	45,545	60,666	9,940	.....	16,745	26,685
CONNECTICUT.												
DANBURY MUTUAL, Danbury.....1850.	1888	22,119	11,102	† 626	32,595	21,493	411	1,127	9	.....	329	338
F. S. Wildman, Pres., G. B. Benjamin, Jr., Sec	1887	21,330	10,827	† 670	31,487	20,660	275	1,407	.....	.....	437	437
	1886	22,935	10,502	† 3,095	30,342	19,840	548	1,702	.....	.....	339	339
	1885	21,572	10,305	† 3,037	28,840	18,535	474	1,522	1,769	.....	324	2,093
	1884	19,742	9,646	† 599	28,789	19,143	328	995	112	.....	313	425
	1883	19,173	9,032	(†)	28,205	19,173	473	1,322	600	.....	315	915
	1882	18,916	8,730	† 141	27,505	18,775	397	1,254	9	.....	314	323
	1881	17,904	8,406	† 134	26,176	17,770	300	1,370	.....	.....	291	291
	1880	16,756	8,772	(†)	25,528	16,756	425	1,491	.....	.....	348	348
	1879	15,529	8,676	(†)	24,205	15,529	428	1,245	22	.....	285	307
HARTFORD COUNTY MUTUAL, Hartford.....1831.	1888	407,822	249,575	66,108	591,289	341,714	41,205	61,915	15,582	.....	17,875	33,457
W. E. Sugden, Pres., Wm. A. Erving, Sec.	1887	384,689	249,428	66,153	567,964	318,536	42,040	62,948	22,630	.....	17,517	40,147
	1886	366,109	249,421	67,445	548,085	298,664	41,649	60,059	10,577	.....	17,056	27,633
	1885	335,251	243,288	66,317	512,222	268,934	41,780	59,357	21,735	.....	16,980	38,715
	1884	314,609	239,360	68,192	485,777	246,417	42,057	58,795	18,993	.....	16,468	35,461
	1883	300,001	259,175	67,821	491,355	232,180	41,331	57,519	28,308	.....	16,172	44,480
	1882	290,697	240,744	72,038	459,403	218,659	41,533	55,243	20,282	.....	15,825	36,107
	1881	273,890	231,337	68,140	437,087	205,750	42,710	55,242	20,486	.....	16,073	36,559
	1880	257,687	238,333	68,083	427,937	189,604	41,636	53,721	11,705	.....	14,522	26,227
	1879	225,011	236,729	67,696	394,044	157,315	40,214	51,698	16,568	.....	14,749	31,318
LITCHFIELD MUTUAL, Litchfield.....1833.	1888	99,965	.....	9,611	.....	90,354	4,765	9,074	3,718	.....	2,201	5,919
Abijah Catlin, Pres., H. W. Wessells, Sec.	1887	98,502	.....	8,770	.....	89,732	5,330	9,600	1,929	.....	2,360	4,289
	1886	93,862	.....	9,263	.....	82,599	5,679	9,821	6,825	.....	2,302	9,127
	1885	93,011	.....	9,036	.....	83,975	5,247	9,014	4,466	.....	2,090	6,556
	1884	88,304	.....	12,040	.....	76,264	5,069	8,760	2,163	.....	2,282	4,445
	1883	82,092	60,173	9,516	132,749	72,576	5,838	9,538	5,131	.....	2,057	7,188
	1882	80,882	38,522	30,982	88,422	49,900	5,373	8,680	2,690	.....	2,106	4,797
	1881	77,297	56,872	11,802	122,367	65,495	6,650	9,460	1,493	.....	1,985	3,478
	1880	71,351	53,345	9,200	115,496	62,151	5,482	8,866	3,243	.....	2,096	5,339
	1879	65,337	53,702	11,740	107,299	53,597	5,172	8,557	3,376	.....	2,142	5,518

† No provision for reserve. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
CONNECTICUT—*Continued.*												
MIDDLESEX MUTUAL, Middletown.....1836.	1888	$613,761	.....	$128,958	.....	$484,803	$59,473	$93,185	$33,174	.....	$28,260	$61,434
O. Vincent Coffin, Pres., C. W. Harris, Sec.	1887	588,218	.....	127,276	.....	460,942	60,360	91,496	32,723	.....	24,424	57,147
	1886	566,650	.....	122,236	.....	444,414	63,327	92,268	25,183	.....	25,426	50,609
	1885	518,042	3,681,621	119,497	4,080,165	398,544	57,787	84,544	36,307	.....	22,523	58,830
	1884	462,214	3,629,679	119,120	3,972,773	343,094	51,629	77,153	24,715	.....	32,932	57,647
	1883	446,013	3,608,300	115,737	3,938,576	330,276	51,248	73,842	21,009	.....	25,440	46,449
	1882	428,398	3,598,888	118,408	3,908,860	309,980	49,385	118,408	31,734	$23,452	3,134	58,320
	1881	413,044	3,566,802	121,845	3,857,001	290,149	56,454	77,555	19,339	.....	23,240	42,579
	1880	376,637	3,016,268	122,201	3,270,704	254,436	53,533	28,521	35,847	.....	25,514	61,361
	1879	335,441	3,025,063	122,629	3,237,875	212,812	45,886	66,442	24,144	.....	21,172	45,316
NEW LONDON COUNTY MUTUAL, Norwich....1840.	1888	83,976	.....	14,382	.....	69,594	7,882	11,347	8,873	.....	4,200	13,073
E. F. Parker, Pres., J. F. Williams, Sec.	1887	84,144	.....	11,375	.....	72,769	7,526	11,461	3,886	.....	3,891	7,777
	1886	79,542	.....	9,950	.....	69,592	7,073	10,539	6,017	.....	3,887	9,904
	1885	77,068	.....	8,733	.....	68,335	5,149	8,142	2,067	.....	2,713	4,780
	1884	81,300	.....	8,052	.....	73,248	5,126	8,839	3,973	211	3,096	7,280
	1883	80,328	.....	7,746	.....	72,582	4,894	8,322	4,433	.....	1,265	5,698
	1882	81,237	.....	8,632	.....	72,605	3,905	7,525	1,009	360	2,468	3,837
	1881	62,856	.....	8,239	.....	54,617	4,420	7,993	633	.....	915	1,548
	1880	60,118	.....	7,256	.....	52,862	4,978	8,478	2,444	.....	2,549	4,993
	1879	54,017	.....	6,304	.....	47,713	4,565	7,649	3,549	.....	2,218	5,767
STATE MUTUAL, Hartford.....1867.	1888	46,831	41,741	10,635	77,937	36,196	8,247	10,726	3,238	.....	5,433	8,671
Ralph Gillett, Pres., Isaac Cross, Jr., Sec.	1887	44,316	42,994	10,943	76,367	33,373	9,276	11,284	2,214	.....	5,187	7,401
	1886	41,232	42,519	10,941	72,810	30,291	9,029	11,061	3,027	.....	6,722	9,749
	1885	39,936	43,831	11,198	72,569	28,738	9,444	11,457	8,334	.....	5,180	13,514
	1884	40,421	45,414	11,648	73,187	28,773	10,085	12,143	4,646	.....	5,056	9,702
	1883	42,028	46,280	11,887	76,421	30,141	8,448	10,592	2,665	.....	5,643	8,308
	1882	41,886	48,819	12,519	78,186	29,367	8,872	10,834	2,878	.....	5,896	8,774
	1881	39,726	69,130	12,833	96,027	26,893	10,999	12,738	1,212	624	5,574	7,410
	1880	34,211	69,733	12,941	91,033	21,270	10,072	11,641	4,521	.....	6,078	10,599
	1879	30,612	68,498	13,057	86,053	17,555	8,988	10,659	4,122	.....	5,235	9,257
TOLLAND COUNTY MUTUAL, Tolland.....1828.	1888	75,237	207,162	43,374	239,025	31,863	25,175	27,938	27,738	.....	15,764	43,502
Lucius S. Fuller, Pres., Ed. E. Fuller, Sec.	1887	82,001	246,087	44,626	283,462	37,375	27,081	31,844	15,965	.....	8,604	24,569
	1886	83,459	290,237	40,396	333,301	43,064	27,573	31,516	20,608	.....	11,175	31,783
	1885	83,426	322,248	43,667	362,007	39,759	27,867	31,377	31,109	.....	10,467	41,576
	1884	93,686	316,165	45,758	364,754	48,589	24,664	29,044	17,540	.....	8,175	25,716

	1883	90,357	400,202	42,485	448,729	48,527	24,824	28,777	19,357	.....	10,921	30,278
	1882	91,005	307,753	42,824	356,589	48,836	22,707	27,029	14,732	.....	8,080	22,812
	1881	87,088	311,320	42,315	356,093	44,772	22,859	26,227	16,837	.....	7,509	24,346
	1880	85,207	317,645	43,106	359,746	42,102	23,765	27,564	15,703	.....	7,765	23,468
	1879	81,167	333,518	45,690	368,996	35,478	22,884	26,133	22,717	.....	7,625	30,342
WINDHAM COUNTY MUTUAL, Brooklyn.....1826.	1888	62,464	267,284	30,298	299,450	32,166	14,034	16,910	12,294	.....	4,737	17,031
David Greenslit, Pres., John Palmer, Sec.	1887	63,134	267,001	26,700	303,435	36,434	13,106	16,557	11,305	.....	5,496	16,801
	1886	62,378	269,836	27,534	304,680	34,844	13,249	15,576	10,795	.....	4,668	15,463
	1885	60,986	262,169	26,497	296,668	34,499	13,587	15,817	9,051	.....	4,294	13,345
	1884	57,353	280,148	28,015	309,486	29,338	12,204	15,324	6,225	.....	4,218	10,443
	1883	55,427	278,226	29,064	304,589	26,363	13,392	16,327	12,359	.....	5,079	17,438
	1882	56,538	277,517	29,876	304,179	26,662	13,365	15,977	6,080	.....	7,056	13,136
	1881	51,253	279,006	27,900	302,359	23,353	13,725	16,042	6,580	.....	4,778	11,358
	1880	46,390	273,694	27,369	292,715	19,021	12,994	17,639	10,708	.....	5,414	16,122
	1879	43,193	273,533	29,514	287,212	13,679	13,027	15,234	11,781	.....	4,668	16,449
DAKOTA.*												
FARMERS MUT. PROTECTIVE ASS'N, Plankinton.....	1888	120,636	.....	12,257	.....	108,379	34,074	34,409	1,795	.....	17,515	19,310
	1887	49,792	.....	44,696	.....	5,096	183,629	238,474	144,775	.....	86,556	231,331
	1886	36,142	.....	638	.....	35,504	94,348	142,162	72,779	.....	51,075	123,854
DELAWARE.												
CANTWELL MUTUAL, Odessa.....1849.	1888	25,223	59,671	(‡)	84,894	25,223	983	2,258	551	473	402	1,426
John C. Corbit, Pres., Joseph G. Brown, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	26,623	63,793	722	89,694	25,901	2,279	4,235	.....	680	5,138	.....
FARMERS MUTUAL, Wilmington.....1839.	1888	244,117	916,779	27,961	1,132,935	216,156	45,203	55,022	19,785	18,146	9,075	47,006
Christian Febiger, Pres., Wm. A. La Motte, Sec.	1887	235,147	917,819	7,234	1,145,732	227,913	45,245	55,984	39,107	20,335	9,485	68,926
	1886	260,866	899,756	33,252	1,127,370	227,614	45,671	57,118	41,526	14,627	18,413	74,566
	1885	243,261	892,353	20,267	1,135,614	241,234	45,440	56,561	16,278	9,627	22,766	48,671
	1884	240,754	921,284	.....	1,162,038	.....	43,895	53,996	21,950	7,259	8,040	37,249
	1883	232,930	885,695	.....	1,118,625	.....	43,766	54,186	14,842	.....	8,473	23,316
	1882	219,788	851,900	.....	1,071,688	.....	42,691	52,367	26,112	17,517	7,980	51,609
	1881	216,975	828,930	15,272	1,045,905	215,198	42,658	52,933	16,919	1,343	7,443	25,705
	1880	238,565	802,057	3,728	1,040,622	236,936	39,062	50,430	11,509	9,553	6,456	27,518
KENT COUNTY MUTUAL, Dover.....1847.	1888	71,651	654,810	12,085	714,376	59,566	33 505	37,672	12,392	15,262	9,292	36,946
Henry Ridgely, Pres., W. Denney, Sec.	1887	74,294	652,557	8,927	717,924	65,367	34,883	39,247	32,303	19,752	8,104	60,159
	1886	95,985	689,901	17,638	768,248	78,347	42,676	48,275	27,382	13,387	11,629	52,398
	1885	92,605	701,146	12,170	.....	92,605	42,234	48,966	28,982	22,368	10,923	62,273
	1884	99,279	679,044	.....	.....	.....	40,280	46,704	18,572	21,727	10,777	51,076
	1883	105,313	628,768	.....	.....	.....	36,912	43,187	11,055	20,994	9,061	41,060
	1882	103,187	575,003	.....	.....	.....	34,246	40,389	8,999	19,876	9,453	38,328
	1881	97,800	547,159	.....	.....	.....	31,950	38,727	12,639	19,817	9,280	41,736
	1880	93,416	509,865	104,090	.....	— 182	29,584	34,973	4,838	20,826	5,467	31,131
	1879	96,105	465,809	.....	.....	.....	27,329	32,297	5,595	11,817	4,765	22,177
NEW CASTLE COUNTY MUTUAL, Wilmington, 1850.	1888	121,586	351,120	5,768	466,938	115,818	17,161	23,093	10,268	5,961	4,065	20,293
Wm. Canby, Pres., M. M. Cleaver, Sec.	1887	112,626	344,660	4,838	452,448	107,788	16,755	22,137	10,432	6,079	4,014	20,525

* Statements as rendered to the Auditor of Dakota. ‡ Reserve for unearned premiums not provided for. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
DELAWARE—*Continued.*												
New Castle County Mutual, Wilmington—*Cont*	1886	$110,149	$330,768	$4,179	$436,738	$105,970	$16,101	$21,821	$3,218	$2,223	$4,095	$9,536
	1885	100,317	.....	52,487	.....	47,830	15,268	20,242	804	6,514	10,164	17,482
	1884	96,133	.....	53,914	.....	42,219	15,203	20,150	6,015	4,740	4,242	14,997
	1883	89,712	.....	50,000	.....	39,712	16,020	20,336	5,137	1,712	3,997	10,846
	1881	83,616	.....	43,980	.....	39,636	14,100	18,060	9,002	1,748	5,155	15,905
	1880	73,756	.....	51,082	.....	22,674	13,309	17,010	3,553	5,800	3,122	12,475
DISTRICT OF COLUMBIA.												
Mutual, Washington.....1855.	1888	267,794	1,931,180	267,794	.....	.....	.....	.....	.....	.....	.....	.....
J. B. Wilson, Pres., J. Wesley Boteler, Sec.	1887	272,956	1,817,294	272,956	.....	.....	19,183	95,709	1,219	9,559	82,070	92,848
	1886	233,566	1,724,376	233,566	.....	.....	18,093	73,024	2,856	.....	70,487	73,343
	1883	200,840	.....	200,840	.....	.....	15,021	41,098	2,261	.....	40,207	42,468
Mutual Protection, Washington.....1876.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. Ballantyne, Pres., James E. Fitch, Sec.	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	14,653	.....	.....	.....	.....	4,157	4,539	23	574	1,615	2,212
	1885	12,049	.....	.....	.....	.....	4,024	4,465	2,335	572	1,597	4,504
	1884	.....	.....	.....	.....	.....	4,207	.....	116	.....	.....	.....
GEORGIA.												
Mfrs. Ins. Mut. Aid Society, Augusta.....1888.	§1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. E. McCoy, Pres., Thos. H. Stafford, Sec.												
Southern Mutual, Athens.....1847.	1888	1,013,045	.....	343,585	.....	669,460	236,840	297,158	51,883	177,107	69,444	298,434
Y. L. G. Harris, Pres., Stevens Thomas, Sec.	1887	1,014,530	.....	328,773	.....	685,757	234,498	292,341	63,623	160,896	63,639	288,158
	1886	1,017,247	.....	333,190	.....	684,057	232,989	294,698	53,795	155,812	70,096	279,703
	1885	965,214	.....	335,924	.....	629,290	229,964	297,245	88,490	117,878	215,568	421,936
	1884	1,017,958	.....	453,734	.....	564,224	236,660	304,127	118,449	95,654	73,916	288,019
	1883	1,085,146	.....	248,810	.....	836,336	236,324	303,776	156,679	104,245	54,619	315,542
	1881	995,019	.....	230,373	.....	764,646	227,420	361,959	64,679	136,088	61,552	262,319
	1880	960,248	.....	179,074	.....	781,174	221,904	276,417	49,638	160,685	62,759	223,444
Underwriters Mutual, Atlanta *a*.....1888.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Joel Hurt, Pres., J. R. Nutting, Sec.												
ILLINOIS.												
Addison Farmers Mutual, Addison.....1855.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phil. Bohlander, Pres., Otto A. Fischer, Sec.	1887	20,152	106,130	(‡)	126,282	20,152	3,990	4,647	2,294	12	860	3,166
	1886	18,259	93,985	12,048	100,196	6,211	4,407	4,924	2,824	.....	747	3,571

‡ Reserve for unearned premiums not provided for. § Organized April 1, 1888. *a* Subscribed capital $500,000; expects to begin business January 1, 1890, with $100,000 paid in.

	1885	18,496	93,141	(‡)	111,637	18,496	7,019	7,649	4,076	.....	907	4,983
	1884	15,148	108,845	(‡)	123,993	15,148	4,869	5,806	8,213	.....	1,196	9,409
	1883	17,510	106,970	(‡)	124,480	17,510	4,230	5,671	9,842	.....	1,120	10,962
	1882	24,743	101,873	(‡)	126,616	24,743	1,954	3,030	347	.....	1,063	1,410
	1881	21,517	92,188	(‡)	103,705	21,517	3,023	4,119	3,161	.....	1,062	4,223
	1880	24,943	85,777	(‡)	110,720	24,943	10,347	12,546	1,768	.....	2,397	4,165
	1879	13,441	90,928	‡ 750	103,619	12,691	13,448	13,985	13,106	.....	1,007	14,113
ASSOCIATED MANUFACTURERS MUT., Moline..1889. H. C. Cleveland, Sec.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
COMMONWEALTH MUTUAL, Decatur.....1883. Jas. W. Haworth, Pres., John A. Barnes, Sec.	1888	28,370	249,591	‡ 9,937	268,023	18,433	61,924	64,789	69,916	.....	17,494	87,410
	1887	47,173	254,858	41,986	260,045	5,187	89,880	92,729	58,589	.....	28,020	86,609
	1886	40,307	239,462	44,807	234,962	— 4,507	92,801	97,365	59,517	.....	29,550	89,067
	1885	37,003	190,154	‡ 5,418	221,739	31,585	71,767	74,846	23,225	.....	25,347	48,572
	1884	20,771	167,367	‡ 2,594	185,544	18,177	37,469	40,166	20,664	.....	14,813	35,477
	1883	16,187	81,303	‡ 5,375	92,115	10,812	14,324	14,324	6,718	.....	4,883	11,601
CONSOLIDATED, Chicago*.....1857. M. A. Donahue, Pres., C. E. Rollins, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ILLINOIS MUTUAL, Alton.....1879. Marcus H. Topping, Pres., H. G. McPike, Sec.	1888	72,491	272,989	46,605	298,875	25,886	99,667	100,067	65,673	.....	38,573	104,247
	1887	73,214	258,759	53,216	278,757	19,998	92,677	93,833	75,677	.....	38,354	114,031
	1886	80,594	244,333	46,907	278,020	33,687	100,357	101,095	53,225	.....	36,442	89,667
	1885	68,257	224,612	‡ 9,773	283,096	58,484	76,114	76,592	30,531	.....	24,261	54,792
	1884	45,732	209,204	‡ 4,598	250,338	41,134	46,794	47,004	26,080	.....	17,818	43,898
	1883	39,279	196,056	‡ 3,264	232,070	36,014	50,329	50,579	35,411	.....	11,935	47,346
	1882	29,688	203,130	‡ 6,790	226,028	22,898	33,905	33,905	7,147	.....	15,128	22,275
	1881	20,371	160,106	‡ 2,373	178,104	17,998	15,914	15,914	4,004	.....	8,540	12,544
	1880	14,894	91,233	(‡)	106,127	14,894	11,861	11,861	1,522	.....	5,683	7,205
	1879	16,530	64,564	(‡)	81,094	16,530	10,488	10,488	112	.....	4,427	4,539
LUMBERMENS MUTUAL, Chicago δ.....1889. M. T. Greene, Pres., T. E. Gilpin, Sec.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MANUFACTURERS MUTUAL, Batavia†.....1889. W. M. Van Nortwick, Pres., G. T. Farmer, Sec.	1889	10,900	54,500	.....	.....	.....	.....	.....	.....	.....	.....	.....
MANUFACTURERS & MERCH. MUT., Rockford..1881. Henry W. Price, Pres., Geo. S. Roper, Sec.	1888	65,385	197,641	42,177	220,849	23,208	66,180	67,986	28,553	2,032	24,764	55,349
	1887	49,221	142,682	39,614	152,289	9,607	65,521	65,893	30,834	§ 5,297	18,444	54,575
	1886	37,322	180,693	‡ 1,875	216,170	14,980	69,410	71,314	27,740	3,347	26,546	57,633
	1885	23,972	161,997	‡ 1,575	184,394	22,397	63,804	63,804	37,650	.....	27,308	64,958
	1884	49,985	143,326	‡ 7,987	185,324	41,998	61,217	61,217	24,654	.....	11,437	36,091
	1883	41,758	106,957	‡ 2,749	145,966	39,009	39,019	46,298	34,847	.....	10,842	45,689
	1882	29,981	100,353	‡ 5,723	124,611	24,258	35,266	36,616	8,017	.....	26,944	35,064
	1881	34,605	65,191	‡ 24,475	75,321	10,130	20,461	20,794	23,692	.....	16,940	40,632
MILLERS MUTUAL, Alton.....1877. D. R. Sparks, Pres., A. R. McKinney, Sec.	1888	33,659	239,135	‡ 2,391	270,403	31,268	41,324	42,087	27,037	.....	6,292	33,329
	1887	26,841	189,913	(‡)	216,754	26,841	27,813	28,644	14,850	.....	4,288	19,138
	1886	18,840	108,894	‡ 3,972	123,762	14,868	17,544	18,147	19,454	.....	2,364	21,818
	1885	22,902	102,706	‡ 1,702	123,906	21,200	11,478	12,048	8,662	.....	1,233	9,895

* Incorporated in 1857 as the Farmers Fire Ins. Co. of Freeport. Reorganized in 1888. † Began business February, 1889. ‡ Reserve for unearned premiums not provided for.
δ Organized in February, 1889. § Includes $100 paid for the redemption of scrip. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
ILLINOIS—*Continued.*												
MILLERS MUTUAL, Alton—*Cont.*	1884	$20,744	$95,915	(‡)	$116,659	$20,744	$10,233	$10,664	$8,006	.....	$975	$8,981
	1883	17,792	95,154	(‡)	112,946	17,792	10,858	11,132	5,432	.....	1,515	6,947
	1882	13,704	106,864	‡ 1,000	119,568	12,704	10,108	10,316	12,104	.....	1,109	13,213
	1881	15,829	88,500	‡ 2,500	101,829	13,329	10,486	10,697	5,602	.....	1,363	6,964
	1880	12,417	97,300	(‡)	109,717	12,417	7,240	7,515	1,024	.....	1,580	2,604
	1879	14,043	64,524	(‡)	78,567	14,043	9,389	9,608	4,149	.....	1,480	5,629
MILLERS NATIONAL, Chicago.....1877. C. H. Seybt, Pres., W. L. Barnum, Sec.	1888	302,962	1,123,377	61,706	1,364,633	241,256	205,430	216,801	119,147	.....	44,613	163,760
	1887	236,542	1,033,130	63,490	1,206,182	173,052	185,418	194,309	144,340	.....	40,104	184,444
	1886	225,144	935,984	‡ 38,573	1,122,555	186,570	164,892	171,611	99,535	.....	30,928	130,463
	1885	179,093	820,634	‡ 47,798	951,930	131,295	153,836	161,201	116,564	.....	25,582	142,146
	1884	141,880	724,138	‡ 32,410	833,607	109,470	146,641	149,298	123,085	.....	22,215	145,300
	1883	132,567	743,232	‡ 42,711	833,087	89,855	128,276	132,561	103,186	.....	22,146	125,332
	1882	109,402	691,566	‡ 14,326	786,942	95,076	88,554	89,114	43,360	.....	19,892	63,252
	1881	78,657	551,669	‡ 4,162	626,464	74,495	86,909	87,745	50,090	.....	18,415	68,505
	1880	55,385	436,566	‡ 23,500	468,701	31,885	62,694	68,507	33,574	.....	17,420	50,994
	1879	55,572	353,459	‡ 4,460	404,571	51,112	57,016	57,329	17,073	.....	15,136	32,209
MISS. VALLEY MANUF. MUTUAL, Rock Island.1880. J. S. Keator, Pres., Wm. B. Ferguson, Sec.	1888	90,898	328,032	75,940	342,990	14,958	195,287	203,180	115,807	3,224	74,641	193,672
	1887	81,785	341,523	71,676	351,632	10,109	142,416	145,054	89,193	16,562	29,505	135,260
	1886	63,412	366,543	75,777	354,179	— 12,365	125,123	126,980	86,243	.....	29,672	115,915
	1885	90,211	321,154	‡ 10,575	400,790	79,636	61,260	107,306	47,942	.....	25,980	73,922
	1884	60,842	253,007	‡ 6,909	306,941	53,934	84,989	85,589	63,384	.....	18,607	81,992
	1883	40,862	305,126	‡ 3,000	342,988	37,862	63,840	64,415	50,000	2,982	17,927	70,908
	1882	53,721	260,409	‡ 10,500	303,630	43,221	44,543	44,543	18,678	.....	15,766	34,444
	1881	29,165	200,154	‡ 6,360	222,959	22,805	32,977	32,977	21,404	.....	12,884	34,288
	1880	12,661	101,894	‡ 1,500	113,055	11,161	25,293	25,293	6,016	.....	5,307	11,323
MUTUAL, Chicago.....1869. Silas W. Gardiner, Pres., Wm. E. Smith, Sec.	1888	141,882	450,641	125,410	467,113	16,472	250,501	254,973	106,699	9,424	107,501	223,624
	1887	119,916	462,754	98,165	484,505	21,751	199,859	203,109	81,452	16,671	40,717	138,840
	1886	55,646	382,588	‡ 9,531	428,912	55,645	117,820	119,680	69,822	6,376	32,791	108,989
	1885	67,091	221,058	‡ 6,834	281,315	60,257	92,151	92,728	33,719	.....	28,000	61,779
MUTUAL UNION, Moline.....1886. Chas. H. Deere, Pres., H. C. Cleaveland, Sec.	1888	35,933	158,377	36,295	168,015	— 362	94,439	95,046	50,030	13,125	24,988	88,143
	1887	25,262	123,462	23,074	125,650	2,188	58,470	58,870	34,436	.....	21,032	55,468
	†1886	17,486	72,499	‡ 12,880	76,505	4,606	18,477	18,477	347	.....	5,984	6,331
NORTHWESTERN MUTUAL, Rock Island.....1886. Hy. A. Ainsworth, Pres., W. B. Ferguson, Sec.	1888	33,255	145,541	15,313	163,483	17,942	40,656	41,755	19,132	3,978	10,287	33,397
	1887	24,919	129,138	14,562	139,495	10,357	32,036	32,145	10,388	3,820	4,539	18,747
	1886	22,971	87,548	‡ 11,212	99,307	11,759	22,424	22,435	7,183	.....	4,181	11,364

‡ Reserve for unearned premiums not provided for. † Commenced business September 27, 1886. — Impairment.

OAKLAND MUTUAL, Hyde Park.....1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PACIFIC MUTUAL, Alton.....1887.	1888	19,964	84,531	‡ 1,840	102,655	18,124	20,213	20,504	11,974	.....	5.947	17,921
M. H. Topping, Pres., H. G. McPike, Sec.	*b*1887	18,391	70,683	4,722	84,352	13,669	14,976	15,006	2,714	.....	2,110	4,824
PROTECTION MUTUAL, Hyde Park.....1887.	1888	18,568	138,169	‡ 3,888	152,849	14,680	27,558	28,778	3,011	4,084	14,896	21,991
Geo. W. Powell, Pres., C. E. Worthington, Sec.	*1887	11,224	56,685	10,545	57,364	679	18,968	19,656	1,699	.....	8,125	9,824
STATE MUTUAL FIRE INS. ASS'N, Hyde Park..1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. C. Miller, Pres., W. A. Lowell, Sec.												
WESTERN MANUFACTURERS MUT., Chicago...1869.	1888	135,733	320,576	69,563	386,745	66,160	128,340	133,070	43,499	9,837	37,494	90,830
P. A. Montgomery, Pres., G. D. Farr, Sec.	1887	98,191	192,207	64,195	226,203	33,996	119,373	124,363	91,372	16,239	30,954	138,565
	1886	106,271	289,505	62,553	395,768	43,718	123,076	127,091	58,969	16,459	39,020	114,484
	1885	92,685	322,332	‡ 19,474	395,544	73,212	124,287	129,448	61,592	14,583	32,063	108,238
	1884	68,881	331,901	‡ 10,123	390,659	58,758	135,761	143,342	72,768	.....	40,888	113,656
	1883	64,688	401,497	(‡)	466,186	64,688	108,224	125,233	77,689	.....	45,689	123,378
	1882	59,543	354,299	‡ 5,172	408,670	54,371	70,188	83,012	27,002	.....	36,750	63,752
	1881	45,370	273,013	‡ 5,000	313,383	40,370	65,350	70,512	35,755	.....	25,535	61,290
	1880	21,163	265,225	‡ 4,845	281,542	16,317	18,658	18,658	6,141	.....	8,031	14,172
INDIANA.												
AMERICAN MUTUAL, South Bend.....1888.	1888	15,656	86,496	‡ 915	101,137	14,741	20,956	20,956	235	.....	5,065	5,300
G. S. Van Duzen, Pres., C. D. Miley, Sec.												
CENTRAL MUTUAL, Hammond.....1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. Guthrie, Pres., E. B. Schnebley, Sec.												
CONTINENTAL MUTUAL, Michigan City.....1887.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. M. Ward, Pres., Daniel Huguenin, Sec.	*c* 1887	.....	84,600	.....	.....	.....	.....	.....	.....	.....	.....	.....
INDIANA MILLERS MUTUAL, Indianapolis *e*....1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
INTERSTATE MUTUAL, Elkhart.....1888.	1888	31,044	81,206	1,685	110,575	29,359	.....	.....	.....	.....	.....	.....
C. G. Conn, Pres., J. B. Faulkner, Sec.												
MANUFACTURERS MUTUAL, Indianapolis.....1886.	1888	41,814	181,136	18,461	204,489	23,353	64,192	64,877	48,662	2,597	23,801	75,060
A. H. Nordyke, Pres., Chas. B. Funston, Sec.	1887	33,451	167,990	10,776	190,665	22,675	68,691	68,868	29,682	2,804	18,428	50,914
	1886	15,263	84,224	2,881	96,606	12,382	25,086	25,090	836	.....	9,679	10,515
IOWA.												
CITIZENS MUTUAL, Waterloo †.....1887.	1888	10,495	96,003	3,501	102,995	6,994	22,131	22,131	8,681	.....	13,102	21,783
B. R. Sherman, Pres., J. H. Kuhns, Sec.	1887	5,172	*d* 80,147	455	84,864	4,717	13,817	13,817	1,535	.....	9,220	10,755
IOWA STATE, Keokuk.....1855.	1888	47,683	432,513	3,000	477,796	47,683	71,504	73,058	31,380	.....	32,992	64,372
Smith Hamill, Pres., Howard Tucker, Sec.	1887	42,781	431,135	5,967	467,949	36,814	75,361	77,348	34,651	.....	40,098	74,749
	1886	41,122	356,431	4,592	392,961	36,530	56,508	58,162	32,341	.....	39,420	71,761
	1885	43,657	376,179	211,862	207,974	—168,205	50,946	60,495	25,124	.....	35,750	60,874
	1884	69,227	277,881	167,317	179,791	—98,090	57,005	58,306	27,281	.....	29,840	57,121
	1883	110,225	439,259	283,625	265,859	—173,400	61,743	63,207	47,211	.....	28,485	75,696
	1882	116,556	452,229	258,276	310,509	—141,720	53,499	55,761	25,799	.....	27,594	53,393

* Commenced business September 1, 1887. † Insures against fire, lightning and tornadoes. ‡ Reserve for unearned premiums not provided for. *b* Commenced business June 6, 1887. *c* Organized May 2, 1888. *e* Insurance on flour mills only. *d* Includes $50,000 guarantee fund. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
IOWA—*Continued.*												
Iowa State, Keokuk—*Cont.*	1881	$101,912	.....	.....	.....	.....	$59,547	$59,816	$24,209	.....	$26,337	$50,546
	1880	90,698	$369,177	‡ $6,080	$453,795	$84,618	58,620	60,446	19,985	.....	23,773	43,758
	1879	66,739	349,524	‡ 1,336	415,127	65,603	54,157	54,727	38,990	.....	24,446	63,436
Merchants and Bankers Mut., Des Moines. 1885. E. T. Carpenter, Pres., M. H. Kirkman, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Merch. & Man. Mut. Fire Ass'n, Clinton... 1887. L. B. Wadleigh, Pres., D. L. Ryder, Sec.	1888	23,708	57,081	2,447	78,342	21,261	20,985	31,858	2,497	.....	9,439	11,936
	b 1887	13,818	*a* 60,349	(‡)	74,167	13,818	7,031	17,031	.....	.....	.....	3,213
Mutual Guaranty, Clinton..... 1888. Schiller Hosford, Pres., J. W. Lithgrow, Sec.	1888	*d* 153,897	.....	‡ 39	.....	*d* 153,858	.....	.....	.....	.....	.....	.....
Reliance Mutual, Dubuque..... 1885. W. H. Day, Pres., D. A. Henderson, Sec.	1888	19,418	143,258	‡ 3,519	159,158	15,899	53,420	53,687	40,008	.....	18,684	58,692
	1887	24,040	169,221	12,209	181,052	11,831	49,796	50,206	35,298	.....	15,004	50,302
	1886	32,685	160,704	1,492	191,887	31,194	60,128	60,348	35,347	.....	9,158	44,505
	1885	21,867	53,990	.....	75,857	21,867	21,767	21,767	.....	.....	5,221	5,221
KANSAS.												
Arkansas Valley, Wichita ..... 1888. N. A. English, Pres., E. P. Ford, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Capitol, Topeka § ..... 1887. J. T. Williams, Pres., T. D. Thacher, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	11,551	33,002	21,515	23,038	— 9,964	15,265	35,449	5,774	$4,695	21,309	31,778
Kansas Farmers, Abilene* ..... 1882. J. E. Bonebrake, Pres., W. A. Burbank, Sec.	1888	54,993	65,429	20,578	99,844	34,415	16,275	21,855	10,268	.....	13,139	23,407
	1887	*d* 100,259	18,710	*d* 71,519	47,450	28,740	2,563	27,651	9,846	1,729	15,421	26,996
Kansas Home, Topeka § ..... 1887. Wm. Wadsworth, Pres., Talcott Ormsbee, Sec.	1888	37,503	19,015	23,070	33,448	14,433	42,307	42,404	4,133	4,837	18,764	27,735
	† 1887	16,113	13,290	11,050	18,353	5,063	16,265	26,865	220	.....	11,842	12,062
KENTUCKY.												
Kentucky and Louisville Mut., Louisville. 1839. Thomas P. Jacob, Pres., James B. Cocke, Sec.	1888	637	293,817	182,940	111,514	—293,180	6,093	6,129	7,597	.....	6,947	14,544
	1887	1,070	301,189	180,759	121,500	—179,689	13,254	13,374	10,120	.....	5,274	15,394
	1886	2,828	315,234	188,254	129,808	—126,980	12,095	12,143	4,922	.....	5,693	10,615
	1885	1,188	315,256	186,849	129,595	—185,661	15,166	15,330	15,444	.....	5,720	21,164
	1884	5,981	333,932	208,951	130,962	—202,970	6,421	6,607	2,082	.....	5,378	7,459
	1883	6,687	339,871	208,653	137,905	—201,966	22,638	22,831	3,003	.....	5,399	8,401
	1882	312	368,877	221,326	147,863	—221,014	7,459	7,498	11,897	.....	6,097	17,984
	1881	11,320	363,600	230,014	144,906	—218,694	23,437	23,556	11,184	.....	6,252	17,436
	1880	552	399,843	229,697	170,698	—229,145	6,306	6,306	13,257	.....	4,872	18,129
	1879	375	412,510	234,252	178,633	—233,877	6,430	6,848	3,668	.....	4,812	8,480

* First class. † Commenced business April 7, 1887. ‡ Reserve for unearned premiums not provided for. § First and second classes. *a* Includes $40,000 guarantee fund unpaid.
b Discontinued September 15, 1882. *d* Includes $40,000 guaranty fund. — Impairment.

MUT. INS. CO. OF KENTUCKY, Newport.....1888. G. W. Loper, Pres., W. P. Lowe, Sec.	1888	♭ 22,128	39,168	13,116	♭ 38,170	9,012	5,322	5,322	243	.....	3,174	3,417
MAINE.												
BANGOR, Bangor..... W. P. Hubbard, Pres., J. W. McClure, Sec.	1888	21,770	91,635	.....	.....	.....	17,920	.....	8,337	.....	.....	.....
	1887	21,171	90,926	.....	.....	.....	18,468	.....	8,216	.....	.....	.....
	1886	21,994	85,728	.....	.....	.....	17,766	.....	9,459	.....	.....	.....
	1885	.....	.....	‡ 14,475	.....	.....	15,120	15,706	9,933	.....	5,708	15,641
	1884	20,171	84,516	‡ 14,089	90,598	6,082	19,004	19,345	15,641	.....	6,748	22,389
	1882	20,524	87,701	‡ 5,566	102,659	14,958	.....	17,418	.....	.....	.....	19,790
	1881	21,360	.....	‡ 1,717	.....	18,643	15,712	16,701	13,840	.....	5,894	19,734
	1880	23,942	87,307	‡ 5,940	105,309	18,002	18,532	19,663	12,949	.....	5,760	18,709
	1879	22,856	80,362	‡ 1,450	101,768	21,406	17,697	18,903	18,670	.....	6,388	25,058
SACO, Saco..... Henry J. Rice, Pres., M. H. Kelly, Sec.	1888	52,480	5,276	(‡)	57,756	52,480	1,413	4,892	613	.....	1,648	2,261
	1887	49,998	5,506	(‡)	55,514	49,998	1,561	.....	3,313	.....	.....	.....
	1886	47,931	5,609	(‡)	53,540	47,931	1,583	.....	150	.....	.....	.....
	1885	45,222	.....	(‡)	.....	45,222	1,235	4,134	18	.....	1,543	1,561
	1884	42,614	5,999	(‡)	48,613	42,614	1,450	4,288	698	.....	1,005	1,703
	1883	40,029	.....	(‡)	.....	40,029	1,495	4,160	633	.....	691	1,324
	1882	38,576	5,543	(‡)	44,119	38,576	.....	4,156	325	.....	3,056	3,381
	1881	43,438	.....	(‡)	.....	43,438	1,518	3,905	1,138	.....	2,418	3,556
	1880	37,450	5,874	(‡)	43,324	37,450	1,486	3,518	230	.....	1,329	1,559
	1879	35,300	6,043	(‡)	41,343	35,300	878	2,793	99	.....	901	1,000
MARYLAND.												
BALTIMORE EQUITABLE SOCIETY, Baltimore*.1794. F. A. Crook, Treas., Hugh B. Jones, Sec.	1888	1,766,600	.....	585,485	.....	1,181,115	33,374	122,006	12,841	.....	47,234	60,075
	1887	1,674,071	.....	580,364	.....	1,093,707	8,867	114,182	29,427	26,945	18,814	75,186
	1886	1,720,561	.....	598,294	.....	1,122,267	35,699	120,295	26,426	24,855	19,848	71,129
	1885	1,609,806	.....	581,672	.....	1,028,134	37,080	112,054	17,023	24,423	18,754	60,180
	1884	1,514,667	.....	580,414	.....	934,253	39,859	116,750	14,686	26,884	19,549	51,119
	1883	1,511,693	.....	577,255	.....	934,438	38,037	121,720	4,562	25,313	19,463	49,338
	1882	1,437,975	.....	571,984	.....	865,991	34,308	112,326	28,649	25,876	18,329	72,854
	1881	1,375,256	.....	572,854	.....	802,402	9,078	110,529	32,436	22,043	17,033	71,512
	1880	1,327,518	.....	591,969	.....	735,549	9,455	105,595	11,468	29,336	15,665	56,467
	1879	1,227,272	.....	569,238	.....	658,034	10,572	74,873	13,285	.....	14,852	28,132
MUTUAL OF BALTIMORE CITY, Baltimore.....1886. Frank Slingluff, Pres., W. H. Purcell, Sec.	1888	8,142	115,439	860	115,721	7,282	30,547	31,177	12,170	8,674	6,293	27,137
	1887	19,579	115,915	12,294	123,200	7,285	29,724	30,236	20,140	3,954	9,218	33,312
	1886	11,894	116,323	.....	128,217	11,894	25,945	44,654	2,974	4,249	29,856	32,830
MUTUAL OF BALTIMORE COUNTY, Baltimore...1850. T. H. Matthews, Pres., Francis Shriver, Sec.	1888	43,673	467,471	36,408	474,736	7,265	20,241	52,081	25,852	.....	27,500	53,352
	1887	49,191	568,432	39,034	578,589	10,157	23,454	49,653	31,024	.....	18,142	49,166
	1886	28,808	592,660	23,862	597,306	4,646	37,848	38,580	23,813	.....	15,025	38,838

* Does business on the cash plan. ‡ Reserve for unearned premiums not provided for. ♭ Includes $10,000 cash guaranty fund.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
MARYLAND—*Continued.*												
Mutual of Baltimore County, Baltimore—*Cont.*.	1885	$44,662	$593,666	$16,218	$622,110	$28,444	$22,406	$34,628	$20,743	.....	$18,499	$39,242
	1884	43,996	596,718	21,518	619,194	22,476	44,495	44,495	19,435	.....	24,601	44,036
	1883	50,996	598,769	23,470	626,295	27,526	20,825	45,829	38,828	.....	6,966	45,794
	1882	43,109	627,574	18,849	651,834	24,260	20,862	25,711	18,222	.....	9,003	27,225
	1881	20,037	630,925	25,140	625,822	— 5,103	21,761	28,896	18,476	.....	9,052	27,528
	1880	11,984	646,873	15,492	650,381	— 3,508	26,235	27,032	23,781	.....	3,088	26,869
	1879	43,613	625,584	23,274	655,923	20,339	25,887	28,915	21,793	.....	3,077	24,870
Mutual of Carroll County, Westminster...1869. J. W. Hering, Pres., R. Manning, Sec.	1888	21,480	177,874	132	199,222	21,348	8,422	8,422	6,886	.....	1,536	8,422
	1887	22,085	166,244	.....	188,329	22,085	5,462	10,910	6,205	.....	3,306	9,511
	1886	22,415	156,836	280	178,971	22,135	4,831	7,024	2,599	.....	4,437	7,036
	1885	21,540	140,143	375	161,308	21,165	4,346	5,532	2,215	.....	3,570	5,785
	1884	19,695	125,146	186	144,655	19,509	4,197	5,403	.....	.....	233	233
	1883	19,865	113,325	3,500	129,690	16,365	3,623	4,604	6,453	.....	65	6,518
	1882	24,450	106,837	5,794	125,393	18,656	5,299	6,210	2,026	.....	1,250	3,276
	1881	21,767	101,538	3,810	119,495	17,957	3,912	3,944	608	.....	977	1,585
	1880	20,248	95,936	3,608	112,576	16,640	3,898	3,961	1,700	.....	1,021	2,722
	1879	17,770	88,002	1,660	104,112	16,110	3,320	3,743	1,000	.....	926	1,926
Mutual of Cecil County, Elkton.....1847. Jacob Tome, Pres., Thomas Drennen, Sec.	1888	10,674	334,789	21,420	345,535	— 10,746	21,111	22,822	21,263	132	2,055	23,450
	1887	13,498	353,034	500	366,032	12,998	18,420	20,870	27,951	243	2,785	30,979
	1886	24,913	360,446	5,562	379,808	19,362	14,970	15,712	40,182	604	3,573	43,649
	1885	50,460	352,323	200	402,583	50,260	13,635	15,210	7,947	898	2,609	11,454
	1884	46,973	315,194	1,600	360,967	45,373	12,691	17,821	8,971	274	2,428	11,673
	1883	44,608	299,181	800	342,989	43,808	11,742	12,355	9,529	.....	3,133	12,662
	1882	44,922	280,403	9,876	315,449	35,046	11,613	12,841	8,818	562	3,510	12,890
	1881	44,415	274,419	13,554	305,280	30,861	10,897	12,529	3,165	573	2,120	5,857
	1880	42,515	362,162	13,009	392,168	29,506	10,670	10,735	1,492	19,408	2,156	23,056
	1879	53,793	256,078	26,979	282,892	26,814	12,960	15,854	10,254	1,336	1,997	13,587
Mutual of Frederick Co., Frederick City...1844. Charles E. Trail, Pres., G. W. Cramer, Sec.	1888	50,208	242,933	15,704	277,437	34,504	5,058	7,616	3,958	.....	2,634	6,592
	1887	52,294	282,657	11,025	323,926	41,269	15,766	17,460	4,439	10,469	2,146	17,054
	1886	44,965	284,643	3,337	326,271	41,628	16,725	19,360	4,251	15,236	2,091	21,568
	1885	46,988	286,019	837	332,170	46,151	16,978	19,233	1,329	15,177	16,634	18,140
	1884	46,630	284,888	9,761	321,757	36,869	16,704	18,681	220	15,036	1,449	16,705
	1883	49,773	280,151	3,937	326,017	45,866	16,817	19,360	.....	14,900	2,674	17,574
	1882	52,569	283,642	15,163	321,045	37,403	17,063	19,635	366	14,966	2,048	17,380
	1881	48,708	277,202	9,367	316,643	39,441	16,632	19,748	804	14,903	1,830	17,537

Impairment.

	1880	49,061	256,105	9,432	295,734	39,629	16,757	19,357	1,814	14,762	1,886	18,462
	1879	42,244	251,644	7,978	285,910	34,266	14,796	17,486	25	11,477	1,772	13,274
MUTUAL IN HARFORD CO., Bel-Air.....1844.	1888	51,985	397,672	510	449,027	51,355	18,449	19,155	11,105	.....	2,489	13,594
J. C. Walsh, Pres., Geo. R. Cairnes, Sec.	1887	44,032	388,483	4,615	487,840	39,417	17,243	17,854	10,608	.....	2,283	12,891
	1886	40,723	380,296	6,775	398,201	33,948	15,642	16,121	1,511	.....	1,914	3,425
	1885	26,905	361,604	4,100	384,409	22,805	15,175	15,531	15,146	.....	1,886	17,032
	1884	27,893	349,505	15,285	362,113	12,608	14,953	15,395	13,900	.....	.....	.....
	1883	27,656	352,090	7,250	372,496	20,406	15,668	16,222	14,883	.....	1,697	16,580
	1882	26,635	326,466	13,415	339,686	13,220	14,140	14,645	14,146	.....	1,683	15,829
	1881	26,820	303,409	13,712	316,517	13,108	13,793	14,265	7,122	.....	1,851	8,973
	1880	20,955	292,204	12,671	300,488	8,284	13,187	13,805	10,622	.....	1,857	12,479
	1879	2,687	289,140	16,046	275,781	– 13,359	14,268	14,817	12,010	.....	1,838	13,848
MUTUAL OF KENT CO., Chestertown.....1847.	1888	104,020	168,310	6,261	266,069	97,759	6,629	13,028	10,452	3,949	1,866	16,267
Wm. N. E. Wickes, Pres., N. G. Westcott, Sec.	1887	107,030	170,600	6,939	270,691	100,091	7,426	12,215	14,833	5,781	1,940	22,554
	1886	115,742	166,271	4,278	277,735	111,464	7,309	15,015	1,349	8,551	3,725	13,625
	1885	114,283	166,533	10,211	270,605	104,072	7,494	17,157	3,091	1,910	1,929	6,930
	1884	105,002	152,813	1,083	256,732	103,919	6,489	20,274	5,973	3,114	1,551	10,638
	1883	102,387	153,409	2,991	152,805	99,396	6,605	12,126	925	.....	2,605	3,530
	1882	94,533	142,926	6,318	231,141	88,215	6,272	11,453	3,629	556	1,499	5,685
	1881	89,718	135,485	38,884	186,319	50,834	6,091	11,204	1,829	495	1,656	3,980
	1880	82,726	127,453	5,921	204,258	76,805	5,631	10,096	1,706	.....	1,407	3,113
	1879	80,255	115,197	37,386	158,066	42,869	4,817	13,480	986	710	1,955	3,651
MUTUAL OF MONTGOMERY CO., Sandy Spring..1848.	1888	93,659	1,301,801	4,241	1,391,219	89,418	50,006	69,336	68,286	.....	7,724	76,010
Richard T. Bentley, Pres., Rob't R. Moore, Sec.	1887	115,224	1,229,259	4,175	1,340,308	111,049	46,890	51,807	53,831	.....	6,806	60,637
	1886	164,959	1,191,641	4,864	1,356,600	160,095	45,679	50,456	37,731	.....	6,525	44,256
	1885	157,438	1,149,289	4,084	1,302,643	153,354	43,383	48,670	31,279	.....	12,130	43,409
	1884	146,181	1,102,308	4,495	1,243,894	141,586	42,775	47,965	31,035	.....	12,205	43,240
	1883	134,368	1,052,527	7,148	1,179,747	127,220	40,651	55,627	38,880	.....	21,200	60,080
	1882	130,515	1,006,887	40,891	1,133,105	126,218	38,717	43,476	32,358	.....	13,342	45,820
	1881	123,938	966,438	37,277	1,088,352	121,915	37,476	41,661	28,788	.....	15,425	44,213
	1880	115,672	936,823	39,009	1,052,496	110,953	36,240	40,129	22,104	.....	5,033	27,137
	1879	101,705	913,671	3,898	1,015,376	97,676	35,382	38,895	34,110	.....	5,406	39,516
MUTUAL OF SOMERSET & WORC. CO's., P. Anne.1867.	1888	14,682	98,684	1,700	111,666	12,982	4,991	5,442	6,864	24	1,125	8,013
L. L. Waters, Pres., W. J. Brittingham, Sec.	1887	15,308	89,170	.....	104,478	15,308	5,279	6,590	4,024	261	1,477	5,762
	1886	19,706	92,974	6,497	112,433	13,209	3,760	4,672	6,517	.....	1,278	7,795
	1885	18,141	89,413	1,800	105,754	16,341	4,492	5,321	1,128	.....	1,155	2,283
	1884	15,748	85,970	.....	101,718	15,748	3,524	4,145	3,285	.....	2,073	4,358
	1883	16,470	83,427	.....	99,897	16,470	3,450	4,200	1,767	.....	1,061	2,828
MUTUAL OF WASHINGTON CO., Hagerstown...1846.	1888	83,281	40,124	1,336	122,069	81,945	3,752	8,165	1,753	1,871	1,346	4,970
M. S. Barber, Pres., Wm. H. Armstrong, Sec.	1887	80,247	37,627	1,190	116,684	79,057	4,031	7,156	2,227	2,008	1,443	5,678
	1886	75,611	38,424	4,351	112,708	74,284	4,025	7,932	186	1,827	1,392	3,405
	1885	73,158	37,914	1,113	109,959	72,045	3,434	6,913	.....	2,092	1,331	3,423
	1884	69,304	36,275	713	105,579	65,657	3,475	7,235	10	2,004	1,413	3,427
	1883	63,495	37,572	3,517	97,111	59,539	3,616	6,564	50	2,766	1,672	4,498

— Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
MARYLAND—*Continued.*												
MUTUAL OF WASHINGTON CO., Hagerstown—*Cont.*.	1882	$61,149	$37,990	$3,956	$95,153	$57,162	$3,358	$6,538	$1,041	$2,933	$1,045	$5,019
	1881	62,179	42,175	3,987	103,071	60,896	3,236	6,646	1,331	5,137	1,226	7,694
	1880	56,986	42,175	1,283	97,631	55,456	2,339	5,260	.....	5	902	907
	1879	53,954	42,863	1,530	95,007	52,143	2,736	5,540	5,172	.....	1,115	6,287
MASSACHUSETTS.												
ABINGTON MUTUAL, Abington.....1856.	1888	89,529	.....	47,917	.....	41,612	43 210	45,911	8,589	7,445	13,439	29,473
Henry B. Pierce, Pres., Carlos P. Faunce, Sec.	1887	71,119	180,759	38,045	213,833	33,074	33,529	36,591	6,190	6,666	9,398	22,254
	1886	57,524	189,510	32,018	215,016	25,506	27,673	30,726	16,367	5,326	7,574	29,267
	1885	57,977	163,357	27,498	193,836	30,479	23,103	25,697	6,782	4,515	6,345	17,642
	1884	48,720	139,368	24,618	163,471	24,103	18,871	21,326	6,526	3,750	5,923	16,199
	1883	45,160	117,733	19,833	143,061	25,328	13,039	15,404	6,867	2,713	4,071	13,651
	1882	44,057	108,452	19,751	132,759	24,307	11,715	13,742	6,316	3,088	3,410	12,814
	1881	42,942	104,144	19,679	127,407	23,263	10,858	13,000	5,430	2,129	3,735	11,294
	1880	41,973	97,343	19,942	119,375	22,032	10,817	12,781	6,664	2,659	3,305	12,628
	1879	37,387	90,137	18,085	109,440	19,303	11,203	13,180	7,367	2,768	3,258	13,393
ARKWRIGHT MUTUAL, Boston .....1860.	1888	440,092	2,054,361	206,940	2,287,513	233,152	410 769	428,995	64,447	314,139	26,470	405,056
W. Higginson, Pres., E. H. Sprague, Sec.	1887	416,683	1,933,275	194,487	2,155,471	222,196	380,995	398,986	43,319	288,149	25,446	356,914
	1886	385,964	1,862,027	189,490	2,058,501	196,474	371,592	388,807	75,734	290,605	23,723	390,062
	1885	390,486	1,726,233	173,268	1,943,450	217,218	343,100	355,382	27,040	276,943	23,313	327,296
	1884	355,034	1,650,118	163,655	1,839,496	189,378	329,911	345,400	92,984	212,618	22,528	328,120
	1883	338,331	1,538,198	183,255	1,693,205	155,076	306,604	316,140	96,258	161,014	21,181	278,453
	1882	294,900	1,365,776	196,686	1,463,989	98,214	273,431	286,140	39,329	191,382	20,891	251,602
	1881	260,886	1,250,631	125,753	1,385,764	135,133	250,098	261,765	119,041	96,574	20,438	236,053
	1880	231,489	1,150,439	179,791	1,202,138	51,699	230,372	242,278	56,268	167,612	19,413	243,293
	1879	224,116	999,413	99,941	1,123,179	123,766	199,387	208,478	17,509	142,754	17,576	177,839
ATTLEBOROUGH MUTUAL, Attleborough.....1845.	1888	22,805	19,909	5,083	37,631	17,722	1,842	2,753	707	.....	404	1,161
Joseph W. Capron, Pres., E. R. Read, Sec.	1887	20,950	19,389	4,847	35,492	16,103	2,276	3 540	1,941	.....	518	2,459
	1886	20,863	39,485	4,935	55,413	15,928	2,479	3,346	281	.....	486	767
BARNSTABLE CO. MUTUAL, Yarmouthport ....1833.	1888	105,589	303,757	50,672	358,674	54,917	24,819	29,779	3,080	17,563	4,907	25,550
Joseph R. Hall, Pres., Frank Thacher, Sec.	1887	100,952	296,956	49,538	348,370	51,414	24,426	30,052	5,088	16,237	4,692	26,017
	1886	99,061	282,976	47,201	334,836	51,860	23,595	28,136	6,602	15,292	4,864	26,758
	1885	95,986	262,490	45,281	313,195	50,705	31,591	35,608	1,716	22,422	5,994	30,132
	1884	86,401	227,923	45,856	263,868	35,945	23,679	28,116	3,961	17,062	4,734	25,757
	1883	87,050	206,074	42,916	250,208	44,134	18,044	22,200	2,000	11,542	4,053	17,595

	1882	83,253	180,916	41,116	223,053	42,137	17,467	22,670	4,102	11,300	4,005	19,407
	1881	80,397	159,261	40,476	199,182	39,921	14,113	18,539	5,099	9,188	2,354	16,641
	1880	77,762	154,004	40,331	181,435	37,431	17,077	20,710	3,568	11,158	2,851	17,578
	1879	70,588	149,191	39,428	180,351	31,160	14,867	18,060	12,551	10,545	2,169	27,104
BERKSHIRE MUTUAL, Pittsfield.....1835. J. L. Peck, Pres., J. M. Stevenson, Sec.	1888	94,743	81,808	42,096	134,516	52,707	18,781	23,201	5,894	7,920	5,126	18,940
	1887	90,249	77,608	38,954	128,903	51,295	15,831	20,002	4,531	5,946	4,389	14,866
	1886	85,365	222,029	37,348	270,023	47,994	16,832	20,994	8,087	6,072	5,068	19,227
	1885	81,342	212,130	35,483	257,989	45,859	18,321	22,219	3,779	6,611	4,848	15,238
	1884	67,627	198,957	33,346	233,238	34,281	15,129	19,177	9,475	5,001	4,185	18,661
	1883	71,921	188,834	33,944	225,811	36,977	14,122	18,002	4,176	5,298	4,119	13,593
	1882	68,660	184,915	31,139	222,436	37,521	11,927	15,871	5,248	4,227	3,493	12,968
	1881	66,374	178,276	32,302	212,328	34,052	12,458	16,167	5,357	3,951	3,923	13,231
	1880	63,372	164,567	31,577	196,361	31,794	13,403	17,672	7,719	4,763	4,047	16,529
	1879	60,367	153,645	35,701	178,311	24,666	12,192	14,600	7,331	3,325	4,840	15,496
BOSTON MANUFACTURERS MUTUAL, Boston...1850. E. Atkinson, Pres., W. B. Whiting, Sec.	1888	740,076	3,743,831	376,923	4,106,984	363,153	749,913	792,605	153,057	541,748	51,662	746,467
	1887	699,228	3,531,992	354,417	3,876,803	344,811	716,260	741,612	95,253	489,061	48,100	632,414
	1886	610,130	3,212,186	327,062	3,495,254	283,068	641,330	668,756	166,181	508,924	48,336	723,441
	1885	663,027	3,072,157	308,332	3,426,854	354,697	606,912	661,223	94,699	445,881	45,730	586,310
	1884	607,260	2,977,239	298,883	3,285,516	308,377	596,580	621,107	204,652	375,148	48,166	627,966
	1883	608,256	2,795,216	341,513	3,061,959	266,743	555,515	590,677	125,468	332,791	43,202	501,461
	1882	523,300	2,563,621	318,605	2,568,316	204,695	511,869	534,489	93,312	364,035	46,153	503,500
	1881	490,748	2,341,468	235,118	2,597,098	255,630	470,942	488,158	176,502	211,904	43,913	432,319
	1880	423,976	2,259,244	281,644	2,301,576	142,332	434,903	461,543	137,308	305,423	51,703	494,434
	1879	418,915	1,851,243	185,899	2,082,759	231,516	363,241	400,171	33,024	282,834	39,773	355,631
CAMBRIDGE MUTUAL, Cambridgeport.....1833. Josiah W. Cook, Pres., Alfred L. Barbour, Sec.	1888	208,652	138,208	74,374	272,486	134,278	39,328	48,549	9,865	15,347	13,445	38,657
	1887	193,350	124,276	62,546	255,080	130,804	40,745	49,118	4,754	15,308	13,298	33,360
	1886	178,677	111,145	56,000	289,822	123,105	32,760	42,031	6,991	12,791	11,821	31,603
	1885	166,560	97,870	49,383	264,430	117,177	33,292	40,844	1,828	10,641	1,276	23,745
	1884	149,200	† 85,730	43,301	234,930	105,899	24,582	32,040	3,518	10,989	9,082	23,589
	1883	138,910	160,911	41,375	299,821	97,535	19,428	26,530	3,271	9,602	7,740	20,342
	1882	132,798	‡ 158,360	40,049	291,158	92,749	22,469	28,434	4,464	9,834	6,825	21,123
	1881	124,166	78,552	39,276	202,718	84,507	19,778	25,903	246	8,937	7,415	16,598
	1880	114,943	70,042	38,659	184,984	75,552	20,495	26,159	1,828	9,358	7,336	18,522
	1879	106,479	61,335	37,882	167,813	68,347	20,347	24,518	5,644	9,505	4,826	19,975
CHINA MUTUAL (Marine), Boston.....1846. G. L. Deblois, Pres., Edmund A. Poole, Sec.	1888	628,012	197,965	*b* 779,689	46,288	—151,677	395,700	458,304	393,514	*c* 90,754	70,349	554,617
	1887	686,116	185,957	*b* 731,567	140,506	— 45,451	293,381	373,941	282,874	*c* 155,811	58,778	497,463
	1886	647,394	231,121	*b* 791,544	86,971	—144,150	241,131	266,199	230,707	*c* 125,860	44,215	400,782
	1885	769,347	202,040	*b* 834,004	137,383	—64,657	240,739	269,551	238,826	*c* 127,722	44,656	411,404
	1884	812,104	229,559	*b* 880,125	161,538	—168,021	263,426	298,665	190,259	*c* 38,393	47,006	275,658
	1883	724,931	251,493	*b* 841,357	135,067	—116,420	351,941	387,939	360,128	*c* 139,076	55,241	554,445
	1882	915,090	211,091	*b* 922,104	204,077	—7,014	349,435	386,546	282,009	*c* 95,170	99,205	476,384
	1881	923,861	202,243	*b* 895,916	230,188	27,945	322,250	360,523	228,478	*c* 33,695	51,758	313,931
	1880	804,728	178,325	*b* 799,776	183,277	4,952	308,825	341,715	217,461	*c* 217,770	84,885	520,116
	1879	834,853	286,987	*b* 948,326	173,514	—113,473	290,292	329,712	200,087	*c* 211,240	89,765	501,092

† Deposit notes reduced one-half in accordance with the law to the same amount as the premiums. ‡ Deposit notes doubled by change of the law. *b* Includes scrip outstanding.
c Paid for redemption of scrip. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
MASSACHUSETTS—*Continued.*												
CITIZENS MUTUAL, Boston.....1846.	1888	$331,213	$312,378	$158,057	$485,534	$173,156	$82,200	$98,375	$14,945	$42,321	$24,352	$81,618
H. C. Bigelow, Pres., J. W. Peabody, Sec.	1887	314,097	305,005	155,086	464,016	159,011	74,291	89,508	14,967	34,600	22,460	72,027
	1886	296,751	590,880	148,384	739,247	148,367	59,968	74,094	9,488	26,821	19,598	55,907
	1885	280,609	588,186	147,333	721,462	133,276	60,661	73,887	11,354	26,883	19,873	58,110
	1884	272 946	582,487	146,125	709,308	126,821	61,214	72,181	8,600	25,005	20,818	54,522
	1883	256,318	567,998	142,720	681,595	113,598	75,651	86,817	17,873	36,584	23,245	77,702
	1882	247,534	559,353	142,444	664,443	105,090	65,922	76,660	14,769	30,568	22,053	67,390
	1881	240,032	511,309	145,645	605,697	94,387	59,602	71,239	11,716	27,679	20,595	59,990
	1880	230,268	466,652	145,019	551 902	85,250	59,145	73,007	13,636	29,113	22,803	65,552
	1879	226,391	417,336	147,275	496,451	79,115	55,073	64,730	24,577	31,387	16,284	78,248
COTTON AND WOOLEN MANUF'S MUT., Boston.1875.	1888	124,936	.....	90,227	.....	34,709	152,815	160,007	42,133	76,085	17,913	136,131
Chas A. Stevens, Pres., B. F. Taft, Sec.	1887	103,005	674,066	67,737	709,334	35,268	134,813	142,125	61,494	71,659	15,879	149,032
	1886	116,244	639,468	71,461	684,251	44,783	122,444	127,948	24,179	68,714	13,915	106,808
	1885	95,723	469,073	59,044	505,752	36,679	93,815	96,695	13,453	38,045	11,831	63,329
	1884	57,474	377,823	44,360	390,937	13,114	76,226	79,229	48,199	28,169	10,194	86,562
	1883	64,993	281,991	32,171	314,814	32,823	61,164	63,405	24,321	14,987	9,336	48,644
	1882	55,072	239,538	36,809	257,801	18,263	45,745	47,696	12,379	14,738	9,501	36,618
	1881	43,790	185,009	18,954	209,845	24,836	36,185	37,488	550	10,353	7,357	18,260
	1880	23,753	138,241	13,603	148,391	10,150	25,653	27,057	5,900	6,678	6,391	18,969
	1879	15,347	104,179	10,209	109,317	5,137	19,482	20,249	11,475	3,677	5,198	20,350
DEDHAM MUTUAL, Dedham.....1837.	1888	108,865	41,097	22,850	127,112	86,015	14,696	21,109	3,124	5,071	4,677	12,872
Geo. B. Faunce, Pres., E. Howe, Jr., Sec.	1887	105,062	76,721	20,625	161,158	84,437	13,351	18,791	5,198	4,609	4,409	14,216
	1886	100,163	70,628	20,315	150,476	79,848	11,493	16,999	6,897	2,933	3,955	14,785
	1885	97,795	65,934	19,365	144,364	78,430	10,838	15,767	887	3,521	3,638	8,046
	1884	89,764	60,878	18,485	132,157	71,279	10,518	15,398	2,952	3,210	3,705	9,867
	1883	85,542	56,586	16,766	125,362	68,776	10,645	15,304	3,699	3,781	3,445	10,925
	1882	81,890	53,081	15,790	119,181	66,100	9,724	14,021	1,433	3 270	3,239	7,942
	1881	76,353	49,750	14,785	111,318	61,568	8,375	12,321	3,121	2,937	2,905	8,963
	1880	72,599	46,416	14,753	102,262	57,846	7,696	15,547	1,397	2,740	2,891	7,028
	1879	65,313	44,949	13,268	96,994	52,045	7,318	19,027	1,187	2,648	2,911	6,746
DORCHESTER MUTUAL, Boston.....1855.	1888	315,420	285,172	142,586	458,006	172,834	87,525	102,218	30,936	21,361	25,065	77,362
E. J. Baker, Pres., Thomas F. Temple, Sec.	1887	292,795	255,075	130,088	417,782	162,707	97,675	108,946	36,262	25,215	28,433	89,910
	1886	275,866	218,124	111,387	382,603	164,479	82,833	95,449	31,247	21,655	22,224	75,126
	1885	245,063	189,999	96,842	338,220	148,221	66,395	77,063	15,622	16,877	19,296	51,795
	1884	211,159	165,646	87,506	289,299	123,653	43,347	53,071	23,697	14,410	13,668	51,775

	1883	211,496	161,481	90,297	286,679	121,199	41,018	53,649	22,676	12,657	13,355	48,688
	1882	205,327	157,310	83,885	278,753	121,442	48,258	56,489	17,027	19,477	14,763	51,267
	1881	197,773	† 158,772	79,842	274,055	115,283	46,249	53,748	16,341	18,926	14,054	49,321
	1880	174,822	266,446	86,713	347,820	81,374	40,962	48,989	15,809	14,805	13,533	44,147
	1879	172,642	246,567	93,448	324,621	78,054	40,521	46,894	19,534	15,495	13,513	48,542
Essex Mutual, Salem.....1829. David Moore, Pres., Chas. S. Nichols, Sec.	1888	56,943	15,875	8,682	64,137	48,261	4,080	7,136	88	3,002	1,238	4,328
	1887	53,127	46,336	8,252	91,211	44,875	3,722	6,814	285	2,471	1,211	3,967
	1886	50,888	45,144	8,073	87,959	42,815	3,069	5,652	228	2,070	1,025	3,323
	1885	47,457	45,054	7,903	84,608	39,554	2,353	4,863	79	1,140	1,006	2,225
	1884	44,359	42,692	7,675	79,376	36,684	2,812	5,148	54	2,254	1,002	3,310
	1883	41,998	43,560	7,263	77,937	34,377	3,614	5,931	242	2,958	1,009	4,209
	1882	40,435	44,726	8,132	79,029	32,303	3,247	5,563	2,291	3,193	1,032	6,516
	1881	42,118	48,371	9,927	80,561	32,190	2,999	5,206	7	3,111	925	4,043
	1880	40,641	52,182	9,127	83,696	31,514	1,504	3,685	102	18,414	917	2,833
	1879	37,529	55,154	9,560	83,123	27,969	3,063	5,187	1,481	2,131	980	4,592
Fall River Manufacturers Mut., Fall River, 1870 Thomas J. Borden, Pres., Chas. S. Waring, Sec.	1888	232,964	1,108,294	111,303	1,229,955	121,661	222,409	233,163	36,817	170,487	14,474	221,678
	1887	222,262	1,043,407	105,139	1,160,530	117,123	206,868	215,890	26,623	154,252	11,315	192,190
	1886	202,716	1,008,493	2,345	1,208,864	200,371	203,257	211,823	65,566	134,996	10,086	210,648
	1885	201,883	894,181	101,121	1,085,272	100,762	178,405	186,591	35,336	123,151	9,641	168,128
	1884	181,566	836,407	92,506	925,467	89,060	169,436	177,446	62,729	101,142	8,922	172,813
	1883	178,376	753,705	94,685	837,396	83,691	148,674	154,983	58,852	74,159	8,159	141,170
	1882	164,416	671,314	117,483	718,247	46,933	134,181	140,500	25,288	87,945	7,005	120,238
	1881	152,867	562,674	57,314	658,227	95,553	114,094	118,955	25,681	52,558	7,213	85,452
	1880	104,872	482,075	70,825	516,122	34,047	98,933	103,265	31,170	67,179	6,006	104,355
	1879	102,671	417,488	543	519,616	102,128	83,272	87,200	4,278	63,208	6,332	73,808
Fitchburg Mutual, Fitchburg .....1847. Amasa Norcross, Pres., E. P. Downe, Sec.	1888	243,661	257,675	133,233	368,103	110,428	98,026	107,622	35,440	33,704	25,458	94,602
	1887	221,813	250,428	133,442	338,799	88,371	87,692	99,186	60,960	33,731	21,965	116,656
	1886	249,438	255,491	138,361	366,568	111,077	82,189	95,986	49,454	33,016	20,516	102,986
	1885	258,794	271,374	147,003	383,165	111,791	90,552	109,289	59,301	33,370	22,837	115,598
	1884	265,768	274,289	162,069	377,988	103,699	103,452	118,572	57,702	31,895	23,867	113,464
	1883	257,844	260,563	143,231	375,176	114,613	103,052	118,700	77,936	30,151	23,717	131,804
	1882	271,163	240,198	129,542	381,819	141,621	90,434	106,613	30,540	29,412	20,804	80,756
	1881	246,073	229,041	116,692	358,422	129,381	77,209	94,947	37,703	28,538	18,242	84,478
	1880	236,372	218,563	113,163	341,772	123,209	70,242	83,875	32,268	29,809	13,727	77,804
	1879	230,660	220,252	117,994	332,918	112,666	64,528	77,304	32,760	30,548	12,637	75,945
Franklin Mutual, Greenfield.....1882. Nelson Burrows, Pres., G. D. Williams, Sec.	1888	25,153	62,614	13,044	74,723	12,109	6,025	6,837	1,258	834	2,033	4,125
	1887	22,842	67,841	11,668	79,015	11,174	6,165	6,699	3,717	2,009	1,755	7,481
	1886	23,199	75,279	16,002	82,476	7,197	4,827	5,640	769	1,309	1,528	3,606
	1885	21,033	79,148	13,583	86,598	7,450	5,155	6,051	2,348	1,472	1,792	5,512
	1884	21,628	83,767	15,727	89,668	5,901	4,634	5,522	1,459	957	1,783	4,200
	1883	21,619	85,524	16,061	91,082	5,558	3,426	4,308	3,933	1,142	1,308	6,383
	1882	22,555	67,482	15,587	74,450	6,968	8,651	9,631	5,190	3,397	2,100	10,687
	1881	26,125	60,840	20,111	66,855	6,015	5,971	6,641	3,864	2,034	1,845	7,743
	1880	22,401	62,432	14,394	67,475	5,043	6,378	7,203	3,115	2,138	2,005	7,258
	1879	22,310	75,085	17,985	79,410	4,325	4,370	5,597	4,041	891	2,790	7,722

† Deposit notes reduced to same amount as premiums.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
MASSACHUSETTS—*Continued.*												
Hampshire Mutual, Northampton.....1830.	1888	$54,215	$13,980	$26,338	$41,857	$27,877	$13,598	$16,020	$5,336	$5,347	$3,364	$14,047
Geo. W. Hubbard, Pres., Oliver Walker, Sec.	1887	51,965	143,855	25,042	170,778	26,923	9,839	12,354	5,825	3,219	3,058	12,102
	1886	51,967	145,251	24,249	172,969	27,718	9,398	12,329	5,366	3,224	2,960	11,550
	1885	49,475	141,726	24,275	166,925	25,199	9,284	11,868	10,450	3,471	2,926	16,847
	1884	53,075	140,086	23,534	169,627	29,541	9,091	11,514	4,550	3,314	2,828	10,692
	1883	51,770	138,142	23,623	166,290	28,148	11,528	14,162	5,930	4,251	3,189	13,370
	1882	51,233	136,178	24,168	163,243	27,065	8,183	10,736	5,940	2,599	2,572	11,111
	1881	52,244	129,452	23,677	158,019	28,567	8,488	10,945	5,879	2,688	2,687	11,254
	1880	51,388	119,904	22,063	149,229	29,325	9,077	11,872	3,941	3,579	2,643	10,163
	1879	48,939	109,729	21,764	136,905	27,176	9,626	12,176	7,735	4,130	2,973	14,838
Hingham Mutual, Hingham.....1826.	1888	349,046	354,668	184,381	519,333	164,665	77,170	94,105	27,198	48,621	16,744	92,563
Amos Bates, Pres., Henry W. Cushing, Sec.	1887	345,729	352,835	186,726	511,838	159,003	110,476	127,128	27,924	75,057	23,113	126,094
	1886	343,260	365,029	182,855	525,434	160,405	80,973	97,086	28,171	56,130	17,379	101,680
	1885	348,739	551,976	185,420	715,295	163,319	51,345	67,423	24,833	32,611	14,130	71,574
	1884	350,042	599,175	186,103	763,114	163,939	53,295	71,123	12,745	34,279	12,419	59,443
	1883	339,132	646,658	184,805	800,985	154,327	49,472	66,790	21,147	31,743	12,049	64,949
	1882	335,465	694,367	184,510	845,422	150,955	48,711	64,615	14,338	33,507	11,499	59,344
	1881	329,753	735,404	185,401	879,756	144,352	53,238	70,417	27,055	34,300	11,472	72,827
	1880	331,067	734,800	190,610	874,257	140,457	69,705	86,753	25,797	44,207	12,878	82,882
	1879	318,812	729,015	190,440	857,387	128,372	59,709	75,102	34,950	39,928	10,758	85,636
Holyoke Mutual, Salem.....1843.	1888	802,740	433,593	217,872	* 1018461	* 584,868	148,008	188,350	49,408	46,864	45,995	142,267
Chas. H. Price, Pres., Walter L. Harris, Sec.	1887	742,935	389,248	197,172	* 935,011	* 545,763	140,592	178,408	38,798	44,813	47,867	131,478
	1886	710,828	348,193	176,582	* 882,369	* 534,246	123,303	158,504	29,340	37,971	42,938	110,249
	1885	662,760	317,764	161,794	* 818,730	* 500,966	107,330	141,410	25,933	32,337	40,048	98,318
	1884	608,760	287,998	146,858	* 749,900	* 461,902	82,674	113,770	23,165	24,351	32,440	79,956
	1883	585,155	274,872	143,031	* 716,996	* 442,124	79,501	109,084	30,506	28,496	31,873	90,875
	1882	567,926	274,409	137,809	* 704,526	* 430,117	84,333	113,488	47,897	30,048	32,080	110,025
India Mutual (Marine), Boston .....1867.	1888	† 315,577	.....	*b* 284,643	.....	30,934	133,519	143,286	121,750	*a* 17	26,772	148,539
John H. Dane, Pres., H. B. Alden, Sec.	1887	† 318,967	.....	*b* 291,697	.....	27,270	127,297	135,178	105,610	*a* 7,824	25,998	139,432
	1886	† 323,171	.....	*b* 270,833	.....	52,338	112,373	120,370	80,399	*a* 7,667	23,029	111,095
	1885	† 320,294	.....	*b* 275,469	.....	44,825	101,089	109,002	71,278	.....	22,834	94,112
	1884	† 313,293	.....	*b* 294,070	.....	19,223	106,482	113,705	85,617	*a* 36	23,384	109,037
	1883	† 304,542	.....	*b* 291,965	.....	12,577	94,039	101,929	81,785	*a* 7,789	20,817	110,391
	1882	† 315,434	.....	*b* 304,802	.....	10,632	86,771	94,676	56,418	*a* 57	19,750	76,225
	1881	† 330,416	.....	*b* 339,234	.....	— 8,818	114,430	123,741	127,752	*a* 8,596	22,188	158,536

* Includes $100,000 guaranty fund. † Includes guaranty fund. *a* Paid to scripholders. *b* Includes scrip outstanding and guaranty fund. — Impairment.

	1880	† 382,718	.....	b 361,691	.....	21,027	98,167	107,495	80,563	a 8,585	19,725	108,873
	1879	† 375,880	.....	b 363,120	.....	12,760	98,092	105,721	67,016	a 7,476	19,804	94,296
LOWELL MUTUAL, Lowell.....1832.	1888	88,937	42,424	21,964	109,397	66,973	13,201	18,737	2,407	4,406	6,484	13,297
J. C. Abbott, Pres., E. T. Abbott, Sec.	1887	81,554	76,001	19,000	138,555	62,554	11,034	15,532	2,958	4,339	5,494	12,791
	1886	81,633	71,732	17,933	135,432	63,700	10,438	14,843	779	3,999	5,335	10,113
	1885	78,642	67,082	16,771	128,953	61,871	9,666	13,437	602	3,954	5,017	9,573
	1884	73,487	65,279	16,320	122,466	57,167	9,883	14,298	2,439	3,475	4,143	10,057
	1883	68,709	59,972	15,136	113,545	53,573	11,281	16,281	2,101	3,987	6,709	12,797
	1882	70,321	55,463	13,866	111,918	56,455	8,409	12,884	73	3,420	3,592	7,085
	1881	66,835	51,616	12,904	105,547	53,931	7,582	10,628	1,188	3,524	3,721	8,433
	1880	63,776	74,660	12,443	125,993	51,333	8,207	11,529	957	3,742	2,947	7,646
	1879	57,117	70,239	12,660	114,696	44,457	7,734	10,652	760	3,371	3,033	7,164
LYNN MUTUAL, Lynn.....1828.	1888	72,804	45,577	11,579	106,802	61,226	4,407	8,399	140	2,659	3,007	5,806
Thos. B. Newhall, Pres., E. H. Johnson, Sec.	1887	71,982	88,642	11,210	149,414	60,772	4,658	8,280	1,102	2,550	2,898	6,550
	1886	71,261	84,181	11,124	143,868	56,077	22,132	29,751	203	2,219	2,754	5,176
	1885	64,038	80,836	10,857	133,857	53,022	4,612	7,730	648	2,676	2,450	5,774
	1884	61,479	79,856	11,017	118,170	38,314	4,948	8,268	314	2,982	2,071	5,367
	1883	60,333	80,822	23,164	118,600	37,778	3,393	6,654	150	2,089	1,851	4,080
	1882	58,627	82,037	22,555	118,586	36,549	3,866	6,765	89	2,671	1,671	4,431
	1881	55,852	83,989	22,078	118,353	34,364	3,739	6,927	356	2,631	1,720	4,707
	1880	52,712	85,838	21,488	117,244	31,406	4,420	7,380	820	2,712	1,755	5,287
	1879	49,988	89,271	21,306	118,943	29,672	4,932	7,682	424	3,220	1,738	5,382
MASSACHUSETTS MUTUAL, Boston ‡.....1872.	1888	351,191	155,387	81,574	425,004	269,617	60,934	84,965	13,074	§ 26,468	21,637	61,149
C. B. Cummings, Pres., J. M. Corbett, Sec.	1887	328,766	.....	76,183	.....	252,583	30,156	45,396	5,534	§ 19,634	20,755	45,923
	1886	331,352	.....	72,430	.....	258,922	28,514	44,446	8,081	§ 19,018	20,084	47,183
	1885	336,217	.....	74,689	.....	261,528	26,318	46,689	8,134	§ 19,431	19,859	47,424
	1884	325,532	.....	75,594	.....	249,938	24,901	45,108	2,145	§ 20,076	18,381	40,602
	1883	322,743	.....	79,831	.....	242,912	55,743	73,688	10,475	§ 32,623	20,478	63,576
	1882	310,587	.....	51,281	.....	259,306	18,885	35,529	3,736	§ 18,690	17,390	39,816
	1881	318,424	.....	60,464	.....	257,960	16,706	33,199	2,280	§ 16,442	18,502	37,224
	1880	325,585	.....	73,190	.....	252,395	16,705	35,360	7,107	§ 16,586	16,737	40,430
	1879	318,639	.....	84,205	.....	234,434	19,705	37,353	1,427	§ 18,550	17,103	37,080
MERCHANTS AND FARMERS MUT'L, Worcester.1846.	1888	295,645	306,548	159,590	462,603	136,055	87,664	102,153	44,062	29,632	24,253	97,947
J. D. Washburn, Pres., E. B. Stoddard, Sec.	1887	287,156	89,037	144,306	231,887	142,850	87,343	100,965	38,304	30,534	24,324	93,162
	1886	278,728	270,864	135,432	414,160	143,296	84,502	95,997	25,524	29,231	23,393	78,148
	1885	257,905	251,095	127,048	381,953	130,858	82,319	92,941	23,926	27,904	27,080	78,910
	1884	238,881	227,971	119,485	347,367	119,396	59,097	69,835	22,054	18,199	19,789	60,042
	1883	221,683	213,931	108,965	326,949	112,718	51,190	63,023	25,710	16,938	19,395	62,043
	1882	231,409	204,735	104,368	331,776	127,041	56,039	65,631	19,813	21,262	19,575	60,650
	1881	226,738	198,958	101,479	224,217	125,259	52,643	63,158	14,025	22,374	20,733	57,132
	1880	220,634	400,902	102,225	519,311	118,409	51,945	61,829	13,119	20,595	18,858	52,572
	1879	209,379	402,486	102,322	509,543	107,057	45,004	54,503	24,876	18,367	18,108	61,351
MERRIMACK MUTUAL, Andover.....1828.	1888	329,365	333,962	177,125	486,202	152,240	84,250	100,056	19,940	32,447	20,747	73,134
Wm. S. Jenkins, Pres., J. A. Smart, Sec.	1887	301,290	313,980	160,007	455,263	141,283	85,361	100,364	31,951	33,280	20,361	85,592

† Includes guaranty fund. ‡ Has a guaranty capital of $200,000. § Includes dividends of $14,000 on guaranty capital. a Paid to scripholders. b Includes scrip outstanding and guaranty fund.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
MASSACHUSETTS—*Continued.*												
MERRIMACK MUTUAL, Andover—*Cont*	1886	$293,729	$293,315	$152,131	$334,913	$141,598	$77,220	$91,000	$23,463	$28,545	$19,310	$71,318
	1885	274,662	442,186	138,562	578,286	136,100	71,167	84,129	23,835	25,151	20,953	65,939
	1884	255,129	378,445	126,496	507,078	128,633	57,804	69,897	23,586	20,363	15,293	59,242
	1883	243,895	352,608	121,277	475,226	122,618	60,493	72,229	16,995	23,762	15,532	56,299
	1882	225,928	333,048	116,175	442,801	109,753	60,519	71,666	19,454	23,902	15,355	58,711
	1881	216,755	302,213	110,434	408,534	106,321	51,831	63,062	19,944	19,574	14,160	53,658
	1880	206,208	250,024	108,166	348,066	98,042	49,440	59,685	12,608	16,925	14,826	44,359
	1879	182,525	230,022	101,591	310,952	80,930	47,683	57,090	23,903	19,004	13,385	56,292
MIDDLESEX MUTUAL, Concord.....1826. Geo. Heywood, Pres., R. Barrett, Sec.	1888	518,403	379,952	190,023	708,332	328,380	108,633	131,184	15,470	52,685	26,939	95,089
	1887	491,363	351,787	175,893	667,257	315,470	92,776	115,549	29,092	41,709	23,861	94,662
	1886	476,936	326,050	163,025	639,961	313,911	77,994	99,034	18,846	35,912	23,382	77,140
	1885	450,537	310,193	155,352	605,378	295,185	70,364	88,097	18,810	35,557	20,777	75,144
	1884	424,343	301,797	151,165	574,975	273,178	73,166	91,824	13,568	36,911	19,966	70,445
	1883	405,524	294,334	147,523	552,335	258,001	78,917	96,020	20,053	40,598	21,100	81,751
	1882	389,659	285,544	143,137	572,066	246,522	66,943	84,623	16,377	35,989	19,082	71,448
	1881	382,063	281,288	141,982	521,369	240,081	60,114	78,190	21,417	30,664	17,631	69,712
	1880	373,549	275,035	137,883	510,701	235,666	63,407	78,915	14,736	34,970	18,144	68,150
	1879	352,464	271,793	137,883	486,021	214,228	66,079	81,971	21,067	37,827	18,580	77,474
MILFORD MUTUAL, Milford.....1851. George L. Cooke, Pres., Geo. G. Parker, Sec.	1888	17,179	15,137	9,615	22,701	7,564	4,949	5,662	1,049	1,166	1,311	3,526
	1887	15,286	40,265	6,798	48,753	8,488	4,422	4,953	25	1,009	1,087	2,121
	1886	12,674	34,363	5,808	41,229	6,866	4,097	4,205	507	747	1,176	2,430
MILL-OWNERS MUTUAL, Boston.....1873. R. W. Toppan, Pres., W. H. H. Whiting, Sec.	1888	180,647	1,175,843	118,217	1,238,273	62,431	236,139	243,918	61,912	157,496	18,518	237,926
	1887	175,270	1,127,146	113,350	1,189,066	61,920	221,847	228,780	49,639	154,811	16,688	221,138
	1886	171,751	1,090,505	121,995	1,140,261	49,756	219,151	225,299	49,457	146,366	17,088	212,911
	1885	161,560	963,690	105,675	1,019,576	55,886	191,743	197,706	35,946	124,702	17,155	177,803
	1884	137,879	883,430	98,869	924,440	41,010	177,251	182,631	49,260	110,710	16,859	176,829
	1883	131,439	782,665	78,596	835,508	52,843	157,345	161,246	68,645	71,361	15,523	155,529
	1882	124,898	698,181	110,781	712,298	14,117	138,953	143,317	25,227	86,477	13,981	125,685
	1881	105,689	602,290	61,626	646,353	44,063	120,746	123,934	21,205	54,864	13,964	89,033
	1880	70,777	534,977	71,044	534,710	— 267	108,139	110,581	36,013	64,382	13,440	113,835
	1879	75,525	463,048	46,305	489,268	26,220	92,681	94,929	8,063	55,293	13,443	76,799
MUTUAL FIRE ASSURANCE, Springfield.....1827. W. C. Sturtevant, Pres., F. R. Young, Sec.	1888	141,664	127,357	32,166	236,855	109,498	15,883	21,249	310	12,183	3,960	16,453
	1887	139,827	126,967	31,830	234,964	107,997	12,970	19,397	4,557	9,636	3,730	17,923
	1886	142,610	125,341	31,385	236,565	111,224	11,749	18,345	1,633	7,807	3,526	12,966
	1885	133,370	124,534	31,745	226,160	101,626	12,559	18,912	1,306	7,950	3,694	12,950

— Impairment.

	1884	122,872	121,438	30,626	213,684	92,246	10,382	17,319	1,612	7,763	3,649	13,024
	1883	125,723	121,621	30,876	216,468	94,847	15,824	23,155	3,350	12,550	3,382	19,282
	1882	122,315	124,774	32,437	214,652	89,878	11,804	18,713	2,756	9,144	3,430	15,330
	1881	117,756	127,470	32,165	213,061	85,591	11,076	17,047	882	8,253	2,883	12,018
	1880	111,645	127,839	32,344	207,140	79,301	10,532	16,831	3,877	7,937	3,259	15,073
	1879	105,052	129,841	34,471	200,423	70,582	10,375	16,510	1,110	6,447	3,180	10,737
MUTUAL PROTECTION, Boston .....1861.	1888	56,365	11,076	5,803	61,638	50,562	3,097	5,325	85	488	1,141	1,714
A. Stone, Pres., G. H. Pendergast, Sec.	1887	52,957	28,920	5,031	76,846	47,926	1,288	3,875	93	318	811	1,222
	1886	49,155	29,391	5,048	73,498	44,107	1,831	4,725	2,559	451	936	3,946
	1885	47,838	30,275	5,057	73,056	42,781	2,164	4,603	722	462	918	2,103
	1884	43,546	28,971	4,971	67,546	38,575	2,926	5,409	37	721	1,025	1,782
	1883	40,692	28,602	5,440	63,855	35,253	2,387	4,681	77	667	803	1,547
	1882	37,545	30,435	5,267	62,713	32,278	1,307	3,163	639	395	778	1,812
	1881	36,004	30,392	5,243	61,153	30,761	2,143	4,592	235	675	906	1,816
	1880	33,685	28,495	5,793	56,388	27,893	2,289	4,125	5	743	855	1,603
	1879	31,142	28,591	6,133	53,600	25,009	2,927	4,555	5	1,132	926	2,063
NEWBURYPORT MUTUAL, Newburyport.....1829.	1888	30,623	69,686	4,377	95,932	26,246	1,200	3,027	2,657	1,058	562	4,277
Amos Noyes, Pres., C. J. Brockway, Sec.	1887	33,158	69,052	4,596	97,614	28,562	1,091	2,833	505	1,126	553	2,184
	1886	32,893	69,626	4,492	98,027	28,401	1,572	3,232	3	1,504	558	2,065
	1885	31,834	69,322	4,405	96,751	27,429	1,468	3,042	265	1,280	480	2,025
	1884	29,896	67,862	4,314	93,444	25,582	1,244	2,717	16	1,135	471	1,622
	1883	29,249	67,286	4,270	92,265	24,979	1,061	2,570	637	1,033	526	2,196
	1882	28,312	60,600	4,745	84,167	23,567	958	2,278	58	957	462	1,479
	1881	28,052	54,755	4,304	78,503	23,748	1,154	2,534	12	1,179	467	1,658
	1880	27,148	47,843	4,402	70,589	22,746	1,201	2,462	.....	1,214	486	1,700
	1879	23,971	40,800	4,447	50,334	19,534	1,424	2,479	850	1,559	534	2,943
NORFOLK MUTUAL, Dedham.....1825.	1888	425,207	233,121	123,954	534,374	301,253	60,621	84,865	16,885	32,309	18,466	67,660
Ira Cleveland, Pres., Elijah Howe, Jr., Sec.	1887	419,323	230,828	120,750	529,401	298,573	57,581	80,910	20,427	29,596	15,100	65,132
	1886	402,660	225,877	116,985	511,552	285,675	43,590	65,054	9,294	21,135	11,954	42,883
	1885	380,119	442,353	114,228	708,244	265,891	40,776	61,651	17,173	19,496	12,060	48,729
	1884	364,635	434,843	114,879	684,598	249,755	48,492	69,693	16,416	22,335	13,248	51,999
	1883	354,605	432,655	123,210	664,050	231,395	58,865	78,130	14,052	30,320	14,737	59,109
	1882	340,349	440,180	117,866	662,663	222,483	52,308	70,400	22,038	26,547	12,727	61,312
	1881	329,791	447,135	121,628	655,298	208,163	39,633	57,510	16,365	20,977	11,098	48,440
	1880	319,208	454,008	122,140	651,076	197,068	36,446	53,231	14,716	19,880	9,997	44,593
	1879	299,931	462,212	124,579	637,564	175,352	48,573	67,113	25,037	27,580	13,101	65,718
PAPER MILL MUTUAL, Boston.....1886.	1888	20,716	124,469	12,491	132,694	8,225	25,935	26,267	18,143	.....	3,515	21,658
R. W. Toppan, Pres., W. H. Whitney, Sec.	*1887	15,929	80,159	8,034	88,054	7,895	17,413	17,524	40	.....	1,640	1,680
QUINCY MUTUAL, Quincy.....1851.	1888	575,899	456,512	237,183	795,229	338,717	128,700	157,660	43,317	53,353	41,240	137,910
Chas. A. Howland, Pres., W. H. Fay, Sec.	1887	552,482	443,346	230,451	765,377	322,031	126,136	152 313	24,088	50,935	40,551	115,574
	1886	515,258	428,499	221,231	722,526	294,027	124,462	146,806	51,359	50,556	37,945	139,860
	1885	500,052	411,585	211,849	699,788	288,203	119,220	142,900	21,654	46,703	36,314	104,671
	1884	470,685	393,104	204,400	659,389	266,285	104,916	125,061	24,347	36,929	32,381	93,657
	1883	455,853	380,974	197,303	639,524	258,550	97,491	121,972	53,323	36,589	31,086	120,998

* Commenced business April 1, 1887

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders	Other Expenses.	Total Disbursements.
MASSACHUSETTS—*Continued.*												
QUINCY MUTUAL, Quincy—*Cont*.....	1882	$462,452	$374,161	$190,633	$645,980	$271,819	$95,798	$115,451	$19,811	$36,020	$31,186	$87,017
	1881	440,183	367,727	186,673	621,237	253,510	93,651	135,258	33,674	40,990	28,825	103,489
	1880	425,047	369,483	190,535	603,966	234,513	96,986	117,037	25,974	41,844	18,705	96,523
	1879	386,631	375,249	194,940	566,940	191,691	91,536	105,297	21,869	40,392	28,533	90,193
RUBBER MANUFACTURERS, Boston.....1885. E. S. Converse, Pres., B. F. Taft, Sec.	1888	121,242	323,290	45,985	398,547	75,257	64,658	71,466	5,366	25,970	9,094	40,430
	1887	92,206	258,273	25,903	324,576	66,303	51,655	56,804	18,871	22,456	7,190	48,517
	1886	81,296	253,649	24,207	310,736	57,087	46,934	49,087	106	9,493	5,183	14,782
	1885	46,710	310,405	24,709	332,405	22,001	48,065	49,067	.....	.....	4,220	4,220
SALEM MUTUAL, Salem.....1838. Charles S. Nichols, Pres., S. A. Potter, Sec.	1888	57,529	13,955	8,094	63,390	49,435	5,847	9,021	106	2,594	1,953	4,653
	1887	52,909	40,841	7,313	86,437	45,596	3,056	5,914	282	977	1,808	3,067
	1886	50,165	38,787	7,049	81,903	43,116	4,957	7,596	184	1,964	1,568	3,716
	1885	46,472	37,816	7,005	77,283	39,447	5,258	7,576	94	1,602	1,846	3,182
	1884	41,745	37,506	6,775	72,476	34,969	2,355	4,589	721	964	1,392	3,077
	1883	40,265	37,557	6,893	70,929	33,372	4,383	6,571	37	1,574	1,445	3,056
	1882	37,127	39,652	7,309	69,470	29,818	5,193	7,418	595	2,223	1,520	4,338
	1881	34,333	41,166	7,862	67,638	26,472	2,718	4,592	88	1,342	1,389	2,819
	1880	32,387	42,785	7,741	67,231	24,646	5,092	6,889	2,886	2,530	1,459	6,875
	1879	30,984	46,010	8,346	68,588	22,578	6,451	8,183	29	3,704	1,426	5,161
SOUTH DANVERS MUTUAL, Peabody.....1829. Wm. P. Clark, Pres., Geo. M. Foster, Sec.	1888	65,979	69,863	12,444	123,398	53,535	2,958	6,118	840	2,625	1,285	4,750
	1887	64,274	69,339	12,291	121,322	51,983	2,820	6,000	360	2,698	886	3,944
	1886	62,554	69,058	12,145	119,466	50,408	2,998	6,043	1,825	2,970	877	5,673
	1885	62,697	69,342	12,047	119,992	50,650	4,227	7,183	1,135	4,165	840	6,140
	1884	61,122	69,509	12,044	118,586	49,077	2,755	5,547	361	2,319	850	3,530
	1883	59,047	67,341	11,868	114,520	47,179	3,509	6,479	88	3,387	841	4,316
	1882	56,852	63,685	11,727	108,810	45,125	2,468	5,421	221	2,224	884	3,329
	1881	53,213	60,777	12,393	101,553	40,776	2,846	5,684	1,149	2,849	1,056	5,054
	1880	50,765	56,917	11,664	96,018	39,101	2,999	5,813	45	2,849	1,038	3,932
	1879	45,481	53,648	11,612	87,497	33,869	3,365	5,966	118	3,307	1,042	4,467
TRADERS AND MECHANICS MUTUAL, Lowell..1848. Levi Sprague, Pres., E. M. Tucke, Sec.	1888	565,208	394,858	197,429	762,637	367,779	113,820	143,206	41,002	40,816	33,116	114,934
	1887	537,622	356,108	178,054	715,676	359,568	109,591	137,218	34,116	35,689	30,017	99,822
	1886	492,237	313,130	156,565	648,802	335,672	85,822	112,403	17,607	32,901	25,122	75,630
	1885	455,225	292,177	146,940	600,462	308,285	77,365	100,072	11,912	26,996	22,208	61,110
	1884	414,664	268,279	134,290	548,653	280,374	72,628	92,898	16,918	24,294	15,458	56,670
	1883	381,479	253,366	126,683	508,162	254,796	62,358	81,223	19,569	21,510	14,032	55,111
	1882	354,564	242,844	124,581	472,827	229,984	56,797	77,762	15,107	20,297	12,155	47,559

	1881	326,204	236,684	118,442	444,446	207,762	67,956	86,049	13,140	21,977	12,939	48,057
	1880	287,898	220,761	110,430	398,228	177,468	43,993	65,813	15,505	22,377	11,362	49,242
	1879	268,901	221,853	112,457	378,328	156,475	52,960	65,173	12,222	23,956	13,604	49,786
WORCESTER MANUFACTURERS MUT., Worcester, '55. Geo. M. Rice, Pres., S. R. Barton, Sec.	1888	244,035	962,665	97,510	1,109,190	146,525	192,450	207,276	25,877	150,499	10,994	187,370
	1887	227,488	913,659	92,736	1,048,351	134,692	181,140	192,635	32,263	129,720	10,762	172,745
	1886	213,930	893,111	91,152	1,015,889	122,778	178,452	189,322	52,338	140,023	6,154	187,650
	1885	229,445	866,567	86,027	1,009,985	143,418	171,491	183,046	31,668	136,396	10,234	178,298
	1884	219,839	878,875	87,771	1,010,943	132,068	174,925	185,706	73,928	113,985	11,560	198,473
	1883	230,361	874,507	113,420	991,448	116,941	174,171	185,136	65,236	104,598	9,465	179,909
	1882	227,672	842,512	134,465	935,719	93,207	168,287	183,034	17,505	127,150	8,745	153,400
	1881	203,770	791,799	79,868	915,701	123,902	165,309	176,259	70,850	77,537	18,310	166,697
	1880	188,106	758,111	108,904	837,313	79,202	156,832	166,842	31,284	127,360	13,159	171,803
	1879	187,003	708,865	71,336	824,532	115,667	143,979	153,101	14,446	120,432	9,760	144,638
WORCESTER MUTUAL, Worcester.....1823. John A. Fayerweather, Pres., R. F. Upham, Sec.	1888	622,557	495,779	259,646	858,690	362,911	127,544	159,862	29,556	75,068	32,778	737,402
	1887	596,293	484,721	243,560	837,454	352,733	116,981	148,673	35,968	67,342	31,907	135,217
	1886	579,845	474,757	240,879	813,724	338,967	102,894	131,954	25,637	59,112	29,478	114,227
	1885	562,368	472,110	237,745	796,733	324,623	98,149	125,213	38,851	55,096	29,498	123,445
	1884	557,654	466,801	236,301	788,154	321,353	109,091	137,505	30,114	61,043	29,650	120,807
	1883	540,894	462,457	236,229	767,122	304,665	119,509	147,497	32,300	69,123	30,488	131,911
	1882	525,280	459,059	233,529	750,809	291,750	107,849	135,707	25,813	67,064	25,705	118,582
	1881	505,774	463,933	235,667	734,040	270,107	95,565	123,474	27,596	58,763	22,569	108,988
	1880	489,469	937,195	237,099	1,189,565	252,370	94,579	124,188	30,265	58,615	21,057	109,937
	1879	475,731	946,104	242,026	1,179,809	233,705	107,826	134,076	30,627	67,584	24,143	122,354
MICHIGAN.												
DETROIT MANUFACTURERS MUT., Detroit.....1887. N. G. Williams, Pres., Andrew P. Coulter, Sec.	1888	14,172	147,720	4,059	157,833	10,113	32,475	32,941	13,603	1,410	5,117	20,130
	*1887	13,170	98,986	6,276	105,880	6,894	19,727	19,794	693	.....	8,172	8,865
MANUFACTURERS MUTUAL, Grand Rapids † ...1885. W. B. Bennett, Pres., A. M. Granger, Sec.	1888	11,855	136,573	6,526	141,902	2,637	39,943	40,134	15,284	1,793	20,415	37,500
	1887	5,395	152,925	15,219	143,102	— 9,824	16,834	21,298	10,954	.....	9,778	20,732
	1886	3,612	102,920	5,074	101,458	— 1,462	16,121	17,859	9,718	.....	16,175	25,893
	1885	16,904	345	12,115	5,135	4,789	5,361	7,495	2,629	.....	4,866	7,495
MICHIGAN MILLERS MUTUAL, Lansing.....1881. D. L. Crossman, Pres., A. T. Davis, Sec.	1888	28,270	73,526	7,933	93,864	28,270	31,327	53,699	26,331	.....	‡ 4,334	30,665
	1887	21,781	58 785	7,000	73,566	14,781	4,895	20,916	7,076	.....	‡ 2,475	9,551
	1886	10,883	32,587	2,000	41,470	8,883	4,098	21,234	16,697	.....	‡ 2,399	19,096
	1885	8,181	29,906	3,500	34,587	4,681	5,697	16,745	11,262	.....	‡ 2,109	13,371
	1884	5,478	18,699	.....	24,147	5,478	4,015	12,028	7,954	.....	‡ 1,977	9,931
	1883	2,708	17,249	2,200	17,757	508	2,459	6,068	5,720	.....	‡ 1,013	6,733
MINNESOTA.												
LAKE CRYSTAL FARMERS MUT., Lake Crystal.1888.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MILLERS AND MANUF. MUT., Minneapolis.....1881. E. R. Barber, Pres., C. B. Shove, Sec.	1888	99,167	266,704	98,692	267,179	475	151,817	168,016	62,055	26,155	68,249	158,459
	1887	88,828	246,051	80,173	254,706	8,655	138,923	149,148	88,308	17,258	49,459	155,025
	1886	95,804	242,606	14,218	324,192	81,586	79,383	138,646	46,718	11,470	45,616	103,804

* Organized March 17, 1887. † Formerly Merchants, Manufacturers and Citizens; charter amended and name changed Jan., 1888. ‡ Includes amount returned to policyholders.
— Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
MINNESOTA—*Continued.*												
Minneapolis Mutual.....1885.	1888	$58,085	$201,288	$64,312	$195,061	— $6,227	$149,357	$150,930	$82,581	$16,310	$44,668	$143,559
B. F. Nelson, Pres., C. H. Spencer, Sec.	1887	55,908	181,473	48,771	188,610	7,137	108,088	109,393	47,377	9,156	35,511	92,044
	1886	53,027	160,215	7,151	206,091	45,876	77,763	78,259	18,752	4,757	25,242	48,751
Pine Tree Mutual, Winona.....1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. S. Youmans, Pres., Chas. B. Booth, Sec.												
Security Mutual, Minneapolis.....1888.	1889	10,526	40,679	.....	51,205	10,526	.....	.....	.....	.....	.....	.....
J. T. Wyman, Pres., C. H. Spencer, Sec.												
MISSOURI.												
Franklin, St. Louis .....1859.	1888	19,119	364,862	* 222,755	161,226	—203,635	19,207	21,687	8,559	.....	11,788	20,347
Henry Meier, Pres., Emil Heintz, Sec.	1887	18,078	353,447	10,842	360,683	7,236	18,891	19,446	12,007	.....	10,618	22,625
	1886	21,603	342,762	8,756	355,609	12,847	16,345	16,715	9,881	.....	11,726	21,607
	1885	25,426	328,588	8,932	345,082	16,494	17,524	18,369	10,993	.....	11,780	22,774
	1884	29,931	313,530	* 203,133	140,327	—173,202	18,118	19,050	15,573	.....	13,334	28,807
	1883	40,087	300,030	* 208,669	131,448	—168,582	20,665	21,505	8,485	.....	12,775	21,260
	1882	38,760	269,305	* 178,419	120,646	—139,659	19,759	20,859	4,444	.....	11,980	16,424
	1881	34,580	229,502	* 153,536	100,546	—128,956	15,695	17,043	11,131	.....	10,378	21,509
	1880	38,052	213,352	* 142,562	108,842	—104,510	13,460	16,198	6,810	.....	9,856	16,666
	1879	38,393	209,225	* 113,610	132,008	— 75,217	28,751	30,541	12,210	.....	9,905	22,115
German Mutual, St. Louis.....1868.	1888	59,913	7,285	495	66,703	59,418	1,431	1,431	.....	.....	518	518
A. W. Straub, Pres., W. K. Walther, Sec.	1887	8,412	163,272	6,181	165,503	2,231	9,622	10,112	7,073	.....	7,554	14,627
	1886	12,624	142,344	6,384	148,584	6,240	20,887	21,006	2,003	.....	7,477	9,480
	1885	1,311	136,954	6,559	131,706	—5,248	10,878	10,878	3,788	.....	7,377	11,165
Jefferson, St. Louis.....1861.	1888	106,010	218,046	25,745	298,311	80,265	30,903	34,783	3,558	.....	26,701	30,259
H. Eisenhardt, Pres., C. R. Fritsch, Sec.	1887	95,202	134,343	23,777	205,768	71,425	28,594	32,791	6,194	.....	13,302	19,496
	1886	86,229	61,745	23,683	124,291	62,546	47,097	47,097	1,841	.....	41,484	43,325
	1885	54,361	408,104	25,782	436,683	28,579	28,682	33,230	11,734	.....	22,547	34,281
	1884	55,767	399,979	* 251,096	204,650	—195,329	32,142	36,960	22,863	.....	20,079	42,942
	1883	58,135	389,873	* 284,340	163,668	—226,205	36,877	42,566	10,298	.....	20,682	30,980
	1882	47,513	359,472	* 231,111	175,874	—183,598	41,479	43,307	9,066	.....	20,860	29,926
	1881	33,061	307,670	* 204,426	136,305	—171,365	36,898	39,978	17,500	.....	20,475	37,975
	1880	31,574	281,911	* 188,236	125,249	—156,662	53,317	55,457	13,796	.....	20,960	34,756
	1879	10,425	277,694	* 166,207	99,883	—177,811	15,207	15,996	6,868	.....	10,387	17,255

* Includes unearned premiums. — Impairment.

LACLEDE MUTUAL F. AND M., St. Louis.....1860. R. W. Powell, Pres., J. C. Bury, Sec.	1888	33,226	243,114	* 149,277	127,063	— 93,837	17,751	18,661	3,138	.....	10,072	13,210
	1887	27,368	254,504	2,555	279,317	24,813	6,932	8,193	2,931	.....	10,610	13,541
	1886	33,526	245,921	3,064	276,383	30,462	19,038	20,808	4,669	.....	10,663	15,302
	1885	26,983	252,108	2,884	276,207	24,099	7,165	8,304	4,814	.....	10,489	15,303
	1884	33,622	239,425	* 150,806	122,241	—117,184	7,937	10,144	1,404	.....	10,520	11,924
	1883	37,103	248,089	* 168,737	116,455	—131,634	19,201	20,005	2,810	.....	10,854	13,664
	1882	29,952	247,343	* 148,279	129,016	—118,327	7,909	9,470	3,144	.....	10,255	13,399
	1881	34,218	237,160	* 204,426	66,952	—170,208	18,407	19,678	3,861	.....	10,296	14,157
	1880	27,823	247,204	* 149,161	125,866	—121,338	6,309	7,922	4,914	.....	10,713	15,627
	1879	33,466	231,567	14,822	240,211	18,644	17,657	19,239	6,838	.....	10,977	17,815
MANUFACTURERS MUTUAL, St. Louis.....1884. N. O. Nelson, Pres., A. A. Carpenter, Sec.	†1888	16,202	100,251	31,270	85,183	— 15,068	59,458	59,786	43,171	.....	22,786	66,957
	1887	14,393	129,036	27,623	115,806	— 13,230	69,666	71,548	77,666	.....	22,944	100,610
	1886	53,350	135,143	39,095	149,398	14,255	91,199	93,378	52,096	.....	35,996	88,092
	1885	47,640	112,901	30,382	130,159	17,258	60,712	61,751	16,880	.....	26,345	43,225
	1884	29,733	78,340	* 111,577	160,184	81,844	33,215	33,215	576	.....	4,090	4,666
ST. CHARLES MUTUAL, St. Charles.....1860. J. P. Hoehn, Pres., H. J. Schoeneich, Sec.	1888	84,496	176,167	1,471	259,192	83,024	5,398	10,485	1,882	.....	3,400	5,282
	1887	77,989	169,030	2,738	244,281	75,251	3,671	10,500	157	.....	11,532	11,689
	1886	72,478	156,673	1,174	227,977	71,304	3,571	9,430	3,547	.....	4,041	7,588
	1885	70,631	152,790	1,202	222,219	69,429	2,712	8,343	2,214	.....	3,633	5,847
	1884	68,198	150,766	* 97,903	121,061	— 29,705	3,624	7,290	2,912	.....	2,742	5,654
	1883	65,070	145,187	* 95,305	114,952	— 30,235	4,512	8,559	273	.....	3,751	4,034
	1882	59,688	132,963	* 80,000	112,651	— 20,312	4,511	7,716	256	.....	2,940	3,196
	1881	53,887	121,479	* 64,363	111,003	— 10,476	2,121	6,315	308	.....	2,090	2,398
	1880	51,651	117,677	* 68,112	101,216	— 16,461	2,616	6,361	75	.....	2,103	2,178
	1879	44,595	103,092	* 65,678	82,009	— 21,083	2,249	7,458	3,379	.....	2,169	5,548
ST. LOUIS MUTUAL, St. Louis.....1851. G. H. Ellbrecht, Pres., J. J. Sutter, Sec.	1888	38,784	713,858	* 606,346	146,296	—567,562	49,137	50,501	16,685	.....	16,970	33,655
	1887	22,503	782,578	5,683	799,398	16,820	25,708	26,719	21,754	.....	16,883	38,637
	1886	34,611	795,443	5,083	824,971	29,528	10,080	12,093	18,933	.....	16,905	35,838
	1885	58,355	766,264	2,839	821,780	55,516	9,980	13,004	21,717	.....	15,301	37,025
	1884	82,377	715,779	* 516,263	282,293	—433,486	94,053	95,396	26,208	.....	18,349	44,557
	1883	31,446	794,768	* 642,129	184,085	—610,683	11,676	13,571	18,798	.....	17,056	35,854
	1882	53,695	756,287	* 735,555	74,427	—681,860	66,709	67,129	12,016	.....	21,907	33,923
	1881	20,919	217,211	* 236,739	1,391	—215,820	29,595	29,595	553	.....	8,123	8,676
	1880	193,564	975,702	* 585,546	583,720	—391,982	85,332	92,635	22,428	.....	19,295	41,723
	1879	142,975	1,053,168	* 629,646	566,697	—486,471	19,728	27,540	23,631	.....	19,205	42,836
WASHINGTON MUTUAL, St. Louis.....1857. Arthur Olshausen, Pres., Louis J. Behrens, Sec.	1888	61,282	348,592	7,099	402,775	54,183	38,485	45,814	7,354	.....	13,286	20,640
	1887	40,851	364,709	6,832	398,728	34,019	17,315	20,488	13,832	.....	12,103	25,935
	1886	48,173	340,689	6,549	382,312	41,624	15,700	18,037	10,540	.....	12,425	22,965
	1885	52,225	321,156	6,781	366,601	45,444	15,971	17,906	6,875	.....	12,328	19,203
	1884	53,148	302,644	* 205,224	349,565	46,921	17,286	19,703	21,240	.....	12,116	33,356
	1883	67,077	292,828	* 206,158	348,954	56,126	34,846	36,586	7,892	.....	11,960	19,852
	1882	49,218	294,533	184,324	338,851	44,318	17,888	19,388	6,260	.....	12,006	18,266
	1881	47,471	266,094	159,150	308,277	42,183	14,951	16,501	1,480	.....	10,685	12,165
	1880	41,884	247,595	149,315	286,305	38,709	11,056	12,697	9,779	.....	9,264	19,043
	1879	46,293	241,607	158,330	284,572	42,965	32,703	34,060	10,360	.....	8,155	18 515

* Includes unearned premiums. † Suit brought against company by Insurance Commissioner because of its insolvency. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
NEW HAMPSHIRE.												
Concord Mutual, Concord.....1885.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sam'l C. Eastman, Pres., Rufus P. Staniels, Sec.	1887	$13,494	$41,924	$15,200	$40,219	—$1,705	$16,999	$17,681	$16,291	$385	$3,851	$20,527
	1886	15,929	34,065	8,650	41,344	7,279	15,730	15,925	1,587	412	3,994	5,993
	1885	5,695	20,546	3,962	22,279	1,733	6,887	6,887	13	.....	6,874	6,887
Home Mfrs. and Traders Mut., Concord...1886.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Frank A. McKean, Pres., Obadiah Morrill, Sec.	1887	11,589	51,275	15,077	47,827	— 3,448	23,741	24,719	18,306	.....	5,518	23,824
	1886	10,618	48,965	11,961	47,622	— 1,343	23,592	23,621	8,193	.....	5,003	13,196
Indian Head Mutual, Nashua‡.....1885.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. H. Goodale, Pres., M. R. Buxton, Sec.	1887	15,306	21,905	5,601	31,610	9,705	9,619	10,265	3,829	379	2,820	7,028
	1886	11,682	16,512	9,128	19,066	2,554	8,539	8,685	1,040	47	2,628	3,715
	1885	6,916	5,131	6,283	5,764	633	2,565	2,581	.....	.....	7,580	7,580
Man'frs and Merchants Mut., Concord.....1886.	1888	53,124	83,297	32,029	104,392	20,095	53,852	55,935	18,695	.....	11,895	30,590
E. G. Leach, Pres., Lyman Jackman, Sec.	1887	30,335	82,524	23,381	89,478	6,954	39,676	40,987	22,486	.....	9,463	31,949
Phœnix Mutual, Concord.....1886.	1888	12,668	12,076	11,853	12,891	815	22,088	22,287	7,926	.....	4,762	12,688
L. S. Morrill, Pres., Lyman Jackman, Sec.	1887	2,844	9,492	5,496	6,840	— 2,652	9,409	9,455	7,765	.....	1,892	9,657
	1886	3,036	4,659	2,330	5,355	696	4,689	4,689	610	.....	1,044	1,654
State Mutual, Concord *a*.....1885.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
F. A. McKean, Pres.. Obadiah Morrill, Sec.	1887	13,465	26,293	7,658	32,100	2,807	10,950	12,039	6,063	311	2,896	9,270
	1886	11,142	19,672	9,017	21,797	2,125	9,388	9,557	1,867	220	2,235	4,322
	1885	5,823	6,869	4,751	7,941	1,072	3,437	3,437	.....	.....	613	613
NEW JERSEY.												
Bergen County Farmers Mut., Oradell.....1849.	1888	20,865	57,421	† 31	78,254	20,834	3,758	4,298	2,133	.....	711	2,844
G. S. Demarest, Pres., Jas. C. Blauvelt, Sec.	1887	20,023	59,137	† 178	78,982	19,845	4,138	4,600	1,584	.....	1,629	3,213
	1886	22,095	62,015	† 2,158	81,952	19,937	4,527	4,959	2,859	.....	1,539	4,398
	1885	22,073	66,462	† 157	88,378	21,916	4,051	4,475	1,456	.....	1,506	2,962
	1884	22,914	80,454	† 1,469	101,899	21,445	6,063	6,490	5,523	.....	2,390	7,913
	1883	29,426	84,572	† 1,683	112,315	27,743	4,737	5,246	3,200	.....	2,171	5,371
	1882	28,779	86,215	† 2,383	111,911	25,696	4,562	5,088	2,018	.....	2,132	4,150
	1881	28,317	90,662	† 1,276	117,703	27,041	5,664	6,189	5,153	.....	2,206	7,359
	1880	29,854	95,463	† 2,049	123,268	27,805	5,467	6,295	6,432	.....	2,115	8,547
	1879	31,802	.....	† 106	.....	31,796	7,178	8,087	6,274	.....	2,531	8,805
Burlington Co. Association, Medford.....1823.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charles Stokes, Pres., Isaac W. Stokes, Sec.	1887	138,259	.....	† 469	.....	137,790	2,760	10,557	8,071	264	2,464	10,799
	1886	139,469	.....	† 191	.....	139,278	3,199	9,330	6,584	297	2,646	9,527

† No provision for reserve. ‡ Guaranty fund $5,000. *a* Guaranty fund $3,000. — Impairment.

	1885	139,438	.....	† 274	.....	139,164	2,336	8,808	4,660	.....	1,889	6,539
	1884	134,287	.....	† 139	.....	134,149	4,195	12,181	607	1,264	2,366	4,237
	1883	133,799	.....	† 604	.....	133,195	3,771	12,713	3,215	30,740	2,357	36,312
	1882	153,104	.....	† 1,081	.....	152,023	2,278	10,623	2,370	.....	2,095	4,465
	1881	147,316	.....	† 1,402	.....	145,914	2,396	9,765	3,928	.....	1,200	5,128
	1880	148,441	.....	† 1,297	.....	147,144	2,142	9,879	827	.....	1,200	2,027
Cumberland Mutual, Bridgeton.....1844. David P. Elmer, Pres., E. J. Lloyd, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	25,554	1,399,127	† 4,600	1,420,081	20,954	13,861	14,543	15,600	.....	3,034	18,634
	1886	29,959	1,587,225	(†)	1,617,184	29,959	13,668	14,341	7,880	.....	2,901	10,781
	1885	26,361	1,843,278	† 2,900	1,866,739	23,461	12,971	13,768	20,997	.....	3,090	24,087
	1884	34,345	2,066,204	† 8,650	2,091,899	25,695	15,299	16,566	22,621	.....	3,785	26,406
	1883	45,896	2,230,757	† 13,800	2,262,853	32,096	13,008	14,473	10,389	.....	3,856	14,245
	1882	46,847	2,359,417	† 5,400	2,400,864	41,447	11,434	14,999	18,163	.....	4,855	23,018
	1881	55,723	2,532,708	† 15,600	2,572,831	40,123	77,549	78,089	27,250	.....	6,504	33,753
	1880	14,606	2,872,040	† 13,418	2,872,228	1,188	12,998	13,433	10,986	.....	4,401	15,387
Elizabeth Mutual, Elizabeth .....1812. Ed. C. Woodruff, Pres., Meline W. Halsey, Sec.	1888	10,278	147,786	† 2,919	155,145	7,359	772	5,745	4,560	469	1,482	6,511
	1887	15,266	145,402	† 5,201	155,467	10,065	736	11,007	64	.....	3,051	3,115
Essex County Mutual, Bloomfield.....1844. Jos. K. Oakes, Pres., Thos. C. Dodd, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	15,876	71,804	† 1,500	86,180	14,376	4,949	5,543	515	.....	2,467	2,982
Farmers Mutual, Salem.....1851. Alpheus Bilderback, Pres., Jonathan B. Grier, Sec.	1888	26,166	223,669	(†)	249,835	26,166	6,052	7,235	5,132	93	900	6,125
	1887	26,197	236,451	† 25	262,623	26,172	5,466	7,494	1,253	.....	882	2,135
	1886	21,675	256,722	(†)	278,397	21,675	4,956	5,797	2,340	.....	863	3,203
	1885	18,707	267,102	† 556	285,253	18,151	4,863	5,586	1,935	.....	945	2,880
	1884	15,707	275,993	† 800	290,900	14,907	3,591	4,139	866	.....	716	1,582
	1883	13,184	293,982	† 500	306,666	12,684	2,403	2,949	1,541	.....	656	2,197
Mercer County Mutual, Pennington.....1844. Enoch H. Drake, Pres., W. B. Curlis, Sec.	1888	35,190	578,358	† 15	613,533	35,175	14,299	19,114	9,640	.....	2,710	12,351
	1887	31,884	588,653	† 4,926	615,611	26,958	16,308	21,561	21,111	.....	2,752	23,863
	1886	37,901	581,200	† 50	619,101	37,851	16,054	23,578	21,792	.....	2,667	24,459
	1885	49,727	590,200	† 6,050	639,927	43,677	15,039	26,216	14,962	.....	2,423	17,385
	1884	50,415	585,025	(†)	635,440	50,415	15,579	20,077	14,662	.....	2,199	16,861
	1883	52,720	558,218	(†)	610,938	52,720	15,100	21,511	8,180	.....	2,150	10,330
	1882	44,666	528,350	† 550	573,016	44,116	11,949	13,847	14,575	.....	1,824	16,399
	1881	48,224	518,723	† 3,000	566,947	45,224	13,711	15,561	11,238	.....	1,385	12,623
	1880	44,553	505,641	† 500	550,194	44,053	14,044	15,570	9,853	.....	1,871	11,724
	1879	38,794	482,072	† 3,420	520,866	35,374	58,020	59,407	11,309	.....	3,350	14,659
Morris County Mutual, Morristown.....1849. J. H. Van Doren, Pres., Guy Minton, Sec.	1888	21,941	41,603	† 61	63,482	21,880	4,031	4,683	3,485	955	1,254	5,694
	1887	21,044	43,589	† 11	64,622	21,033	2,617	3,720	156	366	1,116	1,638
	1886	19,256	43,343	† 50	62,549	19,206	2,974	3,482	42	316	1,370	1,728
	1885	17,197	43,357	† 300	60,254	16,897	2,934	3,324	915	860	928	2,703
	1884	14,830	47,710	(†)	62,540	14,830	2,783	3,649	824	344	1,289	2,447
	1883	14,088	49,280	(†)	63,368	14,088	2,892	4,753	3,189	489	1,657	5,335
	1882	15,259	50,073	† 130	65,202	15,129	5,006	7,830	2,365	993	1,636	4,994
	1881	14,264	55,238	† 157	69,347	14,109	3,064	8,965	391	409	6,626	7,426
	1880	13,153	51,624	† 150	64,627	13,003	3,393	4,070	1,702	663	1,329	3,694

† No provision for reserve.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
NEW JERSEY—*Continued.*												
New Brunswick Mutual, New Brunswick...1846.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Theo. G. Neilson, Pres., Ayres D. Inslee, Sec.	1887	$56,837	$23,911	† $42	$80,706	$56,795	$2,348	$4,352	$723	.....	$1,672	$2,395
	1886	54,700	25,035	† 42	79,693	54,658	2,005	5,208	1,743	.....	1,688	3,431
	1885	53,825	26,976	† 42	80,759	53,783	3,208	5,440	2,030	.....	1,648	3,678
	1884	52,358	27,880	† 43	80,195	52,315	3,292	5,447	132	.....	1,826	1,958
	1883	50,408	29,115	† 99	79,424	50,309	2,615	4,917	23	.....	2,015	2,038
	1882	47,323	29,241	† 100	76,464	47,223	3,493	5,549	1,016	.....	2,030	3,046
	1881	44,526	29,782	† 100	74,208	44,426	3,503	5,803	721	.....	1,990	2,711
	1880	42,508	29,129	† 100	71,537	42,408	2,931	5,353	26	.....	2,095	2,121
New Jersey Association, Crosswicks.....1838.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alfred Satterthwaite, Pres., Josiah Buzby, Sec.	1887	20,319	.....	† 85	.....	20,234	.....	989	.....	.....	247	247
	1886	20,137	.....	† 89	.....	20,048	.....	1,170	.....	.....	125	125
	1885	19,301	.....	† 78	.....	19,223	.....	913	1,800	$9	238	2,047
	1884	20,130	.....	† 85	.....	20,045	364	721	.....	.....	244	244
Salem County Mutual, Salem.....1849.	1888	41,998	43,933	(†)	85,931	41,998	1,932	2,887	600	1,737	273	2,610
Wm. Patterson, Pres., T. T. Hilliard, Sec.	1887	46,165	44,102	(†)	89,267	45,165	3,317	5,459	280	.....	747	1,027
	1886	41,620	45,061	(†)	86,681	41,620	2,796	4,908	.....	2,360	701	3,061
	1885	38,410	46,060	(†)	84,470	38,410	2,856	4,859	1,627	4	2,922	4,553
	1884	39,006	45,819	† 600	84,225	38,406	2,430	4,365	.....	1,830	870	2,700
	1883	38,165	50,177	† 1,015	87,327	37,150	3,009	5,062	.....	1,400	818	2,218
	1882	35,510	50,789	(†)	86,299	35,510	3,078	4,780	5	.....	1,817	1,822
	1881	32,357	51,457	(†)	83,814	32,357	2,657	4,355	1,614	.....	580	2,194
	1880	31,621	48,540	† 5,777	74,384	25,844	2,511	4,352	155	.....	555	711
	1879	27,600	.....	(†)	.....	27,600	2,574	4,010	3,589	.....	2,035	5,624
Shrewsbury Mutual, Eatontown.....1838.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
D. F. Wolcott, Pres., E. T. Williams, Sec.	1887	21,725	145,043	† 712	166,056	21,013	7,213	7,884	2,074	37	1,322	3,433
	1886	17,283	141,237	† 773	157,747	16,510	6,601	7,437	.....	11,811	1,213	13,024
	1885	22,890	137,939	† 690	150,139	22,200	6,680	7,406	4,502	.....	1,165	5,667
	1884	20,985	136,498	† 680	156,803	20,305	7,224	7,813	890	52	1,105	2,047
	1883	15,342	135,538	† 689	150,191	14,653	6,772	7,217	3,999	89	1,088	5,176
NEW YORK.												
Atlantic Mutual (Marine) New York.....1842.	1888	10,473,127	1,374,910	‡10340954	1,507,085	132,173	3,533,906	4,210,365	1,920,397	* 431,226	417,706	2,769,329
J. D. Jones, Pres., J. H. Chapman, Sec.	1887	10,649,857	1,362,986	‡10504081	1,508,762	145,776	3,242,936	3,810,463	1,499,018	* 435,615	420,215	2,354,848
	1886	10,674,730	1,568,134	‡10660255	1,582,609	14,475	3,294,358	3,866,795	2,130,641	* 436,308	449,690	3,016,639
	1885	10,952,182	1,508,144	‡10995446	1,501,881	—43,664	3,369,411	3,989,990	1,868,315	* 433,420	444,378	2,746,114

* Paid to scripholders. † No provision for reserve. ‡ Includes outstanding scrip. — Impairment

	1884	11,293329	1,454,960	‡11036922	1,711,367	266,407	3,697,128	4,275,138	2,096,319	* 413,126	440,425	2,949,870
	1883	11,209005	1,588,307	‡11044795	1,752,517	164,210	3,733,499	4,312,937	1,874,556	* 428,881	430,384	2,733,822
	1882	11,166982	1,725,575	‡11195100	1,695,457	—28,118	3,813,656	4,403,137	1,889,183	* 444,435	426,027	2,759,645
	1881	11,293024	1,631,294	‡11302773	1,621,545	—9,749	3,488,874	4,104,694	1,730,205	* 411,935	428,938	2,571,078
	1880	10,759436	1,628,921	‡10760002	1,628,355	—10,566	3,551,270	4,143,253	2,071,239	* 399,946	440,571	2,911,756
	1879	10,664913	1,522,826	‡10698132	1 489,607	—33,219	3,162,855	3,785,372	1,524,331	*2036,757	380,908	4,541,966
COMMERCIAL MUTUAL (Marine), New York....1842. W. I. Comes, Pres., H. D. King, Sec.	1888	649,803	32,069	‡649,433	32,439	370	247,283	276,530	168,812	* 118	48,921	217,851
	1887	621,629	28,035	‡644,104	5,560	—22,475	220,072	250,676	137,618	* 33,523	48,211	219,352
	1886	629,816	34,177	‡640,632	23,364	—10,816	217,491	248,038	146,770	* 33,197	49,467	229,434
	1885	638,354	47,470	‡656,479	29,345	—18,125	221,295	253,611	164,985	* 33,001	58,062	255,988
	1884	660,915	64,556	‡683,019	42,452	—22,104	184,625	211,582	123,007	* 35,016	47,319	205,415
	1883	647,272	54,327	‡675,036	26,563	—27,764	212,572	242,374	127,286	* 33,302	51,819	212,407
	1882	637,829	67,704	‡676,936	28,594	—39,107	197,217	231,477	174,742	* 35,464	62,207	272,413
	1881	740,224	62,884	‡736,398	66,710	3,826	210,725	246,878	162,147	* 35,408	84,990	282,545
	1880	765,001	60,808	‡738,120	87,689	26,881	200,328	248,050	118,914	* 36,882	99,369	181,401
	1879	741,121	61,639	‡740,649	61,167	—472	163,553	223,982	119,698	* 37,122	70,674	227,494
DUTCHESS COUNTY MUTUAL, Poughkeepsie....1863. L. H. Vail, Pres., J. J. Graham, Sec.	1888	240,859	173,315	232,427	181,747	8,432	244,982	254,156	201,409	.....	63,608	265,017
	1887	259,253	189,976	231,828	217,401	27,425	263,861	273,379	205,701	.....	68,108	273,809
	1886	264,647	206,547	228,746	242,448	35,900	220,739	229,992	139,422	.....	54,672	194,094
	1885	229,506	224,094	182,654	270,946	46,852	173,773	180,936	92,492	.....	44,576	137,068
	1884	175,046	236,298	140,095	271,239	34,951	97,608	104,441	60,105	.....	31,536	91,641
	1883	169,350	259,912	121,999	307,263	47,351	83,552	94,145	58,816	538	29,368	88,722
	1882	167,793	290,248	114,147	343,895	53,646	84,234	95,497	34,608	.....	27,229	61,837
	1881	150,389	326,796	96,789	380,397	53,601	63,659	68,806	44,540	.....	20,473	65,013
	1880	138,380	365,811	104,464	419,728	53,916	61,062	66,067	53,860	335	13,277	67,472
	1879	148,783	398,964	103,143	444,605	45,641	59,994	67,355	51,224	229	13,944	65,397
ERIE COUNTY MUTUAL, Buffalo.....1874. August Beck, Pres., J. Timmerman, Sec.	1888	161,789	117,244	20,114	258,919	141,675	23,572	31,825	8,831	.....	8,841	17,672
	1887	147,484	118,446	19,572	246,358	127,912	23,877	31,760	13,805	.....	8,407	22,212
	1886	137,741	119,029	16,552	240,218	121,190	22,115	28,922	10,492	.....	8,452	18,944
	1885	127,764	116,664	15,928	228,500	111,836	22,563	28,692	11,765	.....	8,541	20,306
	1884	118,665	113,854	22,091	210,428	96,574	35,816	41,670	8,958	.....	8,218	17,176
	1883	93,924	112,950	15,206	191,667	78,718	23,187	28,562	6,210	.....	8,197	14,407
	1882	78,985	107,569	13,449	173,105	65,536	21,372	25,837	4,539	.....	7,024	11,563
	1881	65,191	104,080	11,333	157,937	53,858	16,616	20,289	5,886	.....	6,551	12,437
	1880	57,410	100,574	10,264	147,747	47,173	15,643	19,568	3,144	.....	6,556	9,700
	1879	48,755	92,298	15,634	125,419	33,121	27,517	29,233	1,039	.....	6,352	7,391
FARMERS MUTUAL, Ft. Edward .....1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GLEN COVE MUTUAL, Glen Cove.....1837. Ebenezer Kellum, Pres., D. V. Weeks, Sec.	1888	83,576	398,215	8,335	473,456	75,241	17,374	21,917	7,411	.....	7,850	15,260
	1887	78,203	395,474	8,367	465,310	69,836	15,645	20,361	12,700	.....	9,100	21,800
	1886	79,568	387,485	9,032	458,021	70,536	17,303	22,005	13,539	.....	8,595	22,134
	1885	78,553	.....	8,969	.....	69,584	16,434	21,197	8,500	.....	8,096	16,596
	1884	74,887	377,961	9,899	444,947	66,986	9,449	9,899	15,574	.....	4,641	20,215
	1883	77,472	372,693	9,767	440,398	67,705	14,025	18,846	8,548	1,229	7,358	17,135
	1882	77,089	368,132	9,653	435,568	67,436	13,485	17,515	3,897	.....	9,483	13,380

* Paid to scripholders. ‡ Includes outstanding scrip. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
NEW YORK—*Continued.*												
GLEN COVE MUTUAL, Glen Cove—*Cont.*	1881	$76,544	$366,704	$9,628	$433,621	$66,917	$14,698	$19,320	$4,536	.....	$7,577	$12,113
	1880	68,017	367,137	9,628	425,526	58,389	15,446	18,854	10,158	$769	6,845	17,772
	1879	69,483	370,069	10,509	429,044	58,975	17,436	21,687	5,619	.....	9,530	15,149
MANHATTAN MUTUAL, Goshen *f* ..... 1888. John F. Zebley, Pres., F. B. Gilbert, Sec.	1888	13,379	145,649	11,991	147,037	1,388	8,330	9,141	268	.....	1,447	1,715
MUTUAL, New York ..... 1882. P. B. Armstrong, Pres., O. R. Myers, Vice-Pres., J. C. Hatle, Sec.	*c* 1888	1,488,165	*a* 260,215	554,863	*a* 1,193517	933,302	659,363	709,864	423,434	*a* 127,724	103,748	654,909
	1887	1,264,504	*a* 287,428	384,060	*a* 1,167872	880,449	628,322	661,945	274,999	*a* 33,526	90,262	398,787
	1886	1,010,847	*a* 288,881	339,877	*a* 959,851	670,970	543,051	571,812	238,114	*a* 26,498	81,695	346,307
	1885	778,631	*a* 299,103	230,393	*a* 847,341	548,238	418,426	441,334	130 015	*a* 22,600	91,372	244,087
	1884	538,132	*a* 310,569	133,253	*a* 715,448	404,879	276,763	293,911	53,423	*a* 29,030	44,780	127,233
	1883	314,989	*a* 200,000	*b* 311,069	*a* 203,920	3,920	109,261	117,331	25,380	*a* 16,685	25,574	67,639
	§1882	246,706	*a* 200,000	*b* 266,003	*a* 180,703	—19,297	36,317	39,062	29,751	2,579	9,734	42,064
MUTUAL FIRE INS. CO. OF ALBANY ..... 1836. George Cuyler, Pres., G. N. Cuyler, Sec.	1888	141,873	348,341	10,442	479,772	131,431	9,167	13,343	3.598	.....	7,128	10,726
	1887	137,486	368,541	10,418	495,609	127,068	8,380	14,674	3,989	.....	6,783	10,772
	1886	133,869	379,117	12,001	500,985	121,868	9,108	13,806	1,960	.....	7,274	9,234
	1885	125,709	376,699	12,045	490,423	113,724	9,770	14,553	1,476	.....	9,206	10,682
	1884	120,063	367,608	15,272	472,599	104,791	10,262	13,789	1,983	.....	6,125	8,108
	1883	116,322	370,482	15,200	471,604	101,122	10,388	13,728	1,975	.....	5,800	7,775
	1882	106,737	363,480	15,200	455,017	91,537	10,365	13,705	6,635	.....	5,553	12,188
	1881	103,313	369,471	15,150	457,634	88,163	9,862	12,367	7,625	.....	5,565	13,190
	1880	98,773	387,454	15,700	470,526	83,072	10,539	15,249	3.737	.....	5,470	9,207
	1879	87,508	384,050	15,100	456,458	72,408	11,589	14,021	587	.....	5,532	6,119
NEW YORK MUTUAL (Marine), New York ..... 1851. T. B. Bleecker, Jr., Pres., Edward Laraque, Sec.	1888	612,496	14,280	† 589,560	37,216	22,936	259,603	290,729	216,083	* 2,167	*d* 68,795	287,045
	1887	588,766	15,234	† 584,033	19,967	4.733	204,651	235,734	180,577	* 32,183	*e* 51,243	264,003
	1886	709,564	14,816	‡ 682,465	41,915	27,099	235,316	264,659	188,944	* 33,590	41,165	263,699
	1885	704,120	13,291	‡ 691,393	26,018	12,727	219,341	254,007	128,156	* 32,590	45,350	206,096
	1884	655,444	24,040	‡ 661,717	17,767	—6,273	234,174	265,312	167,989	* 32,942	42,409	243,340
	1883	656,330	24,760	‡ 673,350	7,739	—17,020	250,822	276,666	150,569	* 32,441	41,880	224,890
	1882	647,706	39,993	‡ 676,820	10,879	—29,114	184,747	209,827	175,891	* 27,276	31,215	234,382
	1881	655,062	37,199	‡ 677,503	14,708	—22,441	179,875	208,719	132,015	.....	57,725	189,740
	1880	651,864	35,257	‡ 683,873	3,248	—32,009	111,597	142,679	118,294	* 94,690	24,844	237,828
	1879	689,195	37.390	‡ 698,885	27,700	—9,690	101,099	134,454	71,478	* 3,571	36,734	111,783
RICHMOND COUNTY MUTUAL, Richmond ..... 1836. R. Lord, Pres., C. Metcalfe, Sec.	1888	35,852	134,238	1,416	168,674	34,436	2,684	3,786	756	.....	1,980	2,736
	1887	33 988	135,064	2,811	166,241	31,177	2,736	4,031	510	.....	2,192	2,702
	1886	32,894	131,323	2,696	161,521	30,198	2,610	3,981	4,000	.....	2,120	6,120

* Paid to scripholders. † Includes $420,000 joint stock capital paid up. ‡ Includes outstanding scrip. § Business of seven months. *a* Guarantee capital, which is included also in surplus, exclusive of net cash. Payments to policyholders include payments to scripholders. *b* Includes guarantee capital. *c* Dividend scrip issued in 1883, 1884, 1885 and 1886 redeemed in cash July 2, 1886. *d* Includes $26,000 paid for dividends. *e* Includes $10,000 paid for dividends. *f* Formerly the Orange County Mutual of Goshen, N. Y. — Impairment.

	1885	35,240	132,704	2,733	165,211	32,507	2,652	4,110	877	.....	2,288	3,165
	1884	34,142	130,255	4,075	160,322	30,067	2,660	4,140	1,979	4	2,349	4,332
	1883	34,618	130,367	4,175	160,810	30,443	2,628	4,094	2,505	12	2,008	4,525
	1882	35,276	128,868	4,175	159,969	31,101	2,928	4,257	609	.....	2,073	2,682
	1881	34,058	131,032	4,475	160,615	29,583	6,435	7,950	3,285	.....	2,113	5,398
	1880	35,382	138,228	5,350	168,260	30,032	4,009	5,377	2,085	.....	2,425	4,510
	1879	33,485	145,206	13,877	165,814	20,608	5,308	6,935	2,513	.....	2,126	4,639
SUFFOLK COUNTY MUTUAL, Peconic.....1836. Jonathan B. Terry, Pres. F. H. Overton, Sec.	1888	43,506	285,232	3,080	325,658	40,426	5,333	7,045	1,917	.....	2,837	4,754
	1887	41,016	248,808	3,160	286,664	37,856	5,320	7,387	1,535	.....	2,531	4,066
	1886	36,462	266,479	.....	302,942	36,462	6,199	7,965	5,864	.....	2,326	8,191
	1885	36,491	258,408	5,919	294,899	36,491	5,919	7,560	5,708	.....	2,211	7,919
	1884	36,841	260,061	6,000	296,903	36,841	5,910	7,174	1,347	4	2,180	3,531
	1883	33,170	256,164	6,000	289,333	33,170	5,749	7,402	1,960	5	2,248	4,213
	1882	29,974	254,903	6,000	284,876	29,974	5,109	6,563	5,427	.....	2,163	7,590
	1881	30,861	247,628	.....	278,490	30,861	4,794	6,564	4,663	.....	2,161	6,824
	1880	31,485	244,518	6,000	276,003	31,485	5,032	6,687	2,267	.....	1,974	4,241
	1879	29,222	247,011	15,000	276,232	29,222	5,273	6,595	4,714	.....	2,203	6,917
OHIO.												
AMERICAN MUTUAL, Cleveland *b*.....1888. S. R. House, Pres., O. M. Bailey, Sec.	*1889	17,576	85,595	13,452	89,719	4,124	.....	.....	.....	.....	.....	.....
BUCKEYE MUTUAL, Shelby.....1874. S. S. Bloom, Pres., S. F. Stambaugh, Sec.	1888	23,363	231,313	8,111	246,565	15,252	33,649	33,649	15,006	.....	12,595	27,602
	1887	26,141	128,291	9,142	145,290	16,999	14,482	29,310	6,133	644	6,029	12,806
	1886	9,521	133,845	5,962	137,404	3,559	43,078	43,078	18,900	308	14,515	33,723
	1885	23,059	332,354	19,896	335,517	3,163	31,172	31,224	21,955	.....	8,047	30,002
	1884	22,785	381,125	20,969	382,841	1,816	26,293	26,337	15,606	481	8,329	24,416
	1883	20,395	453,235	26,676	446,954	— 6,281	34,524	34,524	32,096	537	13,718	46,351
CAPITAL CITY MUTUAL, Columbus.....1877. W. E. Guerin, Pres., F. Schwan, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	12,731	77,533	22,339	67,925	— 9,608	26,066	26,117	13,351	1,615	9,989	24,955
	1886	11,310	92,350	14,654	89,006	— 3,344	28,506	28,595	20,420	2,579	8,797	31,796
	1885	15,398	128,176	18,500	125,074	— 3,102	29,313	31,070	13,663	1,334	9,001	23,999
	1884	11,654	121,142	13,989	118,807	— 2,335	31,180	31,237	17,384	1,411	9,224	31,019
	1883	19,296	172,669	17,587	174,378	1,709	30,098	30,264	20,873	.....	10,640	31,513
	1882	26,690	176,963	21,103	182,550	5,587	28,433	28,581	13,449	299	8,843	22,591
	1881	7,513	238,833	22,044	224,302	— 14,531	20,730	20,928	17,398	329	6,209	23,933
	1880	8,318	217,296	14,022	211,692	— 5,704	10,281	10,325	7,384	244	7,574	15,203
	1879	3,666	179,855	11,184	172,337	— 7,518	7,067	7,232	2,194	.....	4,631	6,825
CENTRAL MANUFACTURERS MUT., Van Wert..1876. J. S. Brumback, Pres., M. L. Purmort, Sec.	1888	38,058	130,789	28,213	140,634	9,845	49,444	50,316	23,507	964	15,312	39,784
	1887	28,357	81,577	27,908	82,026	449	51,748	53,255	38,572	4,090	13,634	56,296
	1886	30,834	122,784	23,328	130,291	7,507	48,615	49,367	20,291	4,401	13,378	38,070
	1885	22,756	157,043	20,556	159,243	2,200	46,029	46,186	21,298	.....	12,032	33,340
	1884	18,624	241,900	13,163	247,361	5,461	36,907	36,908	19,390	943	11,563	31,896
	1883	6,155	324,489	12,144	318,500	— 5,989	52,355	52,361	38,244	.....	15,560	53,804
	1882	24,518	471,932	27,754	468,696	— 3,236	73,279	73,290	20,259	240	20,026	40,525

* Statement June 1, 1889. *b* Organized 1851, reorganized 1888. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
OHIO—*Continued.*												
CENTRAL MFRS. MUT., Van Wert—*Cont*.....	1881	$26,655	$612,218	$53,636	$585,237	— 26,981	$24,379	$24,543	$31,224	.....	$14,592	$45,816
	1880	14,917	486,019	29,213	471,723	— 14,296	17,929	18,211	7,659	$289	9,961	17,909
	1879	12,862	345,631	19,520	338,973	— 6,658	10,543	10,983	8,732	453	8,711	17,896
CINCINNATI EQUITABLE, Cincinnati.....1826.	1888	425,410	.....	215,515	.....	209,895	9,472	27,600	1,651	.....	9,030	10,681
W. H. Harrison, Pres., T. S. Goodman, Sec.	1887	395,687	.....	212,578	.....	183,109	11,552	36,448	5,445	.....	7,852	13,297
	1886	397,486	.....	219,102	.....	178,384	12,632	31,900	8,940	.....	7,512	16,452
	1885	360,193	.....	214,753	.....	145,440	11,799	25,053	10,289	.....	7,519	17,808
	1884	347,332	.....	209,752	.....	137,581	14,201	29,424	7,898	.....	6,800	14,698
	1883	343,116	.....	201,620	.....	141,496	13,679	30,682	3,353	.....	7,387	10,740
	1882	344,478	.....	200,065	.....	144,413	12,000	36,301	5,915	.....	9,833	15,748
	1881	332,021	.....	194,442	.....	137,579	7,847	28,520	8,416	.....	7,122	15,538
	1880	320,799	.....	193,073	.....	127,726	3,935	16,721	2,084	.....	8,435	10,219
	1879	299,100	.....	192,057	.....	106,593	4,410	22,845	1,387	.....	7,545	13,733
GERMAN MUTUAL, Cincinnati..... .....1858.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Henry Hemmalgarn, Pres., H. A. Rattermann, Sec.	1887	347,493	689,041	88,432	948,102	259,061	35,829	50,528	18,726	15,201	16,333	50,260
	1886	350,115	677,065	86,606	940,574	263,509	36,307	52,163	7,965	15,264	15,834	39,063
	1885	332,811	659,345	84,469	907,687	248,342	37,745	52,033	10,077	15,126	15,629	40,823
	1884	318,306	634,030	82,630	870,006	235,676	40,764	54,223	11,247	16,057	16,300	43,604
	1883	309,750	605,587	77,581	837,756	232,169	43,027	55,711	13,823	17,995	5,685	37,503
	1882	296,058	584,376	74,714	805,720	221,344	30,821	42,781	1,295	432	23,761	25,488
	1881	277,689	566,853	72,420	772,122	205,269	30,667	39,595	16,371	7,148	14,078	37,597
	1880	266,823	551,975	70,600	748,198	196,223	30,593	44,913	7,346	5,727	13,299	27,372
	1879	236,037	549,077	70,209	715,905	166,828	32,348	43,633	5,115	2,099	13,352	20,566
KNOX COUNTY MUTUAL, Mt. Vernon.....1838.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. McClellan, Pres., Wm. Turner, Sec.	1887	83,290	1,138,059	22,275	1,199,074	61,015	37,813	39,952	38,373	31	7,881	46,285
	1886	90,828	1,119,456	19,345	1,190,939	71,483	27,007	29,441	22,529	70	14,219	37,818
	1885	83,386	1,193,945	19,863	1,272,877	63,523	50,058	52,143	25,722	74	17,218	43,014
	1884	57,870	1,177,277	19,956	1,230,351	57,914	32,137	34,152	27,587	63	12,504	40,154
	1883	67,117	1,136,733	21,439	1,197,347	45,678	38,528	40,473	26,703	163	14,317	41,183
	1882	60,770	1,119,201	20,919	1,173,339	39,851	33,014	34,994	28,850	141	13,737	42,728
	1881	57,287	1,126,574	18,508	1,179,752	38,779	43,630	45,468	31,999	160	16,961	49,120
	1880	55,572	1,088,595	20,616	1,137,380	34,956	37,047	38,244	29,322	160	18,848	43,330
	1879	53,194	1,045,283	22,902	1,088,754	30,292	28,690	29,772	10,666	202	10,668	21,536
MUTUAL, Cincinnati*.....1874.	1888	12,594	94,764	6,229	101,130	6,365	14,636	14,636	5,291	6,161	3,364	14,816
Richard W. Keys, Pres., S. A. McCune, Sec.	1887	5,844	90,758	14,951	81,651	— 9,107	5,121	20,002	10,024	1,585	6,165	17,774

* Under the laws regulating mutual companies, the reinsurance reserve is not in reality a liability. — Impairment.

	1886	14,625	95,704	19,514	90,815	— 4,889	4,469	25,362	13,551	251	4,959	18,761
	1885	14,565	101,351	22,419	93,497	— 7,854	4,751	13,529	10,580	300	7,105	17,985
	1884	15,130	101,091	20,109	96,212	— 4,979	4,265	12,867	7,009	310	4,712	14,031
	1883	15,951	103,722	23,140	96,533	— 7,189	6,410	13,541	6,420	218	6,628	13,266
OHIO FARMERS, Leroy*.....1848.	1888	1,476,327	.....	1,051,217	.....	425,110	587,610	646,942	414,727	.....	178,968	593,695
Jas. C. Johnson, Pres., A. H. Hawley, Sec.	1887	1,415,198	.....	1,013,859	.....	401,339	573,495	636,296	408,178	.....	162,413	570,591
	1886	1,347,399	.....	925,617	.....	421,782	510,812	569,531	345,476	.....	141,128	486,604
	1885	1,262,170	.....	825,051	.....	437,119	393,652	446,864	296,056	.....	110,153	406,209
	1884	1,220,842	.....	794,270	.....	426,572	360,785	416,038	279,640	.....	107,193	386,833
	1883	1,187,236	.....	763,376	.....	423,860	351,877	404,174	233,385	.....	103,197	336,582
	1882	1,117,693	.....	715,895	.....	401,798	347,824	393,702	164,145	.....	102,449	266,594
	1881	1,006,688	.....	684,365	.....	322,325	329,394	369,972	205,604	.....	82,536	288,140
	1880	913,219	.....	677,414	.....	235,805	294,664	332,981	213,165	.....	67,466	280,631
	1879	870,542	.....	661,792	.....	208,750	276,421	314,377	229,916	.....	65,704	295,620
OHIO MUTUAL, Salem.....1876.	1888	18,470	845,636	14,146	849,960	4,324	60,329	60,329	48,705	435	14,945	64,085
Furman Gee, Pres., J. R. Vernon, Sec.	1887	20,769	858,705	29,357	850,117	— 8,588	57,984	58,030	39,621	150	13,918	53,689
	1886	16,138	851,552	25,498	842,192	— 9,360	55,383	55,464	40,902	.....	15,242	56,144
	1885	16,231	910,872	29,910	897,193	— 13,679	48,882	48,899	33,408	.....	14,600	48,008
	1884	16,398	806,849	23,276	799,971	— 6,878	47,740	47,742	34,566	.....	15,643	50,209
	1883	17,780	815,029	22,627	810,192	— 4,837	39,010	39,010	19,017	24	12,061	31,002
PHŒNIX MUTUAL, Cincinnati.....1875.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. C. Goshorn, Pres., Wm. A. Hall, Sec.	1887	42,264	308,896	28,262	322,898	14,002	52,755	53,196	31,628	.....	19,135	50,763
	1886	29,804	348,175	21,748	356,231	8,056	55,235	56,338	32,522	.....	18,725	51,247
	1885	19,798	330,150	16,431	333,517	3,367	41,636	41,636	17,785	6,589	12,902	37,276
	1884	16,788	246,230	13,389	249,629	3,399	29,727	29,727	12,051	7,787	8,446	28,284
	1883	12,044	205,934	7,529	210,449	4,515	26,146	26,196	12,963	343	13,309	26,615
	1882	11,526	194,998	5,450	201,074	6,076	27,293	27,628	13,807	.....	9,282	23,089
	1881	22,026	224,686	13,351	233,361	8,675	21,124	21,177	16,570	80	7,796	24,446
	1880	8,524	275,892	11,701	272,615	— 3,177	23,303	25,376	12,697	.....	9,472	22,169
	1879	12,148	258,646	21,174	249,620	— 9,026	22,152	22,994	10,921	.....	14,527	25,448
RICHLAND COUNTY MUTUAL, Mansfield.....1851.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. H. Cook, Pres., R. Smith, Sec.	1887	72,561	1,481,726	26,559	1,527,728	46,002	71,311	73,284	45,775	250	22,728	68,753
	1886	66,207	1,457,544	26,013	1,497,738	40,194	71,179	73,418	41,274	336	23,720	65,330
	1885	58,119	1,508,561	26,677	1,540,003	31,442	72,594	74,040	51,192	144	23,891	75,227
	1884	54,306	1,503,367	26,400	1,531,333	27,966	72,137	72,816	42,204	269	23,589	65,802
	1883	52,292	1,505,678	35,492	1,522,478	16,800	72,352	73,448	47,313	226	22,608	70,147
	1882	48,981	1,489,153	37,019	1,501,125	11,972	68,755	72,962	38,736	576	22,344	61,657
	1881	37,686	1,470,238	36,371	1,471,553	1,315	59,919	62,057	52,739	292	19,077	72,108
	1880	47,737	1,360,088	29,440	1,378,385	18,297	48,302	50,361	25,379	303	18,113	43,795
	1879	41,171	1,229,977	23,182	1,247,966	17,989	44,208	46,421	21,963	433	17,951	40,347
SUN MUTUAL, Cincinnati.....1862.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
C. C. Jacobs, Pres., Jos. Lohmann, Sec.	1887	65,863	250,635	29,579	286,919	36,284	12,654	17,883	29,332	2,140	8,939	40,411
	1886	100,602	242,530	32,839	310,293	67,763	17,649	21,892	6,995	2,020	8,217	17,232
	1885	90,350	229,926	26,130	294,146	64,220	15,353	19,502	1,422	2,096	6,982	10,500

* Does business on the cash plan. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
OHIO—*Continued.*												
SUN MUTUAL, Cincinnati—*Cont.*	1884	$81,035	$219,169	$24,546	$275,658	$56,489	$14,122	$17,565	$1,101	$1,754	$7,103	$10,058
	1883	74,727	204,628	22,770	256,585	51,957	14,008	16,625	2,285	277	7,620	10,182
	1882	66,987	191,361	21,522	236,826	45,465	12,091	14,671	4,093	426	6,411	10,930
	1881	62,075	186,396	22,888	225,583	39,187	13,817	14,105	13,299	297	5,530	19,126
	1880	64,039	188,457	21,096	231,400	42,943	11,585	14,144	4,705	342	6,130	11,186
	1879	56,797	188,764	20,665	224,906	36,142	10,385	12,528	2,370	249	5,972	8,592
UNION MUTUAL, Cincinnati.....1888. W. J. Breed, Pres., E. H. Williams, Sec.	1888	28,741	156,613	23,256	162,098	5,485	32,537	33,130	4,522	.....	12,097	16,619
UNITED MAN'F'RS MUTUAL, Cleveland.....1874. N. W. Taylor, Pres., Henry N. Statts, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	15,938	124,616	16,412	124,142	— 474	43,601	43,626	20,562	.....	12,120	32,682
PENNSYLVANIA.												
ALLEN & E. PENNSBORO' MUT., Mechanicsburg.1843 W. R. Gorgas, Pres., John Riegel, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	17,548	790,076	(†)	807,624	17,548	3,819	3,819	4,140	.....	679	4,819
	1886	19,153	1,026,843	(†)	1,045,996	19,153	12,575	12,575	8,312	.....	786	9,098
	1885	24,575	1,028,235	†1,000	1,051,810	23,575	25,313	25,313	26,721	.....	985	27,706
	1884	17,689	1,206,539	†2,800	1,221,428	14,889	8,401	8,975	14,598	.....	685	15,283
	1883	23,966	1,234,527	†3,454	1,255,069	20,542	32,301	32,544	11,041	.....	759	11,799
	1882	3,251	1,412,389	(†)	1,415,640	3,251	6,431	6,867	20,914	.....	489	21,403
	1881	17,787	1,371,290	†9,563	1,380,514	8,224	7,303	8,057	14,555	.....	458	15,013
	1880	24,743	1,324,676	†5,105	1,344,314	19,638	7,477	8,297	4,789	.....	436	5,225
	1879	21,671	1,299,849	(†)	1,321,520	21,671	6,853	7,800	8,801	.....	421	9,222
BUCKS CO. CONTRIBUTIONSHIP, Morrisville....1811. Jno. S. Comfort, Pres., Wm. S. Mull, Sec.	1888	284,213	(§)	66,558	.....	217,655	2,402	16,736	525	5,174	1,827	7,526
	1887	295,134	(§)	66,425	.....	228,709	2,113	16,987	791	4,444	1,868	7,103
	1886	265,128	(§)	67,270	.....	197,858	2,093	16,024	3,019	3,518	2,158	8,695
	1885	259,949	(§)	67,327	.....	192,622	2,395	16,076	600	7,295	1,939	9,834
	1884	253,744	(§)	68,333	.....	185,411	2,538	17,711	573	4,003	3,631	8,207
	1883	244,003	(§)	67,547	.....	176,456	2,759	17,468	1,851	1,030	3,613	6,494
	1882	233,160	(§)	67,279	.....	165,881	2,479	14,982	164	3,339	1,534	5,038
	1881	223,384	(§)	66,439	.....	156,945	2,977	16,902	500	3,226	2,082	5,808
	1880	212,285	(§)	65,301	.....	146,984	2,715	13,332	6,952	2,765	2,217	11,934
	1879	208,075	(§)	64,255	.....	143,820	2,314	13,215	730	2,812	1,623	5,165
CAMBRIAN MUTUAL, Scranton.....1871. B. Hughes, Pres., B. E. Evans, Sec.	1888	25,847	87,115	(†)	112,963	25,847	2,927	4,152	30	.....	1,677	1,707
	1887	23,423	95,215	(†)	118,638	23,423	2,961	5,897	422	.....	7,325	7,747

† No provision for reserve. § All policies in force subject to assessment for losses. — Impairment.

	1886	21,480	96,354	(†)	117,834	21,480	2,973	4,744	23	.....	6,660	6,683
	1885	19,346	100,285	(†)	119,631	19,346	3,080	4,323	1,413	.....	1,444	2,857
	1884	17,894	100,590	(†)	118,484	17,894	3,088	3,649	14	.....	1,244	1,258
	1883	15,622	100,866	(†)	116,488	15,622	3,134	3,731	2,375	.....	1,528	3,903
	1882	15,758	102,505	(†)	118,263	15,758	3,183	3,570	46	.....	1,388	1,434
	1881	13,608	101,556	(†)	115,164	13,608	3,266	3,783	3,089	.....	1,381	4,470
	1880	14,414	102,910	† 800	116,524	13,614	3,271	3,439	815	.....	1,201	2,016
	1879	13,100	111,993	(†)	125,093	13,100	3,405	9,765	345	6	1,140	1,491
CHESTER MUTUAL, Chester.....1874.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jonathan Pennell, Pres., G. M. Booth, Sec.	1887	22,457	46,489	† 375	68,571	22,082	140	5,422	4,113	18	1,917	6,048
	1886	24,168	47,390	† 2,850	68,708	21,318	275	5,739	140	21	4,805	4,966
	1885	21,923	47,982	† 350	69,555	21,573	306	3,845	12	16	2,156	2,184
	1884	19,317	46,698	† 275	65,740	19,042	291	3,089	723	16	876	1,615
	1883	17,631	47,115	† 250	64,496	17,381	353	2,985	305	30	486	821
	1882	15,284	47,216	† 250	62,250	15,034	178	2,834	.....	11	554	565
	1881	12,966	44,994	† 225	57,735	12,741	251	2,603	99	4	2,150	2,253
	1880	10,854	41,270	† 200	52,924	10,654	162	2,800	31	12	433	476
	1879	8,966	41,787	† 225	50,528	8,741	301	2,869	60	36	2,376	2,472
DELAWARE COUNTY MUTUAL, Media.....1839.	1888	55,473	277,909	† 16,654	316,728	38,819	16,114	28,391	8,706	694	7,842	17,242
C. R. Williamson, Pres., E. A. Price, Sec.	1887	53,737	303,611	† 19,457	337,891	34,280	19,027	32,887	33,532	513	3,808	37,943
	1886	65,849	320,331	† 17,409	368,771	48,440	18,619	26,333	17,943	.....	3,786	21,729
	1885	65,336	337,349	† 9,493	393,192	55,843	20,986	30,503	17,658	531	11,228	29,417
	1884	71,145	342,600	† 24,379	389,366	46,766	17,628	29,499	25,695	.....	7,690	33,585
	1883	75,275	347,613	† 15,671	407,217	59,604	17,577	25,107	11,883	.....	9,138	21,021
	1882	67,715	352,174	† 14,953	404,936	52,762	17,720	22,941	19,813	264	13,118	33,195
	1881	78,040	349,461	† 15,756	411,745	62,284	18,588	29,736	25,087	263	3,242	28,594
	1880	76,965	340,727	† 2,634	415,058	74,331	17,043	20,266	11,301	411	2,874	14,586
	1879	71,161	334,915	† 5,199	400,877	65,962	17,111	28,806	29,413	65	3,184	25,662
DRUGGISTS MUTUAL, Philadelphia .....1887.	1888	61,846	.....	10,161	.....	51,685	20,810	22,636	11,053	.....	12,326	23,379
Robert Shoemaker, Pres., E. R. Hunt, Sec.	*1887	58,145	.....	(†)	.. ...	58,145	6,033	30,933	.....	.....	1,685	1,685
FARMERS, Bethlehem.....1832.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John Williams, Pres., J. M. Leibert. Sec.	1887	116,353	78,060	† 79,535	114,878	36,818	17,490	25,088	210	16,263	3,241	19,714
	1886	111,630	76,833	† 77,733	110,730	33,897	16,727	24,433	3,823	15,499	1,694	21,016
	1885	107,228	.....	† 75,705	.....	31,523	13,570	19,374	88	13,582	681	14,351
	1884	102,039	75,618	† 75,718	101,939	26,321	18,786	24,675	3,967	19,471	693	24,131
	1883	102,841	76,302	† 76,402	102,741	26,439	17,244	22,339	15	19,222	636	19,873
	1882	99,308	78,280	† 100	177,488	99,208	16,945	22,222	3,351	17,316	683	21,351
	1881	100,756	78,652	† 2,120	177,288	98,636	16,611	33,498	17,260	.....	685	17,945
	1880	97,409	79,301	† 340	176,370	97,069	14,998	28,217	4,891	15,006	718	20,615
	1879	97,940	79,360	† 585	176,715	97,355	18,058	23,473	4,085	18,891	545	23,521
FARMERS, York ‡.....1853.	1888	529,961	.....	289,100	.....	237,861	297,501	323,572	188,711	.....	107,718	296,429
G. E. Hersh, Pres., David Strickler, Sec.	1887	504,883	.....	286,646	.....	218,237	289,146	314,329	194,754	.....	102,160	296,914
	1886	490,038	.....	279,516	.....	210,522	289,920	313,592	197,406	.....	102,567	299,973
	1885	479,025	.....	259,116	.....	219,909	276,151	295,808	168,546	.....	91,761	260,307

* Commenced business October 17, 1887. † No provision for reserve. ‡ Does business on the cash plan.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
PENNSYLVANIA—*Continued.*												
FARMERS, York ‡—*Cont*	1884	$436,692	.....	$238,400	.....	$198,292	$299,853	$259,657	$157,956	.....	$79,707	$237,663
	1883	401,131	.....	233,252	.....	176,879	231,288	248,116	118,014	.....	86,188	204,202
	1882	362,477	.....	246,351	.....	116,126	293,460	250,202	142,218	.....	87,936	230,154
	1881	341,838	.....	268,998	.....	72,839	267,571	285,681	198,920	.....	98,029	296,949
FARMERS MUTUAL, Danville.....1859.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. Follmer, Pres., W. H. Ammerman, Sec.	1887	15,689	$199,688	† 13,534	$201,843	2,155	7,369	14,769	11,088	$2	2,975	14,065
	1886	4,295	229,259	† 3,791	229,763	504	15,522	15,522	3,418	.....	13,763	17,181
	1885	15,232	266,993	† 15,095	267,130	137	10,445	20,345	15,762	.....	3,245	19,007
FIRE INS. CO. OF NORTHAMPTON CO., Easton..1830.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Samuel Drinkhouse, Pres., G. W. Stout, Sec.	1887	174,442	(§)	132,212	.....	42,230	32,812	42,923	4,180	29 534	2,484	36,198
	1886	169,511	(§)	128,913	.....	40,598	31,068	42,967	400	26,877	2,587	29,864
	1885	162,518	(§)	128,928	.....	33,590	31,914	41,379	4,861	28,732	2,373	35,966
	1884	156,612	(§)	125,875	.....	30,737	31,533	39,788	3,073	27,071	2,318	32,462
	1883	152,530	(§)	126,318	.....	26,212	30,504	39,085	5,543	27,866	2,326	35,735
	1882	149,533	(§)	123,670	.....	25,863	30,867	39,688	6,793	29,069	2,365	38,227
	1881	147,988	(§)	(†)	.....	147,988	27,732	39,094	4,416	26,320	2,336	33,072
	1880	146,165	(§)	† 194	.....	145,971	27,000	35,942	7,903	26,384	2,335	36,622
	1879	144,604	(§)	(†)	.....	144,604	29,897	37,513	4,544	30,654	2,545	37,742
FRANKFORD MUTUAL, Philadelphia.....1843.	1888	121,641	40,762	27,552	134,851	94,089	5,430	12,050	91	408	2,754	3,253
E. G. Lee, Pres., H. St. Clair Thorn, Sec.	1887	113,076	42,710	27,341	128,445	85,735	5,337	11,374	130	400	2,625	3,155
	1886	104,912	42,746	27,053	120,605	77,053	5,274	11,723	104	.....	3,248	3,352
	1885	99,628	43,382	28,616	114,394	71,012	4,267	10,168	164	442	2,904	3,510
	1884	92,592	43,068	† 2,000	110,326	67,258	5,016	10,423	2,461	288	3,172	5,921
	1883	87,585	39,588	† 2,000	101,504	61,916	4,312	9,539	228	272	3,849	4,349
	1882	82,845	36,577	† 2,000	93,559	56,982	3,374	7,793	139	244	2,898	3,281
	1881	78,007	34,488	(†)	88,514	54,026	3,094	7,651	430	227	2,689	3,346
	1880	74,565	32,497	(†)	83,019	50,522	2,789	7,152	270	207	5,713	6,190
	1879	73,397	30,438	(†)	79,688	49,250	3,333	14,542	604	228	11,376	12,208
JORDAN MUTUAL, Allentown.....1870.	1888	20,987	(§)	(†)	.....	20,987	2,224	2,896	78	45	1,216	1,339
B. F. Jacoby, Pres., Lewis P. Hecker, Sec.	1887	19,410	(§)	(†)	.....	19,410	2,553	3,287	39	22	1,140	1,201
	1886	17,940	(§)	(†)	.....	17,940	2,423	2,952	197	.....	974	1,171
	1885	16,269	(§)	(†)	.....	16,269	1,922	2,387	455	38	1,007	1,500
	1884	15,254	(§)	(†)	.....	15,254	2,228	2,643	375	62	1,011	1,448
	1883	14,096	(§)	(†)	.....	14,096	2,067	2,618	1,756	47	1,014	2,817
	1882	15,293	(§)	(†)	.....	15,293	2,364	2,811	1,229	92	1,033	2,354

† No provision for reserve. ‡ Does business on the cash plan. § All policies in force subject to assessment for losses.

	1881	14,791	429	(†)	15,220	14,791	2,448	2,858	16	22	1,063	1,101
	1880	12,934	1,269	(†)	14,203	12,934	2,442	2,869	1,094	22	1,078	2,194
	1879	12,040	3,330	(†)	15,370	12,040	2,359	2,582	143	79	1,061	1,283
KEYSTONE MUTUAL, Philadelphia.....1884. John T. Bailey, Pres., E. A. Downes, Sec.	1888	38,868	(§)	†7,535	.....	31,333	42,225	43,743	6,386	24,302	4,898	35,677
	1887	29,967	(§)	(†)	.....	29,967	31,123	31,868	1,641	1,768	14,490	17,899
	1886	15,822	(§)	† 210	.....	15,612	18,101	18,220	7	573	7,754	8,334
KITTANNING MUTUAL, Kittanning .....1853. Wm. Brown, Pres., George G. Titzell, Sec.	1888	30,383	232,127	† 20,746	241,764	9,637	21,493	21,493	12,563	.....	9,160	21,723
	1887	37,132	309,731	† 20,850	326,013	16,282	14,906	15,756	9,983	.....	7,001	16,984
	1886	39,196	445,128	† 19,929	464,495	19,267	19,885	19,885	11,118	.....	8,801	19,919
	1885	42,480	522,190	† 20,403	544,267	22,077	18,787	23,338	15,997	.....	10 422	26,419
	1884	52,321	565,513	† 20,167	597,667	32,154	28,763	28,996	14,728	.....	15,731	30,459
	1883	49,392	633,965	† 15,962	667,395	33,431	50,313	50,569	18,621	.....	22,502	41,123
	1882	66,013	633,563	† 19,737	680,140	46,577	51,466	51,673	15,249	.....	20,812	36,061
	1881	49,748	629,013	† 15,119	663,641	34,628	48,480	49,298	30,620	.....	20,933	51,553
	1880	55,571	625,727	† 39,145	641,153	16,426	41,445	43,067	14,444	.....	19,991	34,435
	1879	48,194	639,649	† 2,288	685,555	45,906	20,899	20,899	12,740	2,334	9,910	24,984
LAHASKA MUTUAL, Lahaska.....1858. Henry Lear, Pres., R. R. Paxson, Sec.	1888	13,813	65,043	13,385	65,471	428	2,061	8,250	4,000	30	4,511	8,541
	1887	16,243	63,165	† 2,421	76,987	13,822	6,690	6,690	3,000	84	859	3,943
LEBANON MUTUAL, Jonestown .....1856. John Meily, Pres., Jacob G. Heilman, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	32,419	(§)	† 14,655	.....	17,764	41,650	42,106	30,419	136	10,445	41,000
	1886	22,942	(§)	† 11,370	.....	11,572	40,662	40,962	27,368	162	14,578	42,108
	1885	25,356	(§)	† 13,058	.....	12,298	43,629	43,989	36,651	1,136	11,416	49,203
	1884	27,929	(§)	† 14,245	.....	13,684	41,223	51,558	27,438	2,957	20,751	51,146
	1883	22,630	(§)	† 18,334	.....	4,296	36,218	46,815	42,459	2,243	10,081	54,783
	1882	28,687	(§)	† 16,634	.....	12,053	36,876	37,139	22,621	3,865	8,343	34,829
	1881	24,595	(§)	† 9,957	.....	14,638	37,140	37,471	21,202	1,954	8,678	31,834
	1880	22,305	(§)	† 9,694	.....	12,611	42,811	42,823	29,486	1,043	7,190	37,719
	1879	20,090	(§)	† 4,645	.....	15,445	20,041	20,060	13,663	347	6,513	20,524
MUTUAL ASSURANCE, Philadelphia .....1786. Samuel Welsh, Chairman, Clifford Lewis, Treas.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	1,797,734	(§)	268,204	.....	1,529,530	5,189	89,832	2,738	5,673	22,208	30,619
	1886	1,748,405	(§)	268,688	.....	1,479,717	4,135	71,136	15,442	6,639	20,628	42,709
	1885	1,688,197	(§)	271,192	.....	1,417,005	7,154	82,889	6,058	3,307	19,810	29,175
	1884	1,585,778	(§)	267,432	.....	1,318,346	5,331	81,554	7,040	2,018	19,435	28,493
	1883	1,547,922	(§)	264,119	.....	1,283,803	7,260	80,258	13,239	3,503	19,405	36,147
	1882	1,494,375	(§)	260,640	.....	1,233,735	5,042	76,427	15,853	3,034	19,615	38,502
	1881	1,463,010	(§)	258,946	.....	1,204,064	4,759	73,710	17,391	3,191	20,412	40,994
	1880	1,425,390	(§)	258,026	.....	1,167,364	5,030	76,457	1,531	3,972	21,075	26,578
	1879	1,324,586	(§)	256,967	.....	1,067,619	5,961	75,616	3,860	3,531	21,285	28,676
MUTUAL, Coatesville .....1840. A. Gibbons, Pres., Isaac Spackman, Sec.	1888	62,656	847,448	† 4,420	905,684	58,236	42,384	50,360	43,274	295	8,311	51,880
	1887	74,536	842,018	† 20,653	895,901	53,883	42,631	46,656	42,438	353	6,685	49,476
	1886	78,814	821,904	† 15,203	885,515	63,611	41,282	42,232	33,787	224	5,807	39,818
	1885	74,420	787,812	† 13,130	849,102	61,290	39,635	40,740	39,747	172	5,436	45,355
	1884	78,075	765,519	† 4,252	839,342	73,823	37,712	39,768	32,248	266	5,023	37,537
	1883	73,906	747,502	† 6,255	815,153	67,651	37,725	38,441	35,910	158	5,212	41,280

† No provision for reserve. § All policies in force subject to assessment for losses.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements
PENNSYLVANIA—*Continued.*												
MUTUAL, Coatesville——*Cont.*	1882	$75,449	$735,774	$† 4,093	$807,130	$71,356	$36,567	$38,224	$29,458	$226	$5,397	$35,081
	1881	72,195	(§)	† 8,507	.....	63,688	36,614	38,968	27,885	67	5,854	33,806
	1880	69,730	(§)	† 7,562	.....	62,168	47,722	48,850	26,054	.....	10,106	36,160
	1879	25,272	867,549	† 8,128	850,693	17,144	56,275	58,143	43,453	264	10,211	53,298
MUTUAL OF GERMANTOWN, Philadelphia.....1843. Jabez Gates, Pres., Wm. H. Emhardt, Sec.	1888	662,357	104,036	a 395,636	370,757	266,721	25,711	54,034	14,031	1,123	16,258	31,412
	1887	629,256	106,095	a 390,172	345,179	239,084	24,003	50,488	6,545	1,033	14,518	22,096
	1886	596,547	108,274	a 274,419	322,130	322,130	21,502	48,212	10,468	.....	16,257	26,725
	1885	554,145	111,008	a 260,015	294,130	294,130	20,684	46,430	12,090	826	16,461	29,377
	1884	529,741	113,183	a 250,920	278,821	278,821	18,342	44,266	20,196	686	12,294	33,176
	1883	507,051	116,812	a 236,246	270,805	270,805	16,558	46,046	5,344	437	11,531	17,296
	1882	474,913	117,018	a 232,079	242,834	242,834	16,323	40,401	9,792	369	12,202	22,363
	1881	448,475	117,539	a 219,360	229,116	229,116	16,030	40,678	6,308	301	13,212	19,821
	1880	415,443	119,646	a 213,538	201,905	201,905	15,410	36,274	8,880	142	12,201	21,223
	1879	382,289	118,247	a 204,629	177,660	177,660	13,992	35,089	3,779	265	13,003	17,047
PENN MUTUAL, West Chester.....1867. Edwin James, Pres., Barclay Lear, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	24,550	226,128	† 4,837	245,841	19,713	13,063	13 871	7,397	164	2,315	9,876
	1886	22,417	231,952	† 2,650	251,719	19,767	34,681	35,008	16,051	495	9,975	26,521
	1885	23,095	305,554	† 21,186	307,463	1,909	17,294	24,457	21,487	108	2,765	24,360
PENN TOWNSHIP MUTUAL, Lititz.....1870. Jacob H. Hershey, Pres.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	30,632	(§)	35,581	.....	— 4,949	15,775	15,775	10,071	.....	5,318	15,389
	1886	16,911	(§)	23,457	.....	— 6,546	30,600	38,462	18,977	.....	19,997	38,974
PHILADELPHIA CONTRIBUTIONSHIP, Phila.....1752. Alex. Biddle, Chairman, Jas. S. Smith, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	3,336,281	.....	464,955	.....	2,871,326	12,562	172,272	6,422	13,995	23,626	44,043
	1886	3,231,664	.....	468,586	.....	2,763,078	2,888	134,268	30,620	9,126	22,628	62,374
	1885	3,089,702	.....	465,366	.....	2,624,336	6,090	145,601	31,195	11,731	24,773	67,699
	1884	2,936,549	.....	462,458	.....	2,474,091	5,210	149,058	13,895	9,189	24,079	47,163
	1883	2,897,128	.....	456,936	.....	2,440,192	6,466	140,504	2,804	9,922	24,224	36,950
	1882	2,762,016	.....	450,360	.....	2,311,656	3,546	135,995	11,798	7,785	23,320	42,903
	1881	2,705,929	.....	446,536	.....	2,259,393	5,080	118,415	7,949	7,124	26,061	41,134
	1880	2,655,964	.....	441,818	.....	2,214,146	1,335	159,779	5,584	.....	24,239	29,823
	1879	2,435,669	.....	443,133	.....	1,992,536	12,755	131,977	9,674	.....	22,069	31,743
PHILADELPHIA MANUF'RS M., Philadelphia....1880. George Wood, Pres., J. L. Laughlin, Sec.	1888	32,642	177,381	(†)	210,023	32,642	37,839	39,312	21,365	12,663	4,150	38,178
	1887	30,768	124,816	† 22	155,562	30,746	25,904	27,395	6,523	1,104	20,625	28,252
	1886	32,322	122,786	† 300	154,808	32,022	24,802	26,245	3,367	15,806	2,664	21,837

† No provision for reserve. § All policies in force subject to assessment for losses. a Deposit notes considered a liability as well as an asset. — Impairment.

	1885	27,966	114,029	(†)	141,995	27,966	22,407	23,633	1,481	11,406	3,385	16,272
	1884	19,637	98,849	(†)	118,486	19,637	19,449	20,431	7,873	8,918	1,633	18,424
	1883	17,712	80,198	(†)	97,909	17,712	15,665	16,443	9,415	5,989	3,819	19,223
	1882	20,527	66,695	† 9,174	78,047	11,353	13,073	13,708	2,100	.....	2,658	4,758
	1881	11,431	44,210	(†)	55,640	11,431	8,165	8,262	18	.....	156	174
	1880	3,970	21,477	(†)	25,447	3,970	3,329	3,329	.....	.....	325	325
SUSQUEHANNA MUTUAL, Harrisburgh.....1873. H. Bechtel, Pres., B. K. Huntzinger, Sec.	1888	48,412	469,662	26,590	491,484	21,822	9,535	12,849	7,545	336	4,702	12,583
	1887	28,353	544,276	25,199	547,430	3,154	8,317	10,209	4,809	67	6,272	11,148
	1886	43,586	581,407	27,450	597,543	16,136	10,335	16,404	9,847	205	5,092	15,144
	1885	38,282	645,152	30,383	653,050	7,899	19,133	23,061	19,394	672	6,687	26,753
	1884	47,304	742,861	36,727	735,438	10,577	24,895	28,248	18,818	653	7,391	26,862
	1883	49,408	618,675	36,661	631,422	12,747	19,434	23,119	13,275	1,039	8,152	22,466
	1882	32,262	569,391	28,875	572,779	3,387	25,226	27,935	12,815	5,268	9,412	27,495
	1881	31,683	579,957	25,294	586,346	6,389	21,035	29,615	17,857	4,611	7,315	29,783
	1880	29,315	571,428	18,891	581,853	10,425	16,558	20,470	11,604	1,898	5,519	19,021
	1879	23,359	415,844	16,999	422,214	6,360	13,165	20,023	14,227	1,593	4,541	20,361
WASHINGTON CO. MUTUAL, Washington.....1873. A. Murdock, Pres., L. M. Marsh, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	37,300	193,262	(†)	230,562	37,300	5,189	6,938	3,076	20	1,938	5,034
	1886	35,260	190,412	(†)	225,672	35,260	4,758	6,949	3,812	30	1,572	5,414
	1885	34,785	170,310	(†)	205,095	34,785	4,647	6,627	2,368	25	1,616	4,009
	1884	33,140	166,398	(†)	199,538	33,140	3,977	5,632	1,296	86	1,628	3,010
	1883	30,962	148,342	(†)	179,304	30,962	5,182	6,354	2,401	.....	1,720	4,121
	1882	29,335	128,244	(†)	157,579	29,335	4,669	5,429	.....	.....	1,613	1,613
	1881	26,074	97,686	(†)	123,760	26,074	4,588	7,999	.....	.....	1,539	1,539
	1880	22,678	79,428	(†)	102,106	22,678	3,432	5,792	559	.....	1,376	1,935
	1879	20,122	73,098	(†)	93,220	20,122	2,439	3,324	.....	.....	1,224	1,224
YORK COUNTY MUTUAL, York.....1843. Jacob Stair, Pres., S. H. Forry, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	42,918	17,892	† 540	60,270	42,378	2,344	4,309	260	16	1,464	1,740
	1886	41,754	17,374	† 535	58,593	41,219	2,213	3,948	178	14	1,442	1,634
	1885	39,275	17,252	† 550	55,977	38,725	1,949	3,808	30	71	948	1,049
	1884	35,688	17,321	† 402	52,607	35,286	2,104	4,096	15	15	783	813
	1883	32,866	16,836	† 410	49,292	32,456	2,140	3,760	42	24	830	896
	1882	30,174	16,356	† 397	46,133	29,777	1,648	3,148	.....	16	661	677
	1881	27,994	17,571	† 405	45,160	27,589	1,238	2,588	76	.....	644	720
	1880	25,462	18,650	† 433	43,679	25,029	1,821	3,052	29	24	711	764
	1879	22,393	28,507	† 383	50,517	22,010	1,532	2,602	34	69	580	683
RHODE ISLAND.												
AMERICAN MUTUAL, Providence.....1877. J. S. Phetteplace, Pres., R. B. Chapman, Sec.	1888	149,017	753,271	92,010	810,279	57,008	152,777	145,677	48,560	68,823	12,069	129,452
	1887	120,680	698,931	75,878	743,733	44,802	143,206	150,019	62,175	64,350	14,480	141,005
	1886	105,903	644,709	66,507	684,106	39,396	123,002	126,345	47,743	63,826	8,316	119,885
	1885	101,921	506,142	61,396	546,667	40,525	96,824	99,743	20,856	41,007	6,786	68,649
	1884	67,155	429,997	49,800	447,352	17,356	86,624	90,023	52,817	37,169	4,361	94,347
	1883	72,328	359,070	35,907	395,491	36,421	70,483	72,641	34,914	17,809	4,695	57,418
	1882	64,225	299,180	55,285	308,120	8,940	59,075	61,153	23,496	28,591	3,501	55,588

† No provision for reserve.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders	Other Expenses.	Total Disbursements.
RHODE ISLAND—*Continued.*												
AMERICAN MUTUAL, Providence—*Cont.*	1881	$52,210	$236,350	$24,906	$263,953	$27,603	$48,249	$49,449	$8,827	$20,255	$3,376	$32,458
	1880	35,632	381,777	25,139	392,270	10,493	38,222	39,296	14,499	15,068	2,349	31,916
	1879	25,968	321,087	16,364	330,691	9,604	32,623	33,609	12,068	13,979	1,936	27,983
BLACKSTONE MUTUAL, Providence.....1868. John Eddy, Pres., W. F. Worch, Sec.	1888	294,730	1,070,750	111,418	1,254,062	183,312	215,645	230,389	43,389	151,849	18,159	213,397
	1887	283,628	1,007,368	106,540	1,184,456	177,088	198,449	209,777	31,768	120,639	16,227	168,634
	1886	242,851	964,122	110,177	1,096,796	132,674	197,438	207,466	64,962	134,444	15,888	215,294
	1885	249,246	910,781	98,670	1,061,357	150,576	178,942	188,799	22,178	122,149	14,335	158,662
	1884	218,910	868,781	96,072	991,619	122,838	177,528	183,423	48,028	110,534	13,901	172,463
	1883	210,456	808,204	82,149	936,511	128,307	160,816	164,338	52,939	85,124	12,794	150,857
	1882	195,321	730,763	114,847	811,237	80,474	146,153	153,153	34,359	81,183	10,008	125,550
	1881	166,028	1,138,070	71,430	1,232,668	94,598	124,382	129,765	3,795	68,168	9,060	81,023
	1880	115,912	964,093	51,248	1,028,757	64,664	98,464	103,430	24,435	59,915	7,080	91,430
	1879	100,921	816,078	43,160	873,839	97,761	81,565	85,756	3,882	63,001	9,037	75,920
ENTERPRISE MUTUAL, Providence.....1874. S. W. Mowry, Pres., R. B. Chapman, Sec.	1888	145,680	783,755	95,181	834,254	50,499	158,931	163,842	49,085	75,859	12,460	137,405
	1887	118,613	726,050	78,697	765,966	39,916	148,576	155,740	62,994	73,477	9,902	146,373
	1886	109,497	668,725	68,895	709,327	40,602	127,632	131,598	47,197	69,087	8,565	124,849
	1885	102,373	526,289	61,954	566,708	40,419	99,984	103,701	20,673	45,207	7,151	73,031
	1884	71,889	442,476	51,048	463,318	20,842	89,940	94,167	52,576	36,171	6,484	95,231
	1883	75,831	364,006	36,401	403,436	39,430	72,729	75,771	32,698	25,304	5,532	63,534
	1882	64,218	308,495	53,909	318,804	10,309	61,139	63,245	19,470	27,930	3,809	51,209
	1881	52,554	243,645	25,365	270,835	27,190	49,429	50,785	2,189	25,171	6,649	34,009
	1880	33,306	392,352	19,668	405,991	13,639	40,295	42,663	14,047	15,443	4,413	33,903
	1879	22,997	328,124	16,731	334,391	6,266	33,031	33,926	14,366	13,841	3,069	31,276
FIREMENS MUTUAL, Providence.....1854. Edwin Barrows, Pres., Joseph T. A. Eddy, Sec.	1888	536,296	.....	208,499	.....	327,797	405,113	430,154	64,981	313,595	27,096	405,672
	1887	514,303	1,872,239	187,801	2,200,036	326,502	382,913	405,437	40,826	274,121	22,806	337,753
	1886	463,457	1,797,275	183,784	2,076,948	279,673	361,081	382,330	116,501	275,157	20,499	412,157
	1885	486,193	6,769,034	178,137	7,077,090	308,056	337,128	358,711	36,863	267,567	20,121	324,551
	1884	448,389	6,681,557	170,099	6,959,907	278,350	324,049	344,845	74,748	244,864	18,901	338,513
	1883	448,407	6,056,129	151,403	6,353,133	297,004	304,639	323,166	91,397	177,491	16,775	285,663
	1882	417,174	1,333,687	188,581	1,562,280	298,593	267,965	286,090	42,897	185,028	13,510	241,435
	1881	369,887	4,719,422	118,186	4,971,123	251,701	236,535	252,556	108,304	109,066	13,204	230,574
	1880	338,594	4,145,807	155,577	4,328,824	183,017	209,233	224,734	38,348	164,391	13,121	215,860
	1879	308,683	3,671,513	91,806	3,888,390	216,877	182,605	195,907	21,183	131,955	13,023	166,161
FRANKLIN MUTUAL, Providence..... .....1854. A. M. Bowen, Pres., J. R. Wheaton, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	69,037	430,164	44,605	454,596	24,432	18,530	21,362	1,110	6,537	7,970	15,617

	1886	64,887	416,067	43,199	437,735	21,688	13,156	16,198	241	4,165	7,682	12,088
	1885	61,418	405,098	42,975	423,541	18,443	6,282	9,157	1,441	1,330	7,960	10,781
	1884	62,059	397,175	41,353	417,881	20,706	9,524	12,461	648	2,833	8,053	11,534
	1883	62,524	393,119	41,051	414,592	21,473	12,936	15,809	127	4,697	8,066	12,890
	1882	61,318	392,642	40,317	413,643	21,001	13,595	14,468	3,044	5,238	8,598	16,870
	1881	61,681	405,186	41,582	425,285	20,099	15,903	18,528	674	5,745	7,863	14,282
	1880	55,826	413,352	42,635	426,543	13,191	16,997	19,532	586	5,822	8,239	14,647
	1879	48,357	401,669	43,394	406,632	4,963	10,124	12,439	1,815	2,817	7,811	12,443
HOPE MUTUAL, Providence.....1875.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Horatio Rogers, Pres., L. T. Downes, Sec.	1887	113,364	1,299,028	67,687	1,344,705	45,677	131,148	135,268	20,574	53,713	44,876	119,163
	1886	94,116	1,206,396	70,091	1,230,421	24,025	121,977	125,150	34,040	74,187	20,099	128,326
	1885	85,105	1,028,096	59,362	1,053,839	25,743	100,859	103,811	23,081	46,877	8,475	78,433
	1884	59,516	923,985	54,850	928,651	4,666	92,546	95,007	50,268	44,803	8,131	103,202
	1883	69,267	803,148	41,793	830,621	27,473	81,798	83,354	23,609	32,887	6,516	63,012
	1882	48,466	667,058	53,067	662,457	— 4,601	68,288	69,531	20,948	33,056	5,537	59,541
	1881	38,308	525,428	30,988	532,748	7,320	52,493	53,438	11,390	21,611	5,051	38,052
	1880	22,669	403,146	22,042	403,773	627	42,003	42,780	23,638	17,559	3,880	45,077
	1879	25,341	322,705	18,880	329,166	6,461	30,482	31,001	4,273	12,433	3,453	20,159
MANUFACTURERS MUTUAL, Providence.....1835.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. H. Ormsbee, Pres., W. B. Burrington, Sec.	1887	164,844	1,263,702	65,790	1,362,756	99,054	122,821	129,142	24,445	82,419	10,755	117,619
	1886	152,717	1,229,405	65,551	1,316,571	87,166	121,798	128,212	36,985	97,988	10,096	145,069
	1885	168,829	1,108,040	62,251	1,304,618	106,578	117,447	124,150	11,987	96,251	10,297	118,535
	1884	161,407	1,190,444	61,903	1,289,948	99,504	119,044	125,818	60,437	80,693	9,943	131,273
	1883	170,298	1,191,176	84,299	1,287,175	95,999	119,118	126,243	4,521	102,929	10,099	117,559
	1882	162,186	801,060	59,653	903,593	102,533	114,716	120,777	9,762	90,868	9,645	110,275
	1881	150,502	1,124,984	61,763	1,213,723	88,739	112,498	118,430	89,789	43,568	9,406	142,763
	1880	169,424	1,127,028	119,453	1,176,999	49,971	112,703	119,895	9,040	94,815	8,714	112,569
	1879	151,053	1,054,279	65,129	1,140,203	85,924	105,428	112,264	11,191	85,679	8,114	104,984
MECHANICS MUTUAL, Providence.....1871.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. C. Barstow, Pres., H. H. Ormsbee, Sec.	1887	100,637	948,356	49,346	999,647	51,291	91,668	95,252	13,704	58,658	8,349	80,711
	1886	84,489	927,179	49,826	961,842	34,663	92,485	96,363	36,561	70,969	7,431	114,961
	1885	102,051	893,839	47,444	949,446	55,607	87,605	91,735	6,353	70,202	7,594	84,199
	1884	93,314	859,508	44,694	908,130	48,620	85,951	90,176	13,365	68,570	7,421	89,356
	1883	93,115	846,671	44,027	895,759	49,088	84,667	88,537	12,200	60,127	7,139	79,466
	1882	85,891	554,766	42,547	511,422	43,344	81,821	85,417	17,692	69,352	6,266	93,310
	1881	94,463	786,628	45,729	835,362	48,734	78,663	82,305	32,999	41,807	5,936	80,742
	1880	92,254	783,535	75,924	799,865	16,330	78,353	82,237	7,301	65,365	5,243	77,909
	1879	85,226	723,616	43,931	764,911	41,295	72,362	76,034	6,535	65,926	5,438	77,899
MERCANTILE MUTUAL, Providence.....1884.	1888	50,331	310,123	44,637	315,817	5,694	61,122	62,759	12,613	21,558	8,563	42,734
H. T. Grant, Jr., Pres., Alfred U. Eddy, Sec.	1887	* 32,346	282,659	31,066	283,939	1,280	56,532	58,021	27,319	19,989	7,148	54,456
	1886	28,057	212,496	26,055	214,498	2,002	41,451	42,143	19,769	11,043	6,191	37,003
	1885	22,000	.....	14,027	.....	7,973	26,559	26,882	1,865	3,416	5,107	10,388
MERCHANTS MUTUAL, Providence.....1874.	1888	149,253	576,021	59,912	665,362	89,341	114,893	121,886	21,530	81,424	10,132	113,086
John Eddy, Pres., W. F. Worch, Sec.	1887	141,709	530,006	55,336	616,379	86,373	104,020	109,588	11,898	60,905	9,373	82,176

* Statement for year ending April 1, 1888. — Impairment.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
RHODE ISLAND—*Continued.*												
Merchants Mutual, Providence—*Cont.*	1886	$115,318	$513,280	$59,670	$569,928	$55,648	$102,591	$107,272	$36,534	$65,549	$8,474	$110,557
	1885	117,689	462,251	52,248	527,692	65,441	91,415	95,793	11,689	60,116	8,074	79,879
	1884	101,209	422,249	49,903	473,555	51,306	84,935	89,338	16,058	54,475	7,589	78,122
	1883	91,337	387,482	39,569	439,250	51,768	77,460	80,433	32,433	29,378	666	68,477
	1882	80,725	354,694	61,262	374,157	19,463	69,394	71,936	3,004	29,448	5,142	64,594
	1881	71,979	282,054	36,832	317,201	35,147	55,749	58,173	2,559	29,507	4,129	36,195
	1880	49,287	417,406	22,209	444,484	27,078	41,598	43,541	6,311	23,882	3,529	33,722
	1879	36,307	170,561	17,903	188,965	18,404	33,087	34,394	3,593	16,464	4,046	24,103
Pawtucket Mutual, Providence.....1848. Robt. Sherman, Pres., Isaac Shove, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	225,800	836,894	86,540	976,154	139,260	41,227	48,715	6,384	10,734	11,908	29,026
	1886	201,354	832,785	84,328	949 811	117,026	35,616	44,255	5,802	10,043	9,155	25,000
	1885	184,532	785,624	78,562	871,594	105,970	32,898	40,487	12,329	8,541	9,581	30,451
	1884	174,609	771,384	78,213	868,855	97,471	32,952	39,195	11,671	8,326	8,425	28,422
	1883	163,786	705,982	77,174	869,768	86,612	30,034	37,228	13,472	8,191	8,061	27,924
	1882	164,769	692,598	73,130	784,598	91,640	29,213	36,023	12,416	8,121	8,739	29,275
	1881	157,118	678,213	73,827	761,504	83,291	31,324	37,953	7,273	8,649	10,988	26,910
	1880	143,909	647,299	69,047	722,161	74,861	26,881	31,640	3,692	6,747	10,182	20,621
	1879	130,645	668,248	71,046	739,294	71,046	26,969	32,142	9,065	6,290	12,654	28,009
Providence Mutual, Providence.....1800. H. R. Barker, Pres., H. C. Waters, Sec.	1888	191,074	.....	83,811	.....	107,263	35,711	45,121	10,486	10,589	12,868	33,943
	1887	180,372	.....	79,491	.....	100,881	31,835	40,874	4,443	8,462	11,662	24,567
	1886	164,036	606,379	75,398	695,017	88,638	33,685	41,340	7,611	7,315	11,038	25,964
	1885	147,044	695,538	67,364	775,218	79,680	49,744	56,962	11,754	7,743	11,151	30,648
	1884	120,665	844,395	60,011	905,049	60,654	32,947	38,857	12,089	6,480	9,877	28,446
	1883	110,463	969,829	51,953	1,028,339	58,510	27,259	32,821	9,075	5,198	10,823	25,093
	1882	102,432	1,079,246	49,593	1,132,185	52,839	24,281	29,418	6,811	4,497	10,732	22,040
	1881	95,827	1,181,587	40,040	1,237,375	55,788	63,179	67,220	5,001	3,813	13,987	22,801
	1880	56,582	1,318,697	32,887	1,342,392	23,695	21,838	23,736	6,971	3,972	12,098	23,041
	1879	48,586	1,405,681	30,857	1,423,410	17,729	15,827	18,542	7,553	2,911	12,593	23,057
Rhode Island Mutual, Providence.....1848. Geo. C. Nightingale, Pres., A. H. White, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	283,654	965,788	101,377	1,148,065	182,277	193,158	204,261	27,187	141,787	14,433	183,407
	1886	263,730	973,107	103,849	1,132,988	159,881	194,621	207,074	49,288	151,217	14,306	214,811
	1885	276,521	928,223	103,904	1,100,840	172,617	185,645	196,221	29,773	156,592	14,600	200,965
	1884	262,546	935,766	97,935	1,100,377	164,611	187,153	196,330	41,888	138,928	12,905	193,721
	1883	263,787	933,870	116,287	1,081,370	147,500	186,774	196,041	44,254	97,944	14,103	156,301
	1882	258,115	852,398	132,589	977,924	125,526	170,480	178,927	60,209	107,467	11,569	179,245

	1881	212,567	1,513,037	75,852	1,649,752	136,715	151,304	159,632	42,246	65,859	10,793	118,898
	1880	198,323	1,420,646	105,383	1,513,586	92,940	142,065	151,463	49,347	.....	9,972	59,319
	1879	197,954	1,341,616	81,821	1,457,049	115,433	134,162	142,801	6,266	101,420	9,985	117,671
STATE MUTUAL, Providence.....1855. Robt. B. Chapman, Pres., Charles H. Chapman, Sec.	1888	518,299	2,234,655	232,528	2,520,426	285,771	449,768	473,124	91,153	321,853	33,064	446,070
	1887	493,817	2,062,416	215,053	2,341,180	278,764	411,271	430,704	43,229	292,817	31,855	367,901
	1886	427,863	2,044,811	195,525	2,277,149	232,338	389,419	408,584	117,775	266,875	24,677	409,327
	1885	420,148	1,808,405	193,421	2,035,132	226,727	344,346	360,903	49,009	243,447	21,929	314,385
	1884	384,229	1,701,946	178,195	1,907,980	206,034	329,704	346,529	119,642	186,784	21,797	328,223
	1883	374,364	1,499,368	174,333	1,699,399	200,031	299,368	314,831	66,084	162,731	21,303	250,118
	1882	334,860	1,337,023	188,898	1,482,984	145,962	262,933	275,558	35,116	170,881	20,290	226,287
	1881	289,598	1,149,387	119,844	1,319,141	169,754	231,875	242,541	84,152	118,415	18,033	220,600
	1880	259,890	2,042,944	132,347	2,170,487	127,542	205,370	215,372	23,872	159,321	16,309	199,502
	1879	221,711	1,818,913	92,963	1,947,661	128,748	180,668	192,145	22,356	139,180	14,661	176,197
UNION MUTUAL, Providence.....1863. Edwin Barrows, Pres., J. T. A. Eddy, Sec.	1888	166,624	.....	69,907	.....	96,717	25,958	33,942	1,454	16,309	6,354	24,117
	1887	160,269	667,931	67,018	761,182	93,251	20,832	27,862	1,457	11,828	5,282	18,567
	1886	151,400	639,768	64,280	726,888	87,120	20,891	27,235	2,649	12,166	4,674	19,489
	1885	142,422	614,654	61,532	695,544	80,890	20,265	26,576	1,166	13,413	4,365	18,944
	1884	133,768	597,995	60,149	671,614	73,619	18,737	24,873	6,446	9,796	4,298	20,540
	1883	130,467	568,898	56,995	642,370	73,472	20,151	26,158	1,631	9,575	4,256	15,462
	1882	123,367	531,357	53,270	601,454	70,097	19,240	24,690	2,216	10,299	3,742	16,257
	1881	115,082	1,011,969	50,703	1,076,348	64,379	19,024	23,879	1,872	9,647	3,293	14,812
	1880	103,077	953,980	47,847	1,009,210	55,230	14,332	18,934	671	8,761	4,573	14,005
	1879	93,331	936,485	46,939	982,877	46,392	15,686	19,815	139	7,504	4,689	12,332
WHAT CHEER MUTUAL, Providence.....1873. L. T. Downes, Pres., D. M. Downes, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	173,680	1,850,740	96,694	1,927,726	76,986	193,197	199,010	31,261	126,615	26,549	194,425
	1886	146,363	1,723,831	102,094	1,768,100	44,269	178,621	183,089	43,724	115,021	36,053	194,798
	1885	133,040	1,499,883	84,728	1,548,195	48,312	152,572	156,544	28,959	88,821	14,847	132,627
	1884	104,778	1,393,823	79,770	1,418,831	25,008	143,929	148,158	54,211	82,953	11,661	148,825
	1883	98,317	1,218,146	63,441	1,253,022	34,876	126,701	130,208	32,324	62,695	10,097	105,116
	1882	85,052	1,017,287	75,940	1,026,399	9,112	107,006	109,806	25,906	62,267	8,589	96,862
	1881	71,344	795,308	48,759	817,893	22,585	82,091	84,496	12,100	46,769	8,609	67,508
	1880	54,251	640,179	37,142	657,288	17,109	67,843	69,948	24,256	37,207	5,749	67,212
	1879	50,191	508,057	31,124	527,124	19,067	51,570	52,931	4,610	35,134	5,362	45,106
SOUTH CAROLINA.												
CAROLINA MUTUAL, Charleston.....1851. C. G. Ducker, Pres.	1888	69,909	.....	59,799	.....	10,110	.....	49,490	.....	.....	.....	22,957
	*1887	63,286	.....	56,269	.....	7,017	.....	59,408	17,803	6,001	4,236	28,040
HIBERNIAN MUTUAL, Charleston.....1885. E. F. Sweegan, Pres., M. F. Kennedy, Sec. and Treas.	b1888	12,814	.....	.....	.....	.....	.....	2,582	.....	.....	449	449
	†1887	9,425	.....	.....	.....	.....	.....	3,462	.....	.....	343	343
VERMONT.												
VERMONT MUTUAL, Montpelier.....1828. Fred. E. Smith, Pres., J. T. Sabin, Sec.	c 1888	.....	.....	.....	.....	.....	.....	193,991	168,942	.....	17,094	186,037

* Statement for year ending July 1, 1887. † Statement for year ending March 15, 1888. b Statement for year ending March 15, 1889. c Statement for year ending April 1, 1889.

MUTUAL COMPANIES—*Continued.*

Name and Date of Organization of Company and Names of Officers.	Year Ending Dec. 31.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
VIRGINIA.												
Mutual Assurance Society, Richmond.....1794.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Herbert A. Claiborne, Pres., Frank D. Steger, Sec.	1887	$899,609	.....	$97,468	.....	$802,141	$41,680	$82,824	$18,942	.....	$15,287	$34,229
	1886	880,269	.....	96,127	.....	784,142	41,876	83,314	15,463	.....	15,471	30,934
	1885	823,359	.....	96,525	.....	726,834	40,039	80,526	56,002	.....	16,126	72,128
	1884	795,103	.....	107,216	.....	687,887	43,264	83,775	20,552	.....	19,091	39,643
	1883	763,921	.....	104,657	.....	659,264	45,198	83,687	28,174	.....	15,010	43,184
	1882	722,311	.....	99,112	.....	623,199	46,319	82,312	9,013	.....	14,978	23,991
Mutual Ins. Co. of London Co., Waterford.....	a1888	91,165	$942,168	8,429	1,024,904	82,736	38,128	42,386	25,169	.....	6,386	31,555
Wm. Williams, Pres., J. T. McGavack, Sec.												
WISCONSIN.												
Germantown Farmers Mut., Germantown..1854.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Andrew Martin, Pres., Martin Schottler, Sec.	1887	105,613	.....	25,612	.....	80,001	22,590	27,421	22,880	.....	9,923	32,803
	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1885	105,796	.....	27,263	.....	78,533	22,920	27,291	11,498	.....	8,236	19,734
	1884	97,539	.....	27,637	.....	69,902	18,704	22,501	9,592	.....	7,452	17,044
	1883	93,656	.....	32,108	.....	61,548	19,869	23,474	7,381	.....	8,117	15,498
	1882	86,028	.....	28,594	.....	58,234	17,484	20,861	7,750	.....	7,715	15,465
	1881	82,148	33,946	34,387	81,707	47,761	20,721	25,450	14,165	.....	8,407	22,572
	1880	82,139	65,681	38,443	109,377	43,696	18,213	21,782	20,246	.....	9,023	29,269
	1879	85,621	117,449	50,816	152,254	34,805	25,932	31,537	35,474	.....	12,266	47,740
Herman Farmers Mutual, Herman.....1857..	1888	48,562	58,427	14,837	92,152	33,480	9,083	11,499	3,275	$133	2,878	6,286
John Zirbel, Pres., Charles Ringle, Sec.	1887	42,492	56,089	12,636	85,945	29,856	6,348	8,140	1,368	144	2,004	3,516
	1886	37,589	.....	11,920	.....	25,669	6,061	8,202	8,356	.....	2,174	10,530
	1885	39,804	.....	11,157	.....	28,647	6,391	8,335	4,754	.....	2,051	6,805
	1884	38,706	.....	10,898	.....	27,808	4,695	6,526	4,210	.....	1,630	5,840
	1883	37,972	.....	12,241	.....	26,731	5,450	7,299	4,459	.....	1,832	6,291
	1882	36,568	.....	10,286	.....	26,282	4,709	6,469	284	.....	1,577	1,861
	1881	33,449	34,337	10,687	57,099	22,762	4,098	6,262	4,640	.....	1,510	6,150
	1880	32,687	34,167	11,937	54,917	20,750	5,090	7,042	3,953	.....	1,774	5,727
	1879	30,151	31,962	9,248	52,865	20,903	3,992	6,719	4,559	.....	1,795	6,354
Lumbermens & Manufacturers, Eau Claire..'85.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
D. R. Moon, Pres., I. M. Chrissinger, Sec.	1887	22,036	114,116	8,175	127,977	13,861	.....	48,795	33,714	.....	17,061	50,775
	1886	18,158	77,719	116	95,761	18,042	23,615	41,006	13,417	7,130	12,530	33,077
Manufacturers Mutual, Milwaukee.....1887.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. P. Rundle, Pres., John G. Hirsch, Sec.	1887	29,420	19,381	114	48,687	29,306	32,317	99,145	9,598	66,828	22,235	98,661

a Statement for year ending April 1, 1889.

MILLERS MUTUAL, Milwaukee.....1882.	1888	29,744	300,116	2,825	327,035	26,919	94,666	95,664	59,017	4,223	20,383	83,622
John Schuette, Pres., E. W. Arndt, Sec.	1887	22,240	252,067	7,338	266,969	14,902	70,429	71,537	42,242	6,335	15,317	63,894
	1886	16,695	115,880	3,721	128,854	12,974	36,987	38,317	18,479	1,165	9,662	29,306
MILWAUKEE MUTUAL, Milwaukee *.....	1888	11,060	124,075	4,480	130,655	6,580	80,173	80,173	26,424	34,639	12,772	73,835
Francis Boyd, Pres,, S. H. Seamans, Sec.	1887	81,920	74,759	4,091	152,588	77,829	41,318	44,622	26,056	5,280	12,845	44,181
MUTUAL FIRE ASSOCIATION, Eau Claire.....1885.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. A. Rust, Pres., I. M. Chrissinger, Sec.	1887	22,502	114,918	8,175	129,245	14,327	.....	48,603	34,441	.....	16,866	51,307
	1886	15,957	75,956	116	91,797	15,841	23,238	40,654	14,591	7,128	12,361	34,080
OSHKOSH MUTUAL, Oshkosh.....1886.	1888	38,888	205,064	8,399	235,553	30,489	120,160	124,177	68,772	1,322	42,259	112,353
R. McMillen, Pres., M. R. Smith, Sec.	1887	42,537	167,003	7,680	201,860	34,857	107,507	110,639	54,005	19,666	31,705	105,376
	1886	40,478	112,123	3,283	149,318	37,195	54,627	54,627	1,080	.....	13,068	14,148
WISCONSIN MUTUAL, Milwaukee *.....	1888	11,986	122,769	4,951	129,804	7,034	81,141	81,141	26,424	35,441	12,493	74,358
J. A. Kimberly, Pres., S. H. Seamans, Sec.	1887	82,704	75,253	4,220	153,737	78,484	41,469	44,767	26,056	5,501	12,836	44,393

* The Milwaukee Mutual and the Wisconsin Mutual do a joint business under the name of the Allied Mutual Fire Insurance Companies of Wisconsin.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES.

RECAPITULATION SHOWING AGGREGATES OF CAPITAL, ASSETS, SURPLUS, INCOME AND DISBURSEMENTS OF ALL JOINT STOCK AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES GIVEN IN THE PRECEDING TABLES.

In some of the States enumerated in the following recapitulation a falling off in capital and assets is shown. This arises chiefly from the fact that many of the companies will not report their transactions or financial standing. Most of those that neglect to do so are mutuals, although some stock companies are delinquent in this respect. The apparent loss of capital and assets in these States may not be a loss in fact.

NAME OF STATE.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements.
				$	$	$	$	$	$	$	$	$
ALABAMA.....	7	..	1888	842,700	1,331,188	227,960	269,031	339,343	114,183	62,243	91,216	267,642
	9	..	1887	700,000	1,194,486	208,383	295,148	350,870	208,389	55,000	120,049	383,438
	11	..	1886	1,562,990	1,623,361	247,710	479,323	582,408	288,919	83,829	149,954	522,702
	15	..	1885	1,806,290	1,617,315	168,255	507,138	583,302	223,415	54,580	138,459	416,454
	15	..	1884	1,266,860	1,027,735	119,482	427,175	562,368	176,075	56,040	96,806	328,921

* Includes amount returned to policyholders.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—*Continued.*

Name of State.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements.
				$	$	$	$	$	$	$	$	$
Arkansas	1	..	1888	50,000	59,611	3,830	10,004	14,692	4,840	.....	4,011	8,851
	1	..	1887	50,000	53,770	1,500	3,975	6,188	893	.....	1,925	2,818
California	11	..	1888	6,050,000	11,561,919	1,358,837	5,188,999	5,663,903	2,796,618	360,384	1,995,636	5,152,638
	12	..	1887	6,300,000	10,002,148	1,052,815	4,646,711	5,072,209	2,424,105	464,647	1,785,487	4,674,239
	10	..	1886	5,950,000	9,406,977	1,015,279	3,772,767	4,647,277	1,994,717	395,097	1,532,622	3,922,436
	10	..	1885	4,000,000	6,689,705	860,359	2,892,566	3,249,123	1,747,686	321,812	1,319,547	3,389,045
	10	..	1884	3,500,000	6,429,652	898,787	3,153,471	3,432,913	1,685,412	359,922	1,226,459	3,271,793
Colorado	1	1	1888	200,000	262,942	33,135	50,577	51,451	15,522	.....	20 000	35,522
	..	1	1887	.....	47,626	20,597	49,473	50,345	12,196	.....	19,789	31,985
	..	1	1886	.....	47,111	23,858	48,662	59,713	14,167	.....	16,462	30,629
	..	1	1885	.....	40,192	22,644	45,545	60,666	9,940	.....	16,745	26,685
Connecticut	10	8	1888	10,950,000	29,807,064	9,498,930	11,624,822	12,964,655	6,485,473	1,537,500	3,646,921	11,669,894
	10	8	1887	10,852,000	28,149,989	8,838,307	10,255,942	11,567,955	5,963,566	1,508,000	3,352,579	10,824,145
	10	8	1886	10,802,000	27,611,603	8,767,065	9,565,093	11,017,418	5,493,035	1,506,000	3,171,119	10,170,154
	10	8	1885	10,801,500	24,809,225	7,725,634	9,482,450	10,664,444	5,449,397	1,494,000	3,074,238	10,017,635
	10	8	1884	11,001,500	25,151,114	6,835,760	9,253,928	10,477,206	5,608,698	1,476,211	2,929,287	10,014,196
Dakota	5	1	1888	390,000	760,532	236,889	298,281	329,685	98,240	7,000	142,914	248,154
	7	3	1887	690,000	1,442,227	352,710	788,796	1,010,875	348,283	12,155	395,311	741,529
	7	2	1886	640,000	798,029	178,421	692,163	725,696	159,343	103,714	263,208	526,266
	5	1	1885	531,500	1,245,578	193,234	586,657	663,021	150,716	16,500	259,373	426,589
	5	1	1884	265,000	483,647	71,233	182,464	251,085	41,667	10,000	63,971	115,638
Delaware	..	4	1888	.....	462,577	416,763	96,852	118,045	42,996	39,842	22,833	105,671
	..	4	1887	.....	422,067	401,068	96,883	117,368	81,842	46,166	21,603	149,610
	..	3	1886	.....	421,151	229,517	104,448	127,001	72,126	25,395	24,139	121,660
	..	3	1885	.....	466,593	591,669	102,942	125,769	46,064	38,509	43,853	128,426
	..	3	1884	.....	444,974	42,219	99,378	120,850	46,538	33,726	23,059	103,323
District of Columbia	10	2	1888	1,100,500	1,986,912	637,851	191,978	243,070	28,454	80,000	28,160	136,614
	6	2	1887	300,000	860,614	213,726	69,886	161,831	16,329	45,059	94,170	146,403
	11	2	1886	1,300,500	1,610,553	476,002	175,520	269,530	57,832	57,074	113,505	228,411
	10	1	1885	997,500	585,820	217,406	49,146	99,226	8,535	35,072	20,280	63,887
	10	1	1884	1,475,000	1,202,726	54,611	94,749	106,506	12,738	27,500	23,535	63,773

GEORGIA	5	3	1888	903,900	2,200,642	960,191	587,566	712,048	188,642	252,341	193,160	634,143
	6	2	1887	903,900	1,811,617	554,913	437,943	579,233	195,289	103,000	150,923	449,212
	4	1	1886	663,400	2,214,236	1,027,031	514,800	655,111	179,625	208,602	168,669	556,896
	4	1	1885	643,400	2,025,012	932,414	470,563	602,857	194,042	166,478	305,057	665,577
	4	1	1884	420,000	1,909,684	839,061	431,859	541,153	267,810	95,654	144,423	507,887
ILLINOIS	8	19	1888	2,023,800	7,093,189	1,506,462	3,781,013	4,097,953	2,091,313	228,869	1,527,284	3,847,466
	8	15	1887	1,873 800	6,703,649	1,317,683	3,647,712	3,941,325	2,073,749	269,215	1,330,713	3,673,681
	8	11	1886	1,873,800	6,304,405	1,286,705	3,213,290	3,498,799	1,661,902	214,664	1,157,595	3,034,161
	8	9	1885	1,873,800	3,608,822	1,309,784	1,921,495	3,303,067	1,534,254	177,083	1,093,019	2,804,356
	8	9	1884	1,723,800	5,192,455	1,276,354	2,622,993	2,845,056	1,348,440	232,593	893,044	2,474,077
INDIANA	3	6	1888	550,000	731,455	110,651	228,447	254,627	148,525	8,597	88,582	245,704
	3	2	1887	550,000	701,898	62,968	231,982	256,247	120,199	13,299	88,423	221,921
	2	..	1886	300,000	405,987	36,249	121,835	192,708	71,000	12,987	52,977	136,964
	2	..	1885	350,000	463,248	49,596	102,300	125,513	73,768	9,771	55,056	138,595
	2	..	1884	350,000	469,586	49,910	102,828	123,058	65,638	7,325	43,792	116,755
IOWA	10	6	1888	850,000	3,092,143	877,858	1,600,788	1,856,534	654,143	154,740	810,429	1,619,312
	10	4	1887	900,000	2,936,432	735,198	1,266,702	1,384,411	429,772	84,260	625,089	1,300,183
	10	3	1886	1,250,000	3,215,857	698,633	1,394,781	1,507,334	585,945	91,465	707,142	1,964,552
	11	3	1885	1,350,000	3,121 955	834,005	1,511,630	1,667,806	587,723	43,000	752,883	1,383,606
	11	3	1884	1,075,000	3,594,155	571,165	1,606,796	1,832,682	504,781	91,441	857,523	1,453,745
KANSAS	..	4	1888	.....	92,496	48,848	58,582	64,259	14,401	4,837	31,904	51,142
	..	4	1887	.. ..	127,923	23,839	34,093	89,965	15,840	6,424	48,572	70,836
	1	1	1886	50,000	82,539	104,964	168,066	171,846	70,001	.....	41,336	111,337
	1	1	1885	50,000	206,415	138,559	78,760	78,760	21,743	....	45,764	67,507
KENTUCKY	13	1	1888	1,900,000	2,750,954	306,009	936,607	1,137,351	597,446	147,882	309,571	1,054,899
	13	1	1887	1,900,000	3,138,531	310,738	931,030	1,111,429	710,611	158,803	303,434	1,172,849
	13	2	1886	2,000,000	3,473,130	669,604	812,194	981,841	428,791	154,309	283,398	866,498
	13	2	1885	1,900,000	3,310,025	578,856	727,434	881,947	472,063	109,200	153,213	734,476
	13	2	1884	1,800,000	3,262,768	619,802	659,136	791,062	426,315	131,980	212,643	770,938
LOUISIANA	15	..	1888	3,625,000	5,687,990	514,125	2,862,335	3,154,881	1,483,551	148,366	789,446	2,421,363
	14	..	1887	3,225,000	4,335,971	428,706	2,104,660	2,423,743	1,353,538	158,689	444,473	2,047,607
	18	..	1886	5,752,836	6,824,333	627,881	3,710,514	4,125,702	2,294,532	261,200	763,737	3,319,469
	19	..	1885	6,138,014	8,755,783	951,659	3,626,651	4,489,020	2,648,754	253,718	653,250	3,555,722
	19	..	1884	5,499,816	6,493,601	614,601	3,275,090	3,182,104	2,070,065	330,787	308,081	2,707,933
MAINE	2	2	1888	200,000	533,456	151,851	181,933	181,284	121,248	12,000	16,700	149,948
	2	2	1887	240,000	556,911	31,853	200,380	196,274	171,478	18,797	26,670	205,416
	2	2	1886	240,000	453,796	109,785	174,475	190,548	158,562	17,532	34,821	210,915
	3	2	1885	340,000	663,496	125,547	189,301	217,107	152,529	16,354	38,621	207,504
	3	2	1884	390,000	879,096	200,234	349,935	384,437	271,878	16,253	40,545	328,676

* Includes amount returned to policyholders.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—*Continued.*

Name of State.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements.
				$	$	$	$	$	$	$	$	$
MARYLAND	14	11	1888	2,585,705	6,870,795	3,115,338	755,479	1,144,598	502,290	220,406	327,606	1,050,302
	14	11	1887	2,585,705	6,755,258	3,142,185	695,328	1,088,101	588,714	248.054	272,867	1,109,696
	14	11	1886	2,685.705	7,215,193	3,410,158	791,217	1,171,379	507,371	288,201	294,853	1,090,425
	14	10	1885	2,587,101	7,018,695	4,291,768	700,986	1,074,102	350,861	219,836	533,675	1,104,372
	14	10	1884	2,687,105	6,643,114	3,018,251	705,340	1,052,845	286,124	282,589	277,913	846,626
MASSACHUSETTS	15	40	1888	5,457,200	16,829,891	5,228,304	7,391,666	7,912,993	3,704,867	2,013,033	1,585,789	7,303,689
	15	40	1887	5,457,200	21,210,729	7,630,009	8,125,395	9,089,780	3,923,081	2,517,860	2,024,146	8,461,470
	16	37	1886	6,557,800	22,799,100	14,226,678	8,736,183	9,087,855	4,592,625	2,311,817	2,189,891	9,243,741
	16	39	1885	6,570,800	21,127,308	8,438,409	7,928,453	9,000,277	3,876,894	2,201,696	2,334,722	8,413,312
	16	39	1884	6,484,800	20,535,457	6,494,890	8,289,595	9,219,730	4,849,311	1,849,067	2,133,929	8,832,307
MICHIGAN	3	3	1888	950,000	2,062,274	642,292	739,076	916,829	361,780	48,203	242,102	652,085
	3	3	1887	750,000	1,851,879	742,481	541,932	648,938	353,852	46,500	190,930	591,228
	3	..	1886	700,000	1,460,050	472,374	437,797	520,484	241,205	38,000	149,183	428,388
	3	..	1885	600,000	1,264,994	397,571	400,736	470,301	210,346	30,000	131,791	372,137
	3	..	1884	600,000	1,161,863	330,672	352,585	424,736	242,488	30,000	116,767	389,255
MINNESOTA	5	5	1888	1,100,000	2,279,669	467,836	1,465,494	1,603,474	810,759	99,965	449,100	1,359,824
	3	2	1887	850,000	1,976,495	387,213	1,239,619	1,371,237	823,616	50,000	407,962	1,281,578
	4	2	1886	880,000	1,840,049	375,081	982,906	1,084,992	515,989	50,000	478,180	864,169
	4	3	1885	630,000	1,479,088	409,699	692,805	873,041	452,944	50,000	258,053	760,997
	4	3	1884	530,000	1,210,142	312,746	533,828	603,388	369,134	50,000	169,775	588,909
MISSISSIPPI	3	..	1888	300,000	135,684	.....	59,203	68,079	21,437	.....	27,364	48,801
	3	..	1887	300,000	33,348	.....	44,114	50.003	28,662	.....	16,518	45,180
	3	..	1886	500,000	394,046	.....	81,083	82,883	25,340	3.750	19.732	48,822
	3	..	1885	310,000	23,726	.....	33,507	34,107	3,469	.....	6,312	9,781
	3	..	1884	200,000	205,867	.....	11,442	17,805	6,012	.....	1,607	7,619
MISSOURI	4	8	1888	1,200,000	2,422,875	† 453,866	861,186	981,127	464,921	50,987	369,182	885,090
	3	8	1887	1,000,000	2,228,731	600,404	914,291	1,014,585	604.286	82,985	370,765	1,058,036
	3	15	1886	1,000,000	2,401,426	692,992	1,033,431	1,152,581	524,052	77,000	440,629	1,041,691
	3	15	1885	1,000,000	5,751,679	4,133,903	903,844	1,023,955	472,320	55,864	410,750	938,934
	3	15	1884	1,000,000	5,547,266	1,771,798	928,388	1,035,941	518,571	94,056	356,377	969,004

MONTANA	1	..	1888	200,000	.....	.....	.....	.....	.....	.....	.....	.....
NEBRASKA	4	..	1888	400,000	756,003	78,675	334,515	353,104	61,667	5,000	139,820	206,487
	3	..	1887	200,000	568,592	77,183	178,708	187,669	46,035	.....	99,737	145,772
	4	..	1886	400,000	865,160	108,383	443,606	475,707	48,730	.....	221,452	270,182
	4	..	1885	300,000	622,203	128,779	572,877	610,908	30,736	.....	43,840	74,576
	4	..	1884	250,000	548,267	134,275	241,431	251,910	42,199	.....	100,168	142,367
NEW HAMPSHIRE	12	6	1888	1,365,000	2,982,629	446,040	1,502,151	1,650,526	765,141	55,000	471,640	1,291,781
	11	..	1887	1,100,000	2,299,419	290,657	1,269,947	1,367,018	712,819	49,500	419,253	1,181,572
	8	3	1886	1,120,000	2,210,365	307,256	1,094,712	1,167,908	397,776	40,473	338,163	776,412
	6	8	1885	1,102,500	1,634,543	244,019	615,695	664,180	307,378	40,000	203,960	551,338
	6	8	1884	500,000	1,014,580	214,061	464,776	514,257	278,617	40,000	157,453	476,070
NEW JERSEY	10	12	1888	2,555,730	7,401,087	3,124,423	1,865,092	2,227,241	1,009,542	187,597	778,908	1,976,047
	10	12	1887	2,555,730	7,341,366	3,322,812	1,681,869	2,118,281	1,017,103	266,744	637,378	1,921,225
	10	11	1886	2,505,730	7,142,203	3,191,432	1,688,003	2,091,331	940,423	274,167	649,038	1,863,628
	10	12	1885	2,505,730	6,893,325	2,977,979	1,534,967	1,986,576	951,985	297,084	598,072	1,847,141
	10	12	1884	2,505,970	7,020,817	3,039,738	1,617,071	1,997,716	907,079	256,486	568,006	1,731,571
NEW YORK	57	12	1888	21,374,020	78,772,574	17,994,197	34,038,189	37,335,457	20,189,504	2,491,447	11,812,538	34,493,489
	57	10	1887	20,784,020	74,376,052	16,570,025	27,091,763	35,171,368	19,328,276	2,530,920	11,437,261	33,296,357
	60	10	1886	20,875,901	76,974,567	19,357,121	32,791,591	35,948,955	18,699,551	2,582,300	11,552,212	32,834,073
	61	11	1885	20,796,304	79,100,612	18,485,426	33,326,652	36,483,022	19,271,886	2,698,972	11,803,598	33,774,456
	61	11	1884	22,359,669	75,217,594	18,114,781	32,811,205	36,045,986	18,950,532	2,678,799	11,418,347	33,047,678
NORTH CAROLINA	2	..	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....
	2	1	1886	24,640	.....	.....	.....	.....	.....	.....	.....	.....
	2	1	1885	22,640	.....	.....	.....	.....	.....	.....	.....	.....
	2	1	1884	22,640	.....	.....	.....	.....	.....	.....	.....	.....
OHIO	28	15	1888	3,950,000	8,694,637	2,087,033	2,772,163	3,094,106	1,815,528	251,500	1,012,676	3,079,704
	28	12	1887	3,950,000	9,512,048	2,367,415	3,008,114	3,492,742	1,910,065	350,065	1,110,625	3,360,755
	29	15	1886	3,950,000	9,680,309	2,721,262	2,856,043	3,297,072	1,647,390	334,971	1,043,545	3,025,906
	28	16	1885	3,950,000	8,662,796	1,971,179	2,617,463	2,820,029	1,573,460	272,208	978,680	2,824,348
	28	16	1884	4,000,000	8,833,510	2,206,449	2,596,937	3,050,723	1,772,081	312,886	982,001	3,066,908
OREGON	5	..	1888	614,150	1,011,861	149,633	236,528	399,676	81,990	26,412	187,622	296,024
	5	..	1887	685,480	890,939	155,963	269,069	421,828	79,094	25,407	180,381	349,929
	2	..	1886	320,100	571,210	129,071	168,171	200,494	44,341	7,812	64,970	127,123
	2	..	1885	270,100	499,510	87,081	166,524	193,522	33,630	6,250	72,368	112,248
	2	..	1884	270,100	373,431	43,169	123,694	193,612	23,096	5,000	42,179	70,275

* Includes amount returned to policyholders. † Surplus of stock companies only.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—*Continued.*

Name of State.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements.
				$	$	$	$	$	$	$	$	$
Pennsylvania	41	26	1888	12,160,000	40,861,469	11,372,079	13,129,488	15,182,891	8,279,316	1,387,052	4,545,727	14,212,095
	41	26	1887	12,460,000	45,681,087	15,395,057	12,776,117	15,017,619	8,265,871	1,658,697	4,496,319	14,388,314
	42	25	1886	12,485,000	39,972,644	11,517,278	12,445,809	14,403,027	7,795,952	1,759,987	4,280,229	13,836,178
	41	32	1885	12,385,000	45,292,836	15,627,729	12,174,523	14,191,548	7,242,977	1,798,292	4,583,010	13,624,279
	41	32	1884	12,385,000	43,166,539	14,880,041	11,955,202	14,294,082	8,200,912	1,911,607	4,103,164	14,215,683
Rhode Island	5	16	1888	1,600,000	5,703,217	1,750,715	3,515,325	3,742,328	1,515,254	1,164,355	797,630	3,477,239
	4	16	1887	1,100,000	4,665,958	1,667,893	2,830,060	3,031,545	1,077,421	1,016,589	578,804	2,672,904
	4	16	1886	1,100,000	4,785,411	1,738,953	2,888,603	3,039,837	1,340,014	985,431	486,482	2,811,927
	4	17	1885	1,100,000	4,961,430	1,781,718	3,146,542	3,344,821	1,041,577	571,499	1,446,416	3,059,492
	4	17	1884	1,100,000	4,503,123	1,443,063	2,972,034	3,159,727	1,595,304	1,084,045	538,955	3,218,304
South Carolina	1	2	1888	150,000	82,723	10,110	.....	52,072	.....	.....	449	23,406
	..	2	1887	.....	72,711	7,017	.....	62,870	17,803	6,001	4,579	28,383
	..	..	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1885	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1884	.....	.....	.....	.....	.....	.....	.....	.....	.....
Tennessee	18	..	1888	1,200,000	1,478,078	86,030	264,150	355,064	156,043	18,000	114,101	288,144
	20	..	1887	1,650,000	1,824,072	71,473	353,325	435,850	388,965	47,500	126,540	563,005
	20	..	1886	2,795,000	3,470,161	242,881	602,609	748,075	251,434	180,050	231,335	662,819
	20	..	1885	2,720,000	3,057,135	188,301	511,195	665,708	320,489	93,500	197,744	611,733
	20	..	1884	2,280,000	2,764,930	135,242	543,253	691,910	275,841	101,083	181,060	567,984
Texas	1	..	1888	100,000	240,647	28,610	209,806	220,565	118,811	8,000	72,271	199,082
	1	..	1887	100,000	219,419	16,140	182,357	195,219	112,038	8,000	60,459	180,497
	1	..	1886	100,000	205,014	26,998	179,466	189,978	94,741	8,000	55,145	157,886
	1	..	1885	100,000	178,520	13,707	105,844	115,058	66,540	.....	31,220	97,760
	1	..	1884	400,000	160,747	1,980	92,577	108,009	93,151	.....	32,919	126,070
Utah	1	..	1888	100,000	119,954	11,740	9,278	20,064	1,965	8,000	5,455	15,421
	1	..	1887	100,000	116,013	9,410	12,731	23,319	2,858	.....	4,448	7,306
	..	..	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1885	.....	.....	.....	.....	.....	.....	.....	.....	.....
	..	..	1884	.....	.....	.....	.....	.....	.....	.....	.....	.....

VERMONT	1	1	1888	125,000	156,942	540	25,371	225,273	183,220	.....	26,854	210,075
	1	..	1887	125,000	155,360	414	18,168	70,899	9,775	1,050	8,164	18,989
	1	..	1886	118,137	103,371	— 40,614	15,674	16,355	9,401	.....	7,515	16,916
	1	..	1885	100,000	104,114	.....	8,706	24,091	16,142	.....	6,397	22,539
	1	..	1884	100,000	103,113	.....	20,974	24,171	21,163	.....	10,423	31,586
VIRGINIA	7	2	1888	818,075	2,174,626	325,456	403,363	633,099	291,200	52,148	196,708	540,056
	6	1	1887	760,675	2,682,898	1,003,262	363,708	512,985	232,321	49,684	148,196	430,201
	5	..	1886	727,668	2,546,980	1,007,286	374,340	521,667	223,263	54,380	151,078	428,721
	5	1	1885	719,076	2,455,595	950,776	344,256	492,167	269,497	60,198	152,434	482,129
	5	..	1884	719,076	2,648,944	903,176	351,489	507,359	241,381	68,174	165,348	474,903
WASHINGTON TERRITORY	2	..	1888	300,000	.....	.....	.....	.....	.....	.....	.....	.....
WEST VIRGINIA	8	..	1888	725,000	1,067,563	115,781	436,713	471,229	288,790	30,000	107,880	426,670
	9	..	1887	500,000	717,529	83,797	244,862	269,242	172,783	24,000	73,327	270,110
	11	..	1886	990,000	1,079,434	138,894	350,977	380,649	230,350	28,000	79,440	337,790
	11	..	1885	1,100,000	1,284,200	140,355	439,963	517,235	267,718	23,000	85,102	375,820
	11	..	1884	1,100,000	1,404,188	113,432	249,296	342,834	217,902	33,000	67,954	318,856
WISCONSIN	4	9	1888	1,300,000	4,182,220	1,401,963	1,887,095	2,085,862	1,010,372	187,693	471,159	1,669,284
	4	9	1887	1,300,000	4,185,402	1,438,089	1,803,244	2,168,396	1,100,052	211,973	694,371	2,006,396
	4	3	1886	1,300,000	3,810,626	1,148,132	1,530,596	1,682,641	759,282	120,798	574,966	1,455,046
	4	2	1885	1,300,000	3,629,950	1,150,641	1,345,304	1,625,461	720,863	107,922	510,691	1,339,476
	4	2	1884	1,300,000	3,437,532	1,086,000	1,169,626	1,531,288	623,839	108,892	447,046	1,179,777
FOREIGN COMPANIES	39	..	1888	.....	40,083,307	17,250,262	28,406,332	29,822,826	17,433,637	.....	9,343,146	26,776,783
	40	..	1887	.....	42,382,855	19,621,606	26,803,373	28,209,948	17,209,284	.....	8,837,023	26,046,307
	27	..	1886	.....	41,792,106	20,355,837	25,977,051	27,323,927	14,878,608	.....	8,524,222	23,402,830
	23	..	1885	.....	39,101,392	18,825,042	26,390,414	27,013,862	15,860,649	.....	8,321,590	24,182,239
	23	..	1884	.....	36,785,834	17,953,645	25,029,903	26,322,374	17,047,885	.....	8,106,447	25,154,332
Aggregates (617 Co's)	392	225	1888	90,275,780	299,772,552	82,997,278	128,225,001	141,631,813	73,938,107	11,869,563	42,287,429	128,095,159
Aggregates (583 Co's)	383	200	1887	86,798,510	294,234,019	89,155,509	115,510,310	134,339,710	72,230,853	12,134,983	40,909,353	125,511,136
Aggregates (566 Co's)	380	186	1886	93,521,207	296,652,493	97,626,557	120,569,033	133,109,495	67,298,335	12,277,005	40,612,964	120,188,304
Aggregates (579 Co's)	380	199	1885	92,761,074	291,752,835	94,943,703	117,055,834	130,035,599	66,662,990	11,262,398	40,679,783	118,605,171
Aggregates (579 Co's)	380	199	1884	93,681,336	273,674,205	84,422,116	113,325,537	116,045,312	69,088,677	11,774,116	36,852,080	117,714,873

* Includes amount returned to policyholders. — Impairment.

THE COMMERCE INSURANCE COMPANY.'

The Commerce Insurance Company of Albany, N. Y., was chartered in 1859, for thirty years, so that its charter expired June 1, 1889. This has been duly renewed for thirty years more. Since its organization, the company has done a careful and successful business under the direction of G. A. Van Allen, president, who was one of its founders, having obtained the original subscriptions to the capital stock. He entered its service as secretary, and in 1867 became vice-president, and president of the company in 1884. His thorough knowledge of the insurance business and his executive ability have contributed greatly to the success of the company. The Commerce has a capital of $200,000; assets amounting to $470,275, and a net surplus of $180,762. It has paid in losses since its organization about $2,800,000. It has shown a steady gain in assets and surplus, and is counted among the substantial conservative companies. In February last it declared a fifty per cent dividend, and since its organization it has divided $764,000 among its stockholders. These facts are particularly interesting to the forty-five original stockholders and six directors, who have been with the company so many years. The company was interested in the great conflagrations of Troy, Portland, Chicago and Boston, paid all its losses promptly, and added greatly to its credit with its policyholders. Not being subjected to the disastrous competition that prevails in the great cities, the Commerce has been enabled to control a select business, and to fully carry out the ideas of its managers. R. V. DeWitt, secretary of the company, is a very able underwriter and an esteemed and trusted associate of President Van Allen. The renewal of the charter of the company at this time means another thirty years of success for the Commerce in the business of fire underwriting.

THE WESTERN ASSURANCE COMPANY OF TORONTO, CANADA.

The above named company, of which the Hon. A. M. Smith is president and J. J. Kenney managing director, occupies a leading position among insurance companies doing business in Canada. It has a paid-up capital of $500,000 and an authorized capital of $1,000,000. The total assets at the beginning of the year amounted to $1,473,608, with a surplus of $92,002. Its total income last year was $1,659,349; it paid for losses $1,082,654, $50,000 dividends to stockholders, and still had a profit of some $30,000 over and above all expenditures. The company is a progressive one, showing continuous gains in its premium income, which last year amounted to $1,617,678, and a very marked gain in its surplus which, in 1885, was only $7642, but on the first of the year stood at $92,002. The company does business in the United States, and the last report of the officers to the shareholders represented the business in this country to be in a most satisfactory condition. The company prides itself especially upon its conservative methods, which have placed it in matter of income and low loss ratio in the front rank of fire insurance companies. The assets of the company consist of the very best securities, which could be easily converted if necessary and would realize the full amount at which they stand on the books of the company. The report to the shareholders was regarded as entirely satisfactory by them, and the management was re-elected by unanimous vote.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY OF TORONTO, CAN.

The North American Life is probably the best known of the Canadian life companies. Its president is the Hon. Alexander Mackenzie, M. P., formerly Prime Minister, who is recognized as one of the ablest financiers and administrative officers in that country. The company has established a reputation for dealing liberally with its patrons, paying death claims immediately upon the presentation of the requisite proofs, and prides itself upon the small number of contested claims that it has been required to report. The managing director of the company, William McCabe, is an expert in the life assurance business, is a Fellow of the Institute of Actuaries of Great Britain, and a gentleman possessing executive abilities of the highest order. The company is in excellent condition financially, having a subscribed capital of $300,000, of which $60,000 has been paid in. Its total assets on the first of January last were $666,919, and its net surplus $51,069. It took in premiums last year $232,568, and paid to policyholders $58,759. The company has shown continued progress from year to year in its business and in its accumulations. In 1881 its premium receipts were only $34,353, which has been increased by gradual stages year by year until last year, as stated above, its premium income was $232,568. The company has the confidence of the Canadian people, as is indicated by its steady growth.

LIFE ASSURANCE RATIOS.

BEING A SERIES OF

COMPARATIVE EXHIBITS

FOR

LIFE POLICYHOLDERS

SHOWING THE BUSINESS AND FINANCIAL STANDING

OF THE

LIFE ASSURANCE COMPANIES

OF THE UNITED STATES.

COMPILED FROM OFFICIAL REPORTS.

INTRODUCTION.

Holders of life assurance policies seldom have access to the reports of insurance departments, and hence are unfamiliar with the statements of the life assurance companies as made to such departments annually. In the mass of literature circulated by the companies and their agents, between whom competition is exceedingly active, the official statistics become confused, and are not unfrequently purposely distorted in the interests of one company or another.

It is the purpose of the following series of Exhibits to place in the hands of policyholders the material points of the sworn reports of the life companies to the insurance departments, deducing therefrom certain ratios, and indicating the rank of each company relative to each of the several features illustrated. The reports used are those of the New York Insurance Department, except in cases of companies that do not do business in New York State, and in those few instances the reports of that State which is the home of the company are used. In every instance the figures are official, the ratios, however, being worked by us especially for this publication. No invidious distinctions are made between companies, but this series of Exhibits places each company upon its merits as shown by their sworn statements.

There has often been an expressed desire for a compilation of this kind, coming from an entirely impartial source, and it is believed that policyholders will be glad to avail themselves of this opportunity to obtain a clear and unbiased analysis of the standing of the life assurance companies in which they are or may be interested.

The Exhibits are self-explanatory, being merely a synoptical reproduction in convenient form of the official reports of the companies, with deductions therefrom. These deductions, in the form of ratios, are such as anyone who will take the time may work out for himself, but as few persons will do this, we present them ready to their hand.

The work involved in compiling these Exhibits and working about four thousand ratios, has been one of magnitude, involving the expenditure of much time and money, and we trust they will be appreciated by Life Assurance Policyholders and intending Assurers, for whom they are specially designed.

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EXHIBIT I.—LIST OF COMPANIES.

Giving the names of all United States life insurance companies, together with the location of the head office, the names of the president and secretary, the capital stock, the year when business was commenced; also showing the rank of the various companies at January 1, 1889, as to age:

No.	Name of Company and Head Office.	Commenced Business.	Capital Stock. g	Name of President.	Name of Secretary.	Rank as to Age.
1	Ætna, Hartford, Conn.....	1850	$1,250,000	M. G. Bulkley.....	J. L. English.....	12
2	American, Philadelphia, Pa....	1850	500,000	J. J. MacFarlane..	George C. Wilson.	14
3	Bankers, Lincoln, Neb.....	1887	100,000	A. A. Lindley.....	J. R. Richards.....	47
4	Berkshire, Pittsfield, Mass.....	1851	25,500	Wm. R. Plunkett..	James W. Hull....	18
5	Brooklyn, New York, N. Y....	1864	125,000	Wm. M. Cole.....	William Dutcher..	28
6	Com. Union, New York, N. Y. *a*	1889	125,000	John L. Holly....	C. H. Bogert, Jr..	..
7	Conn. General, Hartford, Conn.	1865	150,000	Thos. W. Russell.	Fred. V. Hudson..	20
8	Conn. Mutual, Hartford, Conn.	1846	Mutual	Jacob L. Greene..	William G. Abbot.	8
9	Covenant Mut., St. Louis, Mo..	1853	Mutual	Edward Wilkerson	Chas. E. Pilling...	19
10	Equitable, Des Moines, Ia.....	1867	100,000	F. M. Hubbell....	Cyrus Kirk.....	34
11	Equitable, New York, N. Y....	1859	100,000	Henry B. Hyde....	Wm. Alexander...	23
12	German Mutual, St. Louis, Mo.	1858	Mutual	A. Olshausen.....	Louis J. Behrens.	22
13	Germania, New York, N. Y....	1860	200,000	H. Wesendonck...	C. Doremus.....	26
14	Girard L. A. and T., Phila., Pa *b*	1836	*e* 500,000	E. B. Morris.....	.....	2
15	Home, Brooklyn, N. Y.....	1860	125,000	Geo. C. Ripley....	George H. Ripley.	25
16	Imperial, Detroit, Mich.....	1886	118,000	C. A. Newcomb...	Anson Waring....	45
17	Iowa Mutual, Cedar Rapids, Ia.	1886	Mutual	J. H. Smith.....	A. G. Plumb.....	44
18	John Hancock, Boston, Mass..	1862	Mutual	Stephen H. Rhodes	Geo. B. Woodward.	27
19	Life, Ind. & Inves., Waterloo, Ia	1881	Mutual	Matt. Parrott.....	C. E. Mabie.....	43
20	Life Ins. Co. of Va., Richmond.	1871	100,000	G. A. Walker.....	J. W. Pegram.....	40
21	Manhattan, New York. N. Y....	1850	100,000	Jas. M. McLean..	Henry Y. Wemple.	13
22	Maryland, Baltimore, Md.....	1865	100,000	Wm. H. Blackford	.....	30
23	Massachusetts, Sp'gfield, Mass.	1851	Mutual	M. V. B. Edgerly.	John A. Hall.....	17
24	Metropolitan, New York, N. Y..	1867	500,000	Joseph F. Knapp..	Jno. R. Hegeman.	33
25	Michigan Mutual, Detroit, Mich	1867	250,000	J. S. Farrand.....	O. R. Looker.....	36
26	Mutual, Baltimore, Md.....	1870	Mutual	B. G. Harris.....	Henry Roth.....	39
27	Mutual, Louisville, Ky.....	1866	100,000	Chas. D. Jacob....	Wm. W. Morris...	31
28	Mutual, New York, N. Y.....	1843	Mutual	R. A. McCurdy...	Wm. J. Easton....	3
29	Mutual Benefit, Newark, N. J.	1845	Mutual	Amzi Dodd.....	Edw. L. Dobbins..	6
30	National, Montpelier, Vt.....	1850	Mutual	Chas. Dewey	George W. Reed..	15
31	Nat'l U. S. A., *b*, Wash., D. C. *d*.	1868	*e* 1,000,000	Van H. Higgins..	J. H. Nitchie.....	35
32	Nat'ral Prem., N. O., La. *a*.....	1889	.....	Louis Bush.....	Charles Janvier...	
33	New England, Boston, Mass...	1843	Mutual	Benj. F. Stevens..	S. F. Trull.....	4
34	New York, New York, N. Y....	1845	Mutual	Wm. H. Beers....	Rufus W. Weeks..	5
35	Northwestern, Milwaukee, Wis.	1858	Mutual	H. L. Palmer.....	J. W. Skinner.....	21
36	Pacific Mut., San Francisco, Cal	1868	100,000	Geo. A. Moore....	J. N. Patton.....	37
37	Penn Mutual, Philadelphia, Pa.	1847	Mutual	Edwd. M. Needles.	Henry C. Brown..	9
38	Peoples Indus., Norwich, Conn	1888	100,000	Hugh H. Osgood.	S. B. Bishop.....	
39	Phœnix Mutual, Hartford, Conn	1851	100,000	Aaron C. Goodman	Jno. M. Holcombe	16
40	Presbyterian Min. F., Phila. *c*..	1759	Mutual	Rev. W. P. Breed.	Rev. N. L. Upham	1
41	Provident L. & T., Phila., Pa..	1865	*f* 1,000,000	S. R. Shipley.....	Joseph Ashbrook..	29
42	Prov. Savings, New York, N. Y	1875	100,000	Sheppard Homans	W. E. Stevens....	42
43	Prudential, Newark, N. J.....	1875	*e* 209,300	John F. Dryden..	Edw. S. Johnson..	41
44	Royal Union, Des Moines, Ia..	1886	Mutual	S. A. Robertson...	Sydney A. Foster..	46
45	State Mutual, Worcester, Mass.	1845	Mutual	A. G. Bullock.....	Henry M. Witter..	7
46	Travelers, Hartford, Conn.....	1866	*e* 600,000	J. G. Batterson...	Rodney Dennis....	32
47	Union Central, Cincinnati, O..	1867	100,000	John Davis.....	E. P. Marshall....	34
48	Union Mutual, Portland, Me...	1849	Mutual	John E. DeWitt..	Arthur L. Bates...	10
49	United States, New York, N. Y.	1850	440,000	Geo. H. Burford..	C. P. Fraleigh.....	11
50	U. S. Industrial, Newark, N. J. *a*	1888	100,000	J. L. Armitage....	Edw. N. Crane....	
51	Vermont, Burlington, Vt.....	1869	100,000	Wm. H. Hart.....	C. R. Turrill.....	38
52	Washington, New York, N. Y..	1860	125,000	W. A. Brewer, Jr.	William Haxtun...	24
53	West'n & South'n, Cincinnati, O	1888	100,000	Frank Caldwell...	W. J. Williams....	48

a Commenced business in 1889; hence is excluded from remaining exhibits. *b* Company not making any effort for new business. *c* Business restricted to Presbyterian ministers. *d* All communications should be addressed to Chicago, Ill. *e* Company is purely stock, pays no dividends to policyholders. *f* Interest received on capital credited to trust department, and dividends on capital paid from same source. *g* All the companies having capital stock, except those marked *e*, share the profits with the policyholders.

EXHIBIT II.—GROSS

Being a summary analysis and classification of the various items comprising the Gross 1889; also the total assets at January 1, 1888, together with the position of the companies

Rank in 1889.	NAME OF COMPANY.	Real Estate.	Bonds and Mortgages.	U. S. Stocks.	Other Stocks and Bonds.
1	Mutual of New York	$11,753,125	$49,617,874	$2,870,500	$45,746,204
2	Equitable of New York	22,695,389	25,660,787	648,588	30,238,823
3	New York Life	9,308,152	16,966,932	942,912	57,279,839
4	Connecticut Mutual	9,045,870	31,630,449	125,000	10,613,477
5	Mutual Benefit	1,285,426	20,553,760	108,500	11,223,489
6	Ætna Life	582,505	15,723,591	1,103,900	9,561,898
7	Northwestern	1,243,468	27,352,727	140,294	975,831
8	New England	1,757,429	2,931,660	206,490	11,810,193
9	Provident Life and Trust	1,040,726	7,117,879	378,875	5,589,445
10	Germania	1,398,316	7,068,427	869,520	3,537,037
11	Penn Mutual	690,494	4,044,730	64,000	6,223,872
12	Manhattan	322,359	3,622,072	635,000	1,408,199
13	Phœnix	1,315,465	6,456,077	144,410	860,425
14	Massachusetts	475,215	2,754,266	108,500	4,093,713
15	Washington	398,064	7,351,555	158,125	686,000
16	Travelers	795,259	3,425,476	.....	2,894,572
17	Home	175,270	1,158,150	1,538,500	1,819,035
18	Metropolitan	373,325	3,554,900	358,637	1,718,381
19	Union Mutual	1,288,977	1,156,679	65,250	2,353,976
20	United States	110,750	3,120,150	56,100	2,168,548
21	National of Vermont	186,471	2,253,992	165,385	1,821,482
22	State	86,000	813,484	237,500	3,288,320
23	Union Central	217,343	3,033,059	12,825	.....
24	Berkshire	443,699	2,289,871	316,250	427,130
25	John Hancock	264,756	1,505,340	.....	1,080,395
26	Prudential	46,000	2,382,732	127,000	148,065
27	Michigan Mutual	142,937	1,687,842	.....	1,894
28	American of Philadelphia	.....	.....	.....	.....
29	Connecticut General	157,545	1,172,991	.....	289,225
30	Pacific of California	114,565	1,431,366	.....	23,700
31	Brooklyn of New York	323,750	538,886	108,750	363,477
32	Mutual of Kentucky	17,246	1,065,130	.....	177,125
33	Maryland	.....	.....	.....	.....
34	Equitable of Iowa	23,557	464,609	.....	93,283
35	Provident Savings	.....	127,400	108,500	152,802
36	Life Insurance Company of Virginia	.....	.....	.....	.....
37	German of Missouri	27,505	363,700	.....	.....
38	Covenant Mutual	54,181	248,462	.....	.....
39	Presbyterian Ministers Fund	.....	.....	.....	.....
40	Vermont	30,036	214,622	.....	54,322
41	Imperial	.....	100,573	.....	1,080
42	Mutual of Baltimore	23,815	3,000	.....	6,300
43	Life, Indemnity and Investment	.....	.....	.....	.....
44	Peoples Industrial	.....	.....	.....	103,120
45	Bankers of Nebraska	.....	.....	.....	.....
46	Western and Southern	.....	.....	.....	.....
47	Royal Union	.....	.....	.....	.....
48	Iowa Mutual	.....	.....	.....	.....
	Aggregates	$68,214,990	$260,965,200	$11,599,311	$218,834,742

a Also cash deposited at interest with trust companies. b No report.

ADMITTED ASSETS.

Admitted Assets of the active life assurance companies of the United States on January 1, in the same:

Collateral Loans.	Premium Notes and Loans.	Cash in Office and Bank. *a*	Deferred and Unpaid Premiums.	All Other Assets.	Total Gross Assets.	Assets Jan. 1, 1888.	Rank in 1888.
$10,033,000	.....	$2,813,278	$1,738,297	$922,441	$125,494,719	$118,274,967	1
825,000	.....	10,715,599	1,660,138	868,005	93,312,329	82,975,682	2
1,676,250	$378,874	3,695,837	1,984,659	451,605	92,685,062	82,506,354	3
391,183	1,953,501	2,568,773	105,431	1,013,757	57,447,441	55,541,475	4
3,603,246	4,984,841	797,152	361,495	596,552	43,514,461	42,110,662	5
540,768	1,747,978	3,737,602	213,161	531,607	33,743,010	32,550,688	6
.....	789,802	1,066,152	633,003	449,583	32,650,860	28,836,356	7
1,015,813	910,925	692,563	123,577	208,022	19,656,672	19,056,940	8
.....	310,279	20,906	495,419	141,296	15,094,824	13,466,769	9
250,000	187,638	185,943	337,811	126,508	13,961,200	13,073,247	10
874,100	937,406	467,540	330,278	89,049	13,721,469	12,582,029	11
4,100,562	906,383	194,409	238,022	116,042	11,543,049	11,433,196	12
.....	968,659	628,372	41,268	158,920	10,573,597	10,489,688	13
577,600	810,041	200,489	293,995	251,704	9,565,523	9,012,380	14
226,226	.....	234,473	256,041	90,852	9,401,336	8,807,479	15
239,415	164,255	652,419	212,058	72,360	8,455,815	7,734,389	16
770,100	619,097	110,312	132,827	32,508	6,355,799	6,110,909	17
.....	132,939	45,731	40,844	63,024	6,287,781	4,907,024	20
281,661	496,250	183,00	108,534	67,864	6,002,194	6,013,523	18
35,712	154,036	54,828	148,213	66,507	5,914,843	5,681,494	19
48,000	240,669	258,592	106,713	86,241	5,167,543	4,542,387	22
138,300	340,395	109,986	.....	53,000	5,066,985	4,608,170	21
.....	751,938	175,129	255,957	74,747	4,520,998	3,768,585	24
211,625	142,720	171,133	76,846	43,068	4,122,343	3,902,872	23
18,300	174,951	136,176	58,829	78,055	3,316,802	3,070,649	25
.....	.....	87,218	61,879	21,268	2,874,163	1,967,369	27
10,000	164,066	69,849	123,482	65,137	2,265,205	1,953,115	28
.....	.....	.....	.....	.....	2,077,269	2,132,816	26
19,200	85,729	29,010	35,640	31,654	1,820,994	1,692,738	29
1,712	77,744	97,108	144,826	63,427	*d* 1,954,448	1,667,259	30
3,000	147,822	108,505	28,519	13,470	1,636,180	1,607,984	31
2,000	88,909	25,661	31,473	65,438	1,472,983	1,376,498	32
.....	.....	.....	.....	.....	1,371,097	1,315,795	33
8,000	45,696	2,621	12,121	14,764	664,665	618,808	34
45,000	3,500	80,000	31,934	3,783	552,979	371,932	38
.....	.....	.....	.....	.....	475,467	438,408	35
2,500	1,800	6,844	1,073	9,694	413,116	409,502	36
.....	63,602	8,274	4,499	12,927	391,945	397,739	37
.....	.....	.....	.....	.....	360,420	332,386	39
19,196	2,259	11,656	17,470	7,006	356,567	330,890	40
.....	.....	38,527	17,851	3,030	161,061	134,089	42
6,119	20,106	77,013	14,643	3,095	154,091	143,993	41
.....	.....	.....	.....	.....	120,630	112,200	43
.....	.....	7,183	486	835	111,624	(*c*)	(*c*)
.....	.....	.....	.....	.....	109,484	(*c*)	(*c*)
.....	.....	.....	.....	.....	104,307	(*c*)	(*c*)
.....	.....	.....	.....	.....	18,938	11,353	44
.....	.....	.....	.....	.....	(*b*)	10,968	45
$25,973,588	$18,804,810	$30,565,866	$10,479,312	$6,968,845	$657,044,288	$608,083,756	

Commenced business in 1888. *d* Includes accident department.

Exhibit III.—Real Estate.

Giving the rank of the various companies in value of real estate absolutely owned, January 1, 1889, and the rank in percentage of real estate to gross assets, also showing the same percentage for 1888.

Rank.	Name of Company.	Gross Assets, Jan. 1, 1889.	Real Estate Absolutely Owned.	Percentage.	Rank in Percentage.	Percentage in 1888.	Rank in Percentage.
1	Equitable	$93,312,329	$22,695,389	24.32	1	25.25	1
2	Mutual	125,494,719	11,753,125	9.36	12	9.00	12
3	New York	92,685,062	9,308,152	10.04	9	8.35	16
4	Connecticut Mutual	57,447,441	9,045,870	15.75	4	15.67	4
5	New England	19,656,672	1,757,429	8.94	13	8.59	15
6	Germania	13,961,200	1,398,316	10.02	10	9.50	10
7	Phœnix	10,573,597	1,315,465	12.44	7	10.45	7
8	Union Mutual	6,002,194	1,288,977	21.48	2	22.63	2
9	Mutual Benefit	43,514,461	1,285,426	2.95	29	3.52	28
10	Northwestern	32,650,860	1,243,468	3.81	26	4.58	26
11	Provident Life and Trust	15,094,824	1,040,726	6.89	17	6.80	15
12	Travelers	8,455,815	795,259	9.40	11	9.07	11
13	Penn Mutual	13,721,469	690,494	5.03	22	6.24	22
14	Ætna	33,743,010	582,505	1.73	33	1.24	35
15	Massachusetts	9,565,523	475,215	4.97	23	8.66	14
16	Berkshire	4,122,343	443,699	10.76	8	10.53	6
17	Washington	9,401,336	398,064	4.23	25	6.45	21
18	Metropolitan	6,287,781	373,325	5.94	20	7.40	17
19	Brooklyn	1,636,180	323,750	19.78	3	19.55	3
20	Manhattan	11,543,049	322,359	2 79	30	4.81	25
21	John Hancock	3,316,802	264,756	7.98	16	5.86	24
22	Union Central	4,520,998	217,343	4.81	24	6.15	23
23	National of Vermont	5,167,543	186,471	3.61	27	4.47	27
24	Home	6,355,799	175,270	2.76	31	3.13	29
25	Connecticut General	1,820,994	157,545	8.65	14	10.12	9
26	Michigan Mutual	2,265,205	142,937	6.31	19	6.81	18
27	Pacific of California	1,954,448	114,565	5.86	21	8.67	13
28	United States	5,914,843	110,750	1.87	32	1.80	34
29	State Mutual	5,066,985	86,000	1.70	34	1.87	33
30	Covenant Mutual	391,945	54,181	13.82	6	15.64	5
31	Prudential	2,874,163	46,000	1.60	35	2.82	31
32	Vermont	356,567	30,036	8.42	15	6.48	20
33	German Mutual	413,116	27,505	6.66	18	10.26	8
34	Mutual of Baltimore	154,091	23,815	15.46	5	2.12	32
35	Equitable of Iowa	664,665	23,557	3.54	28	2.88	30
36	Mutual of Kentucky	1,472,983	17,246	1.17	36	.46	36
	Provident Savings	552,979	None.	....	..	....	..
	Imperial	161,061	None.	....	..	....	..
	Peoples Industrial	111,624	None.	....	..	....	..
	American of Pennsylvania	2,077,269	Not known.	(a)	..	....	..
	Maryland	1,371,097	Not known.	(a)	..	....	..
	Life Insurance Company of Virginia	475,467	Not known.	(a)	..	....	..
	Presbyterian Ministers	360,420	Not known.	(a)	..	....	..
	Life Indemnity	120,630	Not known.	(a)	..	....	..
	Bankers of Nebraska	109,484	Not known.	(a)	..	....	..
	Western and Southern	104,307	Not known.	(a)	..	....	..
	Royal Union	18,938	Not known.	(a)	..	....	..
	Iowa Mutual	.....	Not known.	(a)	..	....	..
	Aggregates	b 652,409,664	$68,214,990	10.46	..	....	..

a The particulars of the assets of these companies could not be obtained, hence they are excluded from remaining tables of assets. b This total does include the last nine companies named in the table.

EXHIBIT IV.—MORTGAGE LOANS.

Giving the rank of the various companies in amount of mortgage loans held by them nuary 1, 1889; also the percentage of such mortgage loans to gross assets, together with a nilar percentage and rank at January 1, 1888.

nk.	NAME OF COMPANY.	Gross Assets, Jan. 1, 1889.	Mortgage Loans.	Per-centage.	Rank in Percentage.	Per-centage in 1888.	Rank in Percentage in 1888.
1	Mutual of New York	$125,494,719	$49,617,874	39.54	26	41.95	25
2	Connecticut Mutual	57,447,441	31,630,449	55.06	17	59.13	15
3	Northwestern	32,650,860	27,352,727	83.77	2	83.95	2
4	Equitable of New York	93,312,329	25,660,787	27.50	31	28.38	31
5	Mutual Benefit	43,514,461	20,553,760	47.23	20	47.40	22
6	New York	92,685,062	16,966,932	18.31	34	19.36	33
7	Ætna	33,743,010	15,723,591	46.60	22	48.76	19
8	Washington	9,401,336	7,351,555	78.20	4	77.13	4
9	Provident Life and Trust	15,094,824	7,117,879	47.15	21	51.20	18
10	Germania	13,961,200	7,068,427	50.63	19	55.26	17
11	Phœnix	10,573,597	6,456,077	61.06	13	64.99	10
12	Penn Mutual	13,721,469	4,044,730	32.15	28	29.86	30
13	Manhattan	11,543,049	3,622,072	31.38	29	31.02	29
14	Metropolitan	6,287,781	3,554,900	56.54	15	47 32	23
15	Travelers	8,455,815	3,425,476	40.52	25	46.85	24
16	United States	5,914,843	3,120,150	52.75	18	48.11	20
17	Union Central	4,520,998	3,033,059	67.09	9	70.09	9
18	New England	19,656,672	2,931,660	14.92	37	14.86	37
19	Massachusetts	9,565,523	2,754,266	28.80	30	26.03	32
20	Prudential	2,874,163	2,382,732	82.90	3	80.86	3
21	Berkshire	4,122,343	2,289,871	55 54	16	55.71	16
22	National of Vermont	5,167,543	2,253,992	43.62	24	39.06	26
23	Michigan Mutual	2,265,205	1,687,842	74.50	5	75.12	5
24	John Hancock	3,316,802	1,505,340	45.38	23	47.62	21
25	Pacific of California	1,954 448	1,431,366	73.25	6	63.54	11
26	Connecticut General	1,820,994	1,172,991	64.41	10	61.55	13
27	Home	6,355,799	1,158,150	18.22	35	15.14	36
28	Union Mutual	6,002,194	1,156,679	19.27	33	17.79	34
29	Mutual of Kentucky	1,472,983	1,065,130	72.31	7	71.64	8
30	State Mutual	5,066,985	813,484	16.05	36	17.02	35
31	Brooklyn	1,636,180	538,886	32.94	27	35.29	27
32	Equitable of Iowa	664,665	464,609	69.90	8	73.74	6
33	German of Missouri	413,116	363,700	88.04	1	85.78	1
34	Covenant Mutual	391,945	248,462	63.39	11	62.46	12
35	Vermont	356,567	214,622	60.19	14	61.54	14
36	Provident Savings	552,979	127,400	23.04	32	31.16	28
37	Imperial	161,061	100,573	62.44	12	73.45	7
38	Mutual of Baltimore	154,091	3,000	1.95	38	2 08	38
39	Peoples Industrial (*a*)	111,624 (*a*)	None. (*a*)	.... (*a*)	.. (*a*)	.... (*a*)	.. (*a*)
	Aggregates	$652,409,664	$260 965,200	40.00	..	....	..

a For remaining companies see footnote *a*, Exhibit III.

EXHIBIT V.—UNITED STATES SECURITIES.

Showing the rank of the companies as to amount of United States bonds and securities held January 1, 1889, likewise the rank and percentage of United States bonds to gross assets, in comparison with the percentage held at January 1, 1888:

Rank.	Name of Company.	Gross Assets, Jan. 1, 1889.	U.S. Bonds.	Percentage.	Rank in Percentage.	Percentage in 1888.	Rank in Percentage in 1888.
1	Mutual of New York	$125,494,719	$2,870,500	2.29	13	2.40	11
2	Home	6,355,799	1,538,500	24.21	1	25.18	1
3	Ætna	33,743,010	1,103,900	3.27	10	3.38	10
4	New York	92,685,062	942,912	1.02	19	1.12	17
5	Germania	13,961,200	869,520	6.23	5	6.62	7
6	Equitable of New York	93,312,329	648,588	.69	21	.77	21
7	Manhattan	11,543,049	635,000	5.50	7	5.51	9
8	Provident L. and T	15,094,824	378,875	2.51	12	2.00	13
9	Metropolitan	6,287,781	358,637	5.70	6	6.67	6
10	Berkshire	4,122,343	316,250	7.67	3	....	..
11	State	5,066,985	237,500	4.69	8	7.80	3
12	New England	19,656,672	206,490	1.05	18	1.07	18
13	National of Vermont	5,167,543	165,385	3.20	11	7.61	4
14	Washington	9,401,336	158,125	1.68	14	1.75	15
15	Phœnix	10,573,597	144,410	1.37	15	2.33	12
16	Northwestern	32,650,860	140,294	.43	23	.47	23
17	Prudential	2,874,163	127,000	4.42	9	6.38	8
18	Connecticut Mutual	57,447,441	125,000	.22	26	.23	25
19	Brooklyn	1,636,180	108,750	6.64	4	6.72	5
20	Mutual Benefit	43,514,461	108,500	.25	25	1.84	14
20	Massachusetts	9,565,523	108,500	1.13	16	1.21	16
20	Provident Savings	552,979	108,500	19.62	2	29.15	1
21	Union Mutual	6,002,194	65,250	1.09	17	1.06	19
22	Penn Mutual	13,721,469	64,000	.46	22	.49	22
23	United States	5,914,843	56,100	.95	20	.98	20
24	Union Central	4,520,998	12,825	.28	24	34	24
	Travelers	8,455,815	None.	....	..	....	..
	John Hancock	3,316,802	None.	....	..	....	..
	Michigan Mutual	2,265,205	None.	....	..	....	..
	Pacific of California	1,954,448	None.	....	..	....	..
	Connecticut General	1,820,994	None.	....	..	....	..
	Mutual of Kentucky	1,472,983	None.	....	..	....	..
	Equitable of Iowa	664,665	None.	....	..	....	..
	German of Missouri	413,116	None.	....	..	....	..
	Covenant Mutual	391,945	None.	....	..	....	.
	Vermont	356,567	None.	....	..	....	..
	Imperial	161,061	None.	....	..	....	..
	Mutual of Baltimore	154,091	None.	....	..	....	..
	Peoples Industrial (a)	111,624 (a)	None. (a)	.... (a)	.. (a)	.... (a)	..
	Aggregates	$652,409,664	$11,599,311	1.78	..	....	..

(a)—See footnote to Exhibit III.

EXHIBIT VI.— STOCKS AND BONDS.

Giving the rank of the various companies in the amount of stocks and bonds held (United States bonds not included) January 1, 1889, together with the percentage of such amounts to the gross assets; and also the percentage at January 1, 1888:

Rank.	NAME OF COMPANY.	Gross Assets, Jan. 1, 1889.	Bonds and Stocks (U. S. Bonds Excluded.)	Per-centage.	Rank in Percentage.	Per-centage in 1888.	Rank in Percentage in 1888.
1	New York Life	$92,685,062	$57,279,839	61.80	3	62.22	1
2	Mutual of New York	125,494,719	45,746,204	36.45	10	34.33	9
3	Equitable of New York	93,312,329	30,238,823	32.40	13	32.98	11
4	New England	19,656,672	11,810,193	60.10	4	56.78	3
5	Mutual Benefit	43,514,461	11,223,489	25.80	18	23.02	17
6	Connecticut Mutual	57,447,441	10,613,477	18.48	21	17.03	20
7	Ætna	33,743,010	9,561,898	28.34	15	27.06	15
8	Penn Mutual	13,721,469	6,223,872	45.36	5	44.38	4
9	Provident Life and Trust	15,094,824	5,589,445	37.03	8	33.10	10
10	Massachusetts	9,565,523	4,093,713	42.80	6	42.50	5
11	Germania	13,961,200	3,537,037	25.33	19	23.43	16
12	State	5,066,985	3,288,320	64.90	2	60.87	2
13	Travelers	8,455,815	2,894,572	36.66	9	31.28	12
14	Union Mutual	6,002,194	2,353,976	39.22	7	41.09	6
15	United States	5,914,843	2,168,548	36.66	9	38.97	7
16	National	5,167,543	1,821,482	35.25	11	36.02	8
17	Home	6,355,799	1,819,035	28.62	14	30.49	13
18	Metropolitan	6,287,781	1,718,381	27.33	17	29.55	14
19	Manhattan	11,543,049	1,408,199	12.20	25	12.92	23
20	John Hancock	3,316,802	1,080,395	32.57	12	34.33	9
21	Northwestern	32,650,860	975,831	2.99	31	1.63	32
22	Phœnix	10,573,597	860,425	8.14	27	8.38	27
23	Washington	9,401,336	686,000	7.30	28	7.62	28
24	Berkshire	4,122,343	427,130	10.36	26	20.04	19
25	Brooklyn	1,636,180	363,477	22.21	20	20.48	18
26	Connecticut General	1,820,994	289,225	15.88	22	16.00	21
27	Mutual of Kentucky	1,472,983	177,125	12.02	25	12.80	24
28	Provident Savings	552,979	152,862	27.65	16	10.22	26
29	Prudential	2,874,163	148,065	5.15	29	....	..
30	Peoples Industrial	111,624	103,120	92.38	1	....	..
31	Equitable of Iowa	664,665	93,288	14.03	24	10 80	25
32	Vermont	356,567	54,322	15.23	23	15.91	22
33	Pacific of California	1,954,448	23,700	1.21	32	6.30	29
34	Mutual of Baltimore	154,091	6,300	4.09	30	4.24	30
35	Michigan Mutual	2,265,205	1,894	.08	34	....	..
36	Imperial	161,061	1,080	.67	33	.80	33
	Union Central	4,520,998	None.	....	..	....	..
	German of Missouri	413,116	None.	....	..	....	..
	Covenant Mutual (a)	391,945 (a)	None. (a)	.... (a)	.. (a)	1.68 (a)	31 (a)
	Aggregates	$652,409,664	$218,834,742	33.54	--	....	..

(a)—See foot note a to Exhibit IV.

EXHIBIT VII.—COLLATERAL LOANS.

Giving the rank of the companies in amount of collateral loans held January 1, 1889; also the rank of the companies in percentage of collateral loans to gross assets, compared with a similar percentage at January 1, 1888:

Rank.	Name of Company.	Gross Assets Jan. 1, 1889.	Collateral Loans.	Percentage.	Rank in Percentage.	Percentage in 1888.	Rank in Percentage in 1888.
1	Mutual of New York	$125,494,719	$10,033,000	7.99	5	8.04	8
2	Manhattan, New York	11,543,049	4,100,562	35.52	1	30.83	1
3	Mutual Benefit, New Jersey	43,514,461	3,603,246	8.28	3	9.89	4
4	New York Life	92,685,062	1,676,250	1.89	16	2.26	20
5	New England	19,656,672	1,015,813	5.17	9	8.30	6
6	Penn Mutual	13,721,469	874,100	6.37	6	10.41	3
7	Equitable of New York	93,312,329	825,000	.88	22	.61	25
8	Home	6,355,799	770,100	12.12	2	11.44	2
9	Massachusetts	9,565,523	577,600	6.04	7	8.15	7
10	Ætna	33,743,010	540,768	1.60	18	3.29	16
11	Connecticut Mutual	57,447,441	391,183	.68	23	.71	24
12	Union Mutual	6,002,194	281,661	4.69	11	3.65	15
13	Germania	13,961,200	250,000	1.79	17	1.28	22
14	Travelers	8,455,815	239,415	2.83	13	3.70	14
15	Washington	9,401,336	226,226	2.41	15	2.28	19
16	Berkshire	4,122,343	211,625	5.13	10	4.70	11
17	State	5,066,985	138,300	2.73	14	6.24	9
18	National	5,167,543	48,000	.93	21	4.62	12
19	Provident Savings	552,979	45,000	8.14	4	8.41	5
20	United States	5,914,843	35,712	.60	25	2.44	17
21	Connecticut General	1,820,994	19,200	1.05	20	2.11	21
22	Vermont	356,567	19,196	5.38	8	5.26	10
23	John Hancock	3,316,802	18,300	.55	26	2.32	18
24	Michigan Mutual	2,265,205	10,000	.44	27	....	..
25	Equitable of Iowa	664,665	8,000	1.20	19	....	..
26	Mutual of Baltimore	154,091	6,119	3.97	12	4.95	13
27	Brooklyn	1,636,180	3,000	.18	28	.22	26
28	German of Missouri	413,116	2,500	.61	24	....	..
29	Mutual of Kentucky	1,472,983	2,000	.14	29	.14	27
30	Pacific of California	1,954,448	1,712	.09	30	.10	28
	Northwestern	32,650,860	None	....	....	....	..
	Provident Life and Trust	15,094,824	None	....	....	1.04	23
	Phœnix	10,573,597	None	....	....	....	..
	Metropolitan	6,287,781	None	....	....	2.11	21
	Union Central	4,520,998	None	....	....	....	..
	Prudential	2,874,163	None	....	....	....	..
	Covenant Mutual	391,945	None	....	....	....	..
	Imperial	161,061	None	....	....	....	..
	Peoples Industrial (a)	111,624 (a)	None (a)	.... (a)	.... (a)	.... (a)	.. (a)
	Aggregates	$652,409,664	$25,973,588	4.00	....	....	..

a See foot-note to Exhibit III.

EXHIBIT VIII.—PREMIUM NOTES AND LOANS TO POLICYHOLDERS.

Giving rank of the various companies in amount of premium notes and loans to policyholders at January 1, 1889; also the percentage of such notes and loans to gross assets, and a comparison with a similar percentage at January 1, 1888:

Rank.	Name of Company.	Gross Assets Jan. 1, 1889.	Premium Notes and Loans. *A*	Percentage.	Rank in Percentage.	Percentage in 1888.	Rank in Percentage in 1888.
1	Mutual Benefit, New Jersey	$43,514,461	*b* $4,984,841	11.46	4	10.08	6
2	Connecticut Mutual	57,447,441	1,953,501	.68	29	3.79	19
3	Ætna of Hartford	33,743,010	*c* 1,747,978	5 18	17	4.55	17
4	Phœnix	10,573,597	968,659	9.16	6	10.16	5
5	Penn	13,721,469	*d* 937,406	6.83	13	4.67	16
6	New England	19,656,672	*e* 910,925	4.63	20	5.19	14
7	Manhattan	11,543,049	906,383	7.85	10	8.54	9
8	Massachusetts	9,565,523	*f* 810,041	8.47	8	5.82	13
9	Northwestern	32,650,860	789,802	2.42	24	2.98	22
10	Union Central	4,520,998	*g* 751,938	16.63	1	15.37	2
11	Home	6,355,799	*h* 619,097	9.74	5	10.56	4
12	Union Mutual	6,002,194	496,250	8.27	9	8.96	8
13	New York	92,685,062	378,874	.41	32	.47	28
14	State	5,066,985	*j* 340,395	6.72	14	2.15	25
15	Provident Life and Trust	15,094,824	*k* 310,279	2.06	26	.30	30
16	National of Vermont	5,167,543	*l* 240,669	4.66	19	.83	25
17	Germania	13,961,200	*y* 187,638	1.34	28	....	..
18	John Hancock	3,316,802	*m* 174,951	5.27	16	3.46	21
19	Travelers	8,455,815	*y* 164,255	1.94	27	....	..
20	Michigan	2,265,205	*n* 164,066	7.24	11	7.61	19
21	United States	5,914,843	154,036	2.60	23	2.50	24
22	Brooklyn	1,636,180	*o* 147,822	9.03	7	9.16	7
23	Berkshire	4,122,343	142,720	3.46	22	3.58	29
24	Metropolitan	6,287,781	*p* 132,939	2.11	25	2.69	23
25	Mutual of Kentucky	1,472,983	*q* 88,909	6.04	15	7.38	11
26	Connecticut General	1,820,994	*r* 85,729	4.71	18	4.40	18
27	Pacific of California	1,954,448	*s* 77,744	3.98	21	4.71	15
28	Covenant Mutual	391,945	*t* 63,602	16.23	2	16.18	1
29	Equitable of Iowa	664,665	*u* 45,696	6.88	12	7.04	12
30	Mutual of Baltimore	154,091	20,106	13.03	3	13.55	3
31	Provident Savings	552,979	*y* 3,500	.63	30	.15	31
32	Vermont	356,577	2,259	.63	30	.67	27
33	German of Missouri	413,116	*y* 1,800	.44	31	.36	29
	Mutual of New York	125,494,719	None	....	....	....	..
	Equitable of New York	93,312,329	None	....	....	....	..
	Washington	9,401,336	None	....	....	....	..
	Prudential	2,874,163	None	....	....	....	..
	Imperial	161,061	None	....	....	....	..
	Peoples Industrial (*a*)	111,624 (*a*)	None (*a*)	.... (*a*)	.... (*a*)	.... (*a*)	.. (*a*)
	Aggregates	$652,409,664	*x* 18,804,810	2.88	....	....	..

a See foot-note to Exhibit III. *A* The amounts loaned to policyholders are as indicated. *b* $730,397. *c* $408,190. *d* $364,957. *e* $6400. *f* $285,770. *g* $191,340. *h* $9185. *j* $225,840. *k* $272,356. *l* $195,241. *m* $72,507. *n* $159,746. *o* $43,510. *p* $8000. *q* $3374. *r* $14,973. *s* $25,167. *t* $20,359. *u* $42,303. *y* All loaned to policyholders. *x* $3,436,808. Loans to policyholders and $15,368,002 in premium notes.

EXHIBIT IX.—CASH ON HAND.

Giving the rank of the various companies in the amount of cash held in offices and banks on January 1, 1889, also the percentage of such amount to gross assets and a comparison with a similar percentage at January 1, 1888.

Rank.	Name of Company.	Gross Assets, Jan. 1, 1889.	Cash in Offices and Banks. *b*	Percentage.	Rank in Percentage.	Percentage in 1888.	Rank in Percentage in 1888.
1	Equitable	$93,312,329	$10,715,599	11.48	4	9.23	5
2	Ætna	33,743,010	3,737,602	11.08	5	9.56	4
3	New York	92,685,062	3,695,837	3.99	15	3.68	12
4	Mutual	125,494,719	2,813,278	2.24	24	2.21	21
5	Connecticut Mutual	57,447,441	2,568,773	4.47	12	1.42	28
6	Northwestern	32,650,860	1,066,152	3.27	19	2.91	17
7	Mutual Benefit	43,514,461	797,152	1.83	28	1.88	24
8	New England	19,656,672	692,563	3.52	17	3.45	14
9	Travelers	8,455,815	652,419	7.71	6	5.30	3
10	Phœnix	10,573,597	628,372	5.94	9	1.78	26
11	Penn Mutual	13,721,469	467,540	3.41	18	.93	34
12	National	5,167,543	258,592	5.00	10	4.22	11
13	Washington	9,401,336	234,473	2.49	23	1.21	32
14	Massachusetts	9,565,523	200,489	2.10	27	2.81	18
15	Manhattan	11,543,049	194,409	1.68	30	3.59	13
16	Germania	13,961,200	185,943	1.33	33	1.48	27
17	Union Mutual	6,002,194	183,003	3.05	21	1.90	23
18	Union Central	4,520,998	175,129	3.87	16	.86	30
19	Berkshire	4,122,343	171,133	4.15	13	2.69	19
20	John Hancock	3,316,802	136,176	4.11	14	3.22	15
21	Home	6,355,799	110,312	1.74	29	1.35	30
22	State	5,066,985	109,986	2.17	25	2.93	16
23	Brooklyn	1,636,180	108,505	6.63	7	5.99	8
24	Pacific	1,954,448	97,108	4.97	11	8.06	7
25	Prudential	2,874,163	87,218	3.03	22	8.93	6
26	Provident Savings	552,979	80,000	14.47	3	18.11	3
27	Mutual of Baltimore	154,091	77,013	49.98	1	62.13	1
28	Michigan Mutual	2,265,205	69,849	3.08	20	2.63	20
29	United States	5,914,843	54,828	.93	34	1.39	29
30	Metropolitan	6,287,781	45,731	.73	35	.60	37
31	Imperial	161,061	38,527	23.92	2	20.45	2
32	Connecticut General	1,820,994	29,010	1.59	32	2.11	22
33	Mutual of Kentucky	1,472,983	25,661	1.74	29	.92	35
34	Provident Life and Trust	15,094,824	20,906	.14	37	1.21	32
35	Vermont	356,567	11,656	3.27	19	4.35	10
36	Covenant Mutual	391,945	8,274	2.11	26	1.31	31
37	Peoples Industrial	111,624	7,183	6.43	8	....	..
38	German of Missouri	413,116	6,844	1.66	31	1.86	25
39	Equitable of Iowa (*a*)	664,665 (*a*)	2,621 (*a*)	.40 (*a*)	36 (*a*)	1.18 (*a*)	33 (*a*)
	Aggregates	$652,409,664	$30,565,866	4.68	....	....	..

a See footnote *a* to Exhibit III. *b* This item also includes money deposited at interest in trust companies, etc.

Exhibit X.—Deferred and Unpaid Premiums.

Giving the amount of net deferred and unpaid premiums of the several companies at Jany 1, 1889, also percentage of the same to gross assets, and a comparison with a similar centage at January 1, 1888.

ak.	Name of Company.	Gross Assets, Jan. 1, 1889.	Net Deferred and Unpaid Premiums.	Percentage.	Rank in Percentage.	Percentage in 1888.	Rank in Percentage in 1888.
1	New York	$92,685,062	$1,984,659	2.14	16	1.95	19
2	Mutual	125,494,719	1,738,297	1.38	27	1.22	27
3	Equitable	93,312,329	1,660,138	1.78	24	1.80	23
4	Northwestern	32,650,860	633,003	1.94	20	1.98	18
5	Provident Life and Trust	15,094,824	495,419	3.28	8	3.36	6
6	Mutual Benefit	43,514,461	361,495	.83	29	.76	28
7	Germania	13,961,200	337,811	2.42	13	1.92	20
8	Penn Mutual	13,721,469	330,278	2.41	14	2.06	17
9	Massachusetts	9,565,523	293,995	3.07	9	3.06	7
10	Washington	9,401,336	256,041	2.72	10	2.70	10
11	Union Central	4,520,998	255,957	5.66	5	5.65	2
12	Manhattan	11,543,049	238,022	2.06	18	1.72	24
13	Ætna	33,743,010	213,161	.65	30	.52	30
14	Travelers	8,455,815	212,058	2.51	12	2.75	9
15	United States	5,914,843	148,213	2.56	11	2.36	12
16	Pacific of California	1,954,448	144,826	7.41	3	5.25	3
17	Home	6,355,799	132,827	2.09	17	2.18	15
18	New England	19,656,672	123,577	.63	32	.69	29
19	Michigan Mutual	2,265,205	123,482	5.45	6	5.07	4
20	Union Mutual	6,002,194	108,534	1.81	23	1.82	22
21	National of Vermont	5,167,543	106,713	2.06	18	1.63	26
22	Connecticut Mutual	57,447,441	105,431	.18	36	.16	34
23	Berkshire	4,122,343	76,846	1.86	21	1.72	24
24	Prudential	2,874,163	61,879	2.15	15	.42	31
25	John Hancock	3,316,802	58,829	1.77	25	1.71	25
26	Phœnix	10,573,597	41,268	.39	34	.34	32
27	Metropolitan	6,287,781	40,844	.64	31	2.66	11
28	Connecticut General	1,820,994	35,640	1.96	19	2.09	16
29	Provident Savings	552,979	31,934	5.77	4	2.30	13
30	Mutual of Kentucky	1,472,983	31,473	2.14	16	2.28	14
31	Brooklyn	1,636,180	28,519	1.74	26	1.83	21
32	Imperial	161,061	17,851	11.08	1	2.85	8
33	Vermont	356,567	17,470	4.90	7	4.01	5
34	Mutual of Baltimore	154,091	14,643	9.50	2	10.12	1
35	Equitable of Iowa	664,665	12,121	1.82	22	1.98	18
36	Covenant Mutual	391,945	4,499	1.15	28	1.17	28
37	German of Missouri	413,116	1,073	.26	35	.30	33
38	Peoples Industrial	111,624	486	.44	33	....	..
	State (*a*)	5,066,985 (*a*)	None. (*a*)	.... (*a*)	.. (*a*)	.... (*a*)	.. (*a*)
	Aggregates	$652,409,664	$10,479,312	1.61	..	....	..

a See footnote *a* to Exhibit III.

EXHIBIT XI.—TOTAL LIABILITIES.

Giving the position of the various companies in amount of liabilities at January 1, 1889, together with the various items of liabilities; also a column showing the rank of the companies in liabilities January 1, 1888:

Rank.	NAME OF COMPANY.	Reinsurance Reserve Four Per Cent.	Losses and Claims Adjusted and Unadjus'd.	Losses and Claims Resisted.	Unpaid Dividends.	All Other Claims.	Total Liabilities.	Rank in 1888.
1	Mutual of New York...	$117,027,372	$404,583	.....	.....	$175,124	$117,607,079	1
2	New York Life.....	78,147,561	939,398	$2,500	.....	46,504	79,135,963	2
3	Equitable of N. Y.....	73,600,873	384,191	.....	$97,431	161,432	74,243,927	3
4	Connecticut Mutual....	50,980,765	331,952	35,000	214,370	326,694	51,888,781	4
5	Mutual Benefit.....	39,712,908	211,613	17,000	213,359	3,901	40,158,781	5
6	Northwestern	27,591,541	186,650	24,000	75,000	110,183	27,987,374	7
7	Ætna.....	27,545,440	225,529	26,500	150,765	6,222	27,954,456	6
8	New England.....	17,053,428	113,537	.....	120,294	.....	17,287,259	8
9	Provident L. and T....	12,660,850	48,687	.....	27,399	83,278	12,820,214	10
10	Germania.....	12,525,966	88,979	5,000	52,946	48,318	12,721,209	9
11	Penn	11,503,203	69,560	.....	45,537	315,407	11,933,707	11
12	Manhattan.....	9,983,782	169,029	.....	65,033	18,500	10,236,344	12
13	Phœnix.....	8,885,018	104,363	.....	.....	265,679	9,255,060	13
14	Washington.....	8,934,331	15,873	.....	263	10,361	8,960,828	15
15	Massachusetts.....	8,737,840	31,328	3,211	27,685	1,764	8,801,828	14
16	Travelers	7,435,405	26,679	1,000	.....	5,000	7,468,084	16
17	Union Mutual.....	5,657,136	64,682	2,500	4,578	4,319	5,733,215	17
18	Metropolitan.....	4,835,100	19,355	.....	4,968	501,336	5,360,759	20
19	United States	5,261,179	15,450	6,000	.....	9,125	5,291,754	18
20	Home	4,930,547	24,182	.....	19,406	5,840	4,979,975	19
21	National.....	4,022,637	9,000	.....	31,324	264,686	4,327,647	22
22	State	4,262,735	6,500	.....	.....	.....	4,269,235	21
23	Union Central.....	4,004,422	33,925	.....	1,171	169,319	4,208,837	23
24	Berkshire.....	3,578,109	34,569	.....	3,157	14,314	3,630,149	24
25	John Hancock.....	3,001,543	26,376	.....	16,129	14,718	3,058,766	25
26	Prudential.....	2,097,722	.....	.....	.....	.....	2,097,722	29
27	Michigan Mutual	2,063,734	8,500	13,500	.....	447	2,086,181	26
28	Pacific Mutual *a*.....	*b* 1,797,661	4,187	5,000	.....	.....	1,806,848	28
29	American of Pa.....	1,410,729	.....	.....	.....	.....	1,536,242	27
30	Brooklyn.....	1,440,272	18,352	.....	2,557	8,014	1,469,195	30
31	Connecticut General...	1,328,733	24,186	.....	311	701	1,353,931	31
32	Mutual of Kentucky....	*b* 1,287,346	9,050	.....	.....	6,618	1,303,014	32
33	Maryland.....	1,091,295	.....	.....	.....	.....	1,118,651	33
34	Equitable of Iowa	476,712	.....	.....	.....	.....	476,712	34
35	Covenant Mutual.....	372,932	2,500	.....	32	.....	375,464	35
36	Life Ins. Co. of Va....	*b* 321,522	.....	.....	.....	.....	348,091	36
37	German Mutual.....	318,800	600	.....	2,241	.....	321,641	37
38	Vermont.....	274,151	2,686	.....	.....	29	276,866	38
39	Presbyterian Ministers.	244,467	.....	.....	.....	.....	256,546	39
40	Provident Savings.....	176,682	20,000	15,000	.....	.....	211,682	40
41	Mutual of Baltimore..	123,821	2,488	.....	.....	9,500	135,809	41
42	Imperial.....	26,305	7,000	1,500	.....	.....	34,805	43
43	Life Indemnity.....	*b* 17,931	.....	.....	.....	.....	19,358	42
47	Royal Union.....	14,421	.....	.....	.....	.....	17,690	44
44	Bankers of Nebraska..	1,346	.....	.....	.....	.....	2,241	--
45	Western and Southern.	1,995	.....	.....	.....	.....	1,995	..
46	Peoples Industrial.....	1,600	.....	.....	.....	.....	1,600	..
	Iowa Mutual.....	Not known		.....	.....	.....	.....	45
	Aggregates.....	$566,778,050	3,685,539	$157,711	1,185,456	2,577,833	$574,573,515	..

a Includes accident department. *b* Reserve calculated at 4½ per cent.

EXHIBIT XII.—ADMITTED SURPLUS.

Giving the rank of the various companies in the amount of admitted surplus held by them over all liabilities, including reserves, January 1, 1889; also showing the assets and liabilities, together with a comparison of the surplus held January 1, 1888, and rank in the same.

Rank in 1889.	Name of Company.	Admitted Assets. Jan. 1, 1889.	Liabilities. 4 per cent. Reserve.	Surplus.	Assets Jan. 1, 1888.	Surplus Jan. 1, 1888.	Rank in 1888.
1	Equitable of New York...	$93,312,329	$74,243,927	$19,068,402	$82,975,682	$16,689,328	1
2	New York Life.....	92,685,062	79,135,963	13,549,099	82,506,354	11,846,793	2
3	Mutual of New York	125,494,719	117,607,079	7,887,640	118,274,967	6,326,616	3
4	Ætna.....	33,743,010	27,954,456	5,788,554	32,550,688	5,649,498	4
5	Connecticut Mutual.....	57,447,441	51,888,781	5,558,660	55,541,475	5,486,731	5
6	Northwestern.....	32,650,860	27,987,374	4,663,486	28,836,356	4,017,226	6
7	Mutual Benefit.....	43,514,461	40,158,781	3,355,680	42,110,662	3,276,597	7
8	New England.....	19,656,672	17,287,259	2,369,413	19,056,940	2,537,164	8
9	Provident L. and T.....	15,094,824	12,820,214	2,274,610	13,466,769	2,180,774	9
10	Penn Mutual.....	13,721,469	11,933,707	1,787,762	12,582,029	1,775,189	10
11	Home.....	6,355,799	4,979,975	1,375,824	6,110,909	1,345,740	12
12	Phœnix.....	10,573,597	9,255,060	1,318,537	10,489,688	1,208,118	14
13	Manhattan.....	11,543,049	10,236,344	1,306,705	11,433,196	1,602,031	11
14	Germania.....	13,961,200	12,721,209	1,239,991	13,073,247	1,251,519	13
15	Travelers.....	8,455,815	7,468,084	987,731	7,734,389	954,547	15
16	Metropolitan.....	6,287,781	5,360,759	927,022	4,907,024	863,392	16
17	National.....	5,167,543	4,327,647	839,896	4,542,387	707,757	18
18	State.....	5,066,985	4,269,235	797,750	4,608,170	792,702	17
19	Prudential.....	2,874,163	2,097,722	776,441	1,967,369	485,305	23
20	Massachusetts.....	9,565,523	8,801,828	762,695	9,012,380	661,542	19
21	United States.....	5,914,843	5,291,754	623,089	5,681,494	594,778	21
22	American *b*.....	2,077,269	1,536,242	541,027	2,132,816	610,406	20
23	Berkshire.....	4,122,343	3,630,149	492,194	3,902,872	472,624	24
24	Connecticut General.....	1,820,994	1,353,931	467,063	1,692,738	417,722	25
25	Washington.....	9,401,336	8,960,828	440,508	8,807,479	502,874	22
26	Provident Savings.....	552,979	211,682	341,297	371,932	173,367	31
27	Union Central.....	4,520,998	4,208,837	312,161	3,768,585	283,453	28
28	Union Mutual.....	6,002,194	5,733,215	268,979	6,013,523	295,877	27
29	John Hancock.....	3,316,802	3,058,766	258,036	3,070,649	234,741	29
30	Maryland.....	1,371,097	1,118,651	252,446	1,315,795	253,146	26
31	Equitable of Ia.....	664,665	476,712	187,953	618,808	176,171	30
32	Michigan.....	2,265,205	2,086,181	179,024	1,953,115	131,645	35
33	Mutual of Ky. *b*.....	1,472,983	1,303,014	169,969	1,376,498	168,888	32
34	Brooklyn.....	1,636,180	1,469,195	166,985	1,607,984	158,655	33
35	Pacific Mutual *c*.....	1,954,448	1,806,848	147,600	1,667,259	89,154	39
36	Life Ins. Co. of Va. *b*.....	475,467	348,091	127,376	438,408	131,940	34
37	Imperial.....	161,061	34,805	126,256	134,089	120,311	36
38	Peoples Industrial.....	111,624	1,600	110,024	.....	.....	..
39	Bankers of Neb.....	109,484	2,241	107,243	.....	.....	..
40	Presbyterian Min *b*.....	360,420	256,546	103,874	332,386	103,926	38
41	Western and Southern....	104,307	1,995	102,312	.....	.....	..
42	Life Indemnity.....	120,630	19,358	101,272	112,200	88,652	40
43	German Mutual.....	413,116	321,641	91,475	409,502	111,517*b*	37
44	Vermont.....	356,567	276,866	79,701	330,890	80,919	41
45	Mutual of Baltimore *b*....	154,091	135,809	18,282	143,993	16,265	43
46	Covenant Mutual.....	391,945	375,464	16,481	397,739	48,322*b*	42
47	Royal Union.....	18,938	17,690	1,248	11,353	1,556	45
	Iowa Mutual.....	.....	.....	.....	10,968	1,909	44
	Aggregate.....	$657,044,228	$574,573,515	$82,470,773	$608,083,756	$74,927,387	....

b Reserve calculated at 4½ per cent. *c* Includes accident department.

EXHIBIT XIII.—ORDINARY AND SPECIAL SURPLUS.

Giving the surplus held by the companies for special policyholders, and the surplus held for ordinary policyholders, January 1, 1889, compared with similar items at January 1, 1888.

Rank in Total Surplus.	Name of Company.	Ordinary Surplus.	Special Surplus.	Total Surplus, 4 Per Cent, Jan. 1, 1889.	Ordinary Surplus. Jan. 1, 1888.	Special Surplus, Jan. 1, 1888.	Rank in Total Surplus Jan. 1, 1888.
1	Equitable of N. Y.	$5,255,419	$13,812,983	$19,068,402	$4,502,410	$12,186,918	1
2	New York Life	7,125,322	6,423,777	13,549,099	6,531 072	5,315,721	2
3	Mutual of New York	7,887,640	.....	7,887,640	6,396,616	.....	3
4	Ætna	5,148,234	640,320	5,788,554	5,101,952	547,546	4
5	Connecticut Mutual	5,558,660	.....	5,558,660	5,486,731	.....	5
6	Northwestern	3,924,206	739,280	4,663,486	3,644,698	372,528	6
7	Mutual Benefit	3,355,680	.....	3,355,680	3,276,597	.....	7
8	New England	2,369,413	.....	2,369,413	2,537,164	.....	8
9	Provident L. and T.	2,274,610	.....	2,274,610	2,180,774	.....	9
10	Penn Mutual	1,746,938	40,824	1,787,762	1,755,216	19,973	10
11	Home	1,375,824	.....	1,375,824	1,345,740	.....	12
12	Phœnix	1,318,537	.....	1,318,537	1,208,118	.....	14
13	Manhattan	1,299,736	6,969	1,306,705	1,590,734	11,297	11
14	Germania	1,190,693	49,298	1,239,991	1,206,251	45,268	13
15	Travelers	987,731	.....	987,731	954,547	.....	15
16	Metropolitan	927,022	.....	927,022	863,392	.....	16
17	National	839,896	.....	839,896	707,757	.....	18
18	State	797,750	.....	797,750	792,702	.....	17
19	Prudential	776,441	.....	776,441	485,305	.....	23
20	Massachusetts	762,695	.....	762,695	661,542	.....	19
21	United States	623,089	.....	623,089	594,778	.....	21
22	American	*b* 541,027	.....	541,027	610,406	.....	20
23	Berkshire	492,194	.....	492,194	472,624	.....	24
24	Connecticut General	257,093	209,970	467,063	236,720	181,002	25
25	Washington	440,508	.....	440,508	502,874	.....	22
26	Provident Savings	341,297	.....	341,297	173,367	.....	31
27	Union Central	311,539	622	312,161	282,082	1,371	26
28	Union Mutual	233,449	35,530	268,979	273,043	22,834	27
29	John Hancock	258,036	.....	258,036	234,741	.....	29
30	Maryland	252,446	.....	252,446	253,146	.....	28
31	Equitable of Iowa	187,953	.....	187,953	176,171	.....	30
32	Michigan	179,024	.....	179,024	131,645	.....	35
33	Mutual of Kentucky	*b* 169,969	.....	169,969	168,888	.....	32
34	Brooklyn	166,985	.....	166,985	158,655	.....	33
35	Pacific Mutual	*c* 147,600	.....	147,600	89,154	.....	39
36	Life Ins. Co. of Va.	*b* 127,376	.....	127,376	131,940	.....	34
37	Imperial	126,256	.....	126,256	120,311	.....	36
38	Peoples Industrial	110,024	.....	110,024	.....	.....	..
39	Bankers	107,243	.....	107,243	.....	.....	..
40	Presbyterian Ministers	*b* 103,874	.....	103,874	103,926	.....	38
41	Western and Southern	102,312	.....	102,312	.....	.....	..
42	Life Indemnity	101,272	.....	101,272	88,652	.....	40
43	German Mutual	91,475	.....	91,475	*b* 111,517	.....	37
44	Vermont	79,223	478	79,701	80,722	197	41
45	Mutual of Baltimore	*b* 18,282	.....	18 282	16,265	.....	43
46	Covenant Mutual	16,481	.....	16,481	*b* 48,322	.....	42
47	Royal Union	1,248	.....	1,248	1,556	.....	45
..	Iowa Mutual	.....	.....	.....	1,909	.....	44
	Aggregates	$60,510,722	$21,960,051	$82,470,773	$56,222,732	$18,704,655	

a Many companies transact part of their business on the Tontine system, though they do not all call it by that name. Under that system surplus is accumulated in the hands of the company until the expiration of the several Tontine periods, and is reported by some of them as special surplus, while others do not divide their surplus funds.
b Reserve on 4½ per cent basis. *c* Includes accident department.

EXHIBIT XIV.—NET ASSETS TO RESERVE.

Giving the reserves and net assets of the companies on January 1, 1889, together with ıe percentage of such net assets to reserve; also, a comparison with a similar ratio at January 1888. (The net assets are obtained by deducting from the gross assets all indebtedness ıtside the amount set apart as the reinsurance reserve.)

ank. *a*	NAME OF COMPANY.	Reserves at 4 Per Cent.	Net Assets.	Percentage of Assets to Reserve.	Percentage, 1888.	Rank.
1	Bankers of Nebraska	$1,346	$108,589	8,067.53	....	..
2	Peoples Industrial	1,600	111,624	6,976.50	....	..
3	Western and Southern	1,995	104,307	5,228.42	....	..
4	Life Indemnity	17,931	119,203	664.34	1,565.81	1
5	Imperial	26,305	152,561	579.97	973.14	2
6	Provident Savings	176,682	517,979	293.17	235.72	3
7	Presbyterian Ministers *b*	244,467	348,341	142.49	148.03	5
8	Life Ins. Co. of Virginia *b*	321,522	448,898	139.60	149.52	4
9	Equitable of Iowa	476,712	664,665	139.42	139.23	7
10	American of Philadelphia	1,410,729	1,951,756	138.35	143.11	6
11	Prudential	2,097,722	2,874,163	137.02	132.77	11
12	Connecticut General	1,328,733	1,795,796	135.15	133.37	10
13	Vermont	274,151	354,852	129.08	133.58	9
14	German of Missouri	318,800	410,275	128.68	*b*137.67	8
15	Home of New York	4,930,547	6,306,371	127.90	128.47	12
16	Equitable of New York	73,600,873	92,669,275	125.91	125.36	13
17	Maryland	1,091,295	1,343,741	123.11	124.34	14
18	Ætna	27,545,440	33,333,994	121.01	121.26	16
19	National of Vermont	4,022,637	4,862,533	120.88	120 84	19
20	Metropolitan	4,835,100	5,762,123	119.17	123.23	15
21	State Mutual	4,262,735	5,060,485	118.71	120.86	18
22	Provident Life and Trust	12,660,850	14,935,461	117.97	119.47	20
23	New York Life	78,147,561	91,696,660	117.34	116.94	22
24	Northwestern	27,591,541	32,255,028	116.90	116.39	24
25	Penn Mutual	11,503,203	13,290,965	115.54	117.05	21
26	Phœnix	8,885,018	10,203,555	114 84	113.57	32
27	Mutual of Baltimore	123,821	142,103	114.76	113.73	31
28	New England	17,053,428	19,422,841	113.89	115.57	26
29	Berkshire	3,578,109	4,070,303	113.76	113.98	29
30	Travelers	7,435,405	8,423,136	113.28	114.29	27
31	Mutual of Kentucky	1,287,346	1,457,315	113.21	114.13	28
32	Manhattan	9,983,782	11,290,487	113 09	116.60	23
33	United States	5,261,179	5,884,268	111.84	111.73	33
34	Brooklyn	1,440,272	1,607,257	111.59	111.15	34
35	Connecticut Mutual	50,980,765	56,539,424	110.90	110.90	35
36	Germania	12,525,966	13,765,957	109.90	110.77	36
37	Massachusetts	8,737,840	9,501,535	108.74	107.97	40
38	Michigan Mutual	2,063,734	2,242,758	108.68	107.30	41
39	Royal Union	14,421	15,669	108.64	115.88	25
40	John Hancock	3,001,543	3,259,579	108.60	108.45	39
41	Mutual Benefit	39,712,908	43,068,587	108.45	108.55	38
42	Pacific Mutual *c*	1,797,661	1,945,261	108.22	105.92	43
43	Union Central	4,004,422	4,316,583	107.80	108.60	37
44	Mutual of New York	117,027,372	124,915,012	106.74	105.67	44
45	Washington	8,934,331	9,374,839	104.93	106.08	42
46	Union Mutual	5,657,136	5,926,114	104.75	105.26	45
47	Covenant Mutual	372,932	389,413	104.41	*b*113.95	30
	Iowa Mutual	....	Not	known.	121.07	17
	Aggregates	$566,778,050	$649,248,823	114.55	....	..

a Based on column 5. *b* Reserve computed at 4½ per cent. *c* Includes accident department.

EXHIBIT XV.—ASSETS TO LIABILITIES.

Giving the percentage of assets to liabilities of the various companies, at January 1, 1889; also, a comparison with a similar ratio, at January 1, 1888.

Rank.	Name of Company.	Assets, Jan. 1, 1889.	Liabilities.	Percentage of Assets to Liabilities.	Assets to Liabilities, January 1, 1888.	Rank, Jan. 1, 1888
1	Peoples Industrial	$111,624	$1,600	6,976.50	....	..
2	Bankers of Nebraska	109,484	2,241	5,785.50	....	..
3	Western and Southern	104,307	1,995	5,228.42	....	..
4	Life Indemnity	120,630	19,358	623.15	476.09	2
5	Imperial	161,061	34,805	462.76	973 15	1
6	Provident Savings	552,979	211,682	261.23	189.03	3
7	Presbyterian Ministers *a*	360,420	256,546	140.49	145 49	4
8	Equitable of Iowa	664,665	476,712	139.42	139.66	7
9	Prudential	2,874,163	2,097,722	137.01	132.07	11
10	Life Ins. Co. of Virginia *a*	475,467	348,091	136.59	143.05	5
11	American *a*	2,077,269	1,536,242	135 22	140.09	6
12	Connecticut General	1,820,994	1,353,931	134.50	132.76	9
13	Vermont	356,567	276,866	128.78	132.37	10
14	German of Missouri	413,116	321,641	128.44	137.42	8
15	Home	6,355,799	4,979,975	127.63	128.24	12
16	Equitable of New York	93,312,329	74,243,927	125.67	125.18	13
17	Maryland	1,371,097	1,118,651	122.57	123.82	14
18	Ætna	33,743,010	27,954,456	120.71	121.00	15
19	National of Vermont	5,167,543	4,327,647	119.41	119.14	19
20	State Mutual	5,066,985	4,269,235	118.69	120.76	17
21	Provident Life and Trust	15,094,824	12,820,214	117.74	119.32	18
22	Metropolitan	6,287,781	5,360,759	117.29	121.35	15
23	New York	92,685,062	79,135,963	117.12	116 77	20
24	Northwestern	32 650,860	27,987,374	116.66	116.19	23
25	Penn Mutual	13,721,469	11,933,707	114.98	116.52	21
26	Phœnix	10,573,597	9,255,060	114.25	113.02	31
27	New England	19,656,672	17,287,259	113.71	115.40	24
28	Berkshire	4,122,343	3,630,149	113.56	113.78	28
29	Mutual of Baltimore *a*	154,091	135,809	113.46	112.73	30
30	Travelers	8,455,815	7,468,084	113.23	114 12	25
31	Mutual of Kentucky *a*	1,472,983	1,303,014	113.04	113.99	26
32	Manhattan	11,543,049	10,236,344	112.76	116.29	22
33	United States	5,914,843	5,291,754	111.77	111.69	32
34	Brooklyn	1,636,180	1,469,195	111.37	110.95	33
35	Connecticut Mutual	57,447,441	51,888,781	110.71	110.73	34
36	Germania	13,961,200	12,721,209	109.75	110 59	35
37	Massachusetts	9,565,523	8,801,828	108.67	107.92	39
38	Michigan Mutual	2,265,205	2,086,181	108.58	107.23	40
39	John Hancock	3,316,802	3,058,766	108.43	108.28	37
40	Mutual Benefit	43,514,461	40,158,781	108.36	108.44	36
41	Pacific Mutual *b*	1,954,448	1,806,848	108.17	105.65	42
42	Union Central	4,520,998	4,208,837	107.42	108.13	38
43	Royal Union	18,938	17,690	107.05	113.71	29
44	Mutual of New York	125,494,719	117,607,079	106.71	105.65	41
45	Washington	9,401,336	8,960,828	104 92	106.06	41
46	Union Mutual	6,002,194	5,733,215	104.69	105.17	43
47	Covenant Mutual	391,945	375,464	104.31	113 832	27
	Iowa Mutual	Not known.	.....	.....	.....	...
	Aggregates	$657,044,288	$574,573,515	114.35	.....	...

a Reserve computed at 4½ per cent. *b* Includes Accident Department.

EXHIBIT XVI.—TOTAL INCOME.

Giving the sources of income and the rank of the various companies in total income in the ir 1888, also a comparison with the total income in 1887.

ik.	NAME OF COMPANY.	Premiums.	Interest and Dividends.	Received for Rents.	Received from Other Sources.	Total Income in 1888.	Total Income in 1887.	Rank in 1887.
1	Equitable of N. Y..	$22,047,813	$4,181,780	$729,384	.....	$26,958,977	$23,240,849	1
2	Mutual of N. Y....	19,444,308	5,676,938	384,580	710,106	26,215,932	23,119,922	2
3	New York.....	20,560,610	4,144,059	92,772	73,733	24,871,174	21,590,845	3
4	Northwestern	6,229,424	1,691,628	79,581	.....	8,000,633	6,860,119	6
5	Connecticut Mut..	4,436,285	2,609,080	378,111	.....	7,423,476	7,465,362	4
6	Mutual Benefit....	5,083,389	2,260,443	27,420	.....	7,371,252	7,064,666	5.
7	Metropolitan.....	6,810,110	245,329	22,382	8,397	7,086,218	5,829,715	7
8	Ætna.....	3,404,265	1,721,313	8,152	.....	5,133,730	4,830,713	8
9	Prudential	3,659,495	95,576	2,013	.....	3,757,084	3,013,351	10
0	New England.....	2,472,810	882,435	86,243	45,428	3,486,916	3,379,913	9
1	Penn Mutual.....	2,636,291	664,137	30,786	22,541	3,353,755	3,000,271	11
2	Provident L. and T	2,548,468	598,544	12,168	45,451	3,204,631	2,786,986	12
3	Germania.....	1,965,805	537,702	49,797	23,726	2,577,030	2,422,237	13
4	Washington	1,831,527	429,761	16,308	5,409	2,283,005	2,075,031	14
5	Massachusetts	1,639,370	446,108	17,097	.....	2,102,575	1,851,944	15
6	Manhattan	1,454,830	509,138	9,996	.....	1,973,964	1,838,185	16
7	Union Central....	1,473,931	233,138	10,933	.....	1,718,002	1,364,953	18
8	Travelers	1,210,958	426,412	26,443	24,475	1,688,288	1,509,503	17
9	National.....	1,281,173	252,607	7,701	56	1,541,537	1,187,448	21
0	John Hancock....	1,317,374	156,002	6,787	.....	1,480,163	1,197,979	20
1	Phœnix.....	678,248	576,612	45,460	.....	1,300,320	1,309,528	19
2	State	1,033,523	223,252	909	.....	1,257,684	1,101,240	22
3	Provident Savings.	1,145,153	18,472	.....	.....	1,163,625	1,002,314	25
4	Home	816,847	274,296	8,043	.....	1,099,186	1,053,648	23
5	United States.....	819,542	265,033	2,623	.....	1,087,198	1,023,459	24
6	Berkshire	811,556	168,071	15,054	.....	994,681	939,638	27
7	Union Mutual.....	711,888	224,311	18,358	8,963	963,520	984,875	26
8	Michigan.....	619,550	113,476	.....	27	733,053	700,593	28
9	Pacific of Cal.*a*....	581,828	115,917	1,709	.....	699,454	579,147	29
0	Mutual of Ky.....	342,534	82,869	300	80	425,783	384,828	30
1	American.....	180,630	.....	.....	.....	350,379	256,540	33
2	Connecticut Gen..	219,509	94,612	.....	471	314,592	292,826	31
3	Brooklyn	187,707	69,024	18,730	3,172	278,633	280,435	32
4	Life Ins. Co. of Va	127,049	.....	.....	.....	230,997	204,964	34
5	Maryland.....	131,189	.....	.....	.....	228,446	175,865	35
6	Equitable of Iowa.	81,154	45,891	528	.....	127,573	110,882	37
7	Life Indemnity....	109,396	.....	.....	.....	116,412	119,125	36
8	Imperial.....	86,816	6,915	.....	.....	93,731	52,865	40
9	Vermont.....	62,662	17,255	.....	1,331	81,248	70,554	38
0	Presbyterian	41,098	.....	.....	.....	60,341	50,001	42
1	Mutual of Baltim'e	53,445	.....	.....	.....	58,398	57,947	39
2	Covenant Mutual.	29,072	.....	.....	.....	53,081	50,212	41
3	German	9,107	.....	.....	.....	34,970	33,592	43
4	Western & South'n	14,359	.....	.....	.....	25,223	.....	..
5	Royal Union.....	16,559	.....	.....	.....	20,273	17,635	44
6	Bankers	11,708	.....	.....	.....	17,787	.....	..
7	Peoples Industrial.	5,426	1,615	.....	.....	7,041	.....	..
8	Iowa Mutual....	.....	.....	Not	known.	.....	11,958	45
	Aggregates ...	$120,435,791	$30,059,751	$2,110,368	$973,366	$154,051,971	$136,494,663	..

a Includes accident department.

EXHIBIT XVII.—PREMIUM INCOME.

Showing the amounts of premium income received by the several companies in 1888, and the items which make up the same, together with the premiums of 1887.

Rank.	NAME OF COMPANY.	New Premiums. *A*	Renewals.	Consideration for Annuities.	Total Premium Income.	Premiums in 1887.	Rank in 1887.
1	Equitable of New York....	*a* $5,854,802	$15,707,491	$485,520	$22,047,813	$19,115,775	1
2	New York.....	*b* 6,464,370	12,586,596	1,509,644	20,560,610	17,826,892	2
3	Mutual of New York.....	6,435,153	12,708,074	301,081	19,444,308	17,110,902	3
4	Metropolitan	Not	sepa-	rated.	6,810,110	5,618,767	4
5	Northwestern.....	1,491,626	4,737,798	.....	6,229,424	5,220,953	5
6	Mutual Benefit.....	873,202	4,184,814	25,373	5,083,389	4,808,237	6
7	Connecticut Mutual.....	593,727	3,842,558	.....	4,436,285	4,422,465	7
8	Prudential.....	Not	sepa-	rated.	3,659,495	2,942,257	8
9	Ætna	*c* 477,364	2,926,901	.....	3,404,265	3,201,345	9
10	Penn Mutual.....	*d* 636,041	1,999,250	1,000	2,636,291	2,341,498	10
11	Provident Life and Trust...	460,000	2,072,894	15,574	2,548,468	2,231,181	11
12	New England.....	302,999	2,169,811	.....	2,472,810	2,337,007	12
13	Germania.....	294,028	1,647,809	23,968	1,965,805	1,780,775	13
14	Washington.....	505,819	1,293,708	32,000	1,831,527	1,654,211	14
15	Massachusetts.....	*e* 298,639	1,340,731	.....	1,639,370	1,434,458	15
16	Union Central.....	483,652	990,279	.....	1,473,931	1,169,399	17
17	Manhattan.....	359,597	1,095,233	.....	1,454,830	1,264,396	16
18	John Hancock.....	Not	sepa-	rated.	1,317,374	1,031,845	18
19	National	409,520	871,653	.....	1,281,173	954,305	21
20	Travelers	*f* 192,063	1,013,795	5,100	1,210,958	1,099,498	19
21	Provident Savings.....	*g* 182,802	962,351	.....	1,145,153	989,417	20
22	State	*h* 178,816	854,707	.....	1,033,523	898,116	22
23	United States.....	*j* 165,415	654,127	.....	819,542	745,459	25
24	Home.....	168,380	645,467	3,000	816,847	756,817	23
25	Berkshire.....	*k* 217,251	594,305	.....	811,556	753,365	24
26	Union Mutual.....	*l* 152,182	559,706	.....	711,888	688,327	27
27	Phœnix.....	*m* 50,724	627,524	.....	678,248	691,031	26
28	Michigan	*n* 152,162	467,388	.....	619,550	591,636	28
29	Pacific of California *x*.....	*o* 257,058	324,770	.....	581,828	459,926	29
30	Mutual of Kentucky.....	Not	sepa-	rated.	342,534	305,809	30
31	Connecticut General.....	*p* 41,545	177,964	.....	219,509	201,006	31
32	Brooklyn	*q* 39,291	148,416	.....	187,707	187,895	32
33	American	104,100	76,530	.....	180,630	85,211	36
34	Maryland.....	.....	.....	.....	131,189	115,540	33
35	Life Ins. Co. of Virginia....	46,027	81,022	.....	127,049	99,556	35
36	Life Indemnity.....	10,438	98,958	.....	109,396	113,114	34
37	Imperial	*r* 52,445	34,371	.....	86,816	48,819	40
38	Equitable of Iowa.....	18,629	62,525	.....	81,154	70,461	37
39	Vermont.....	*s* 15,404	47,258 *t*	.....	62,662	52,537	38
40	Mutual of Baltimore.....	Not	sepa-	rated.	53,445	52,178	39
41	Presbyterian.....	4,796	25,720	10,582	41,098	34,851	41
42	Covenant Mutual.....	Not	sepa-	rated.	29,072	28,233	42
43	Royal Union.....	Not	sepa-	rated.	16,559	12,726	43
44	Western and Southern.....	14,359	.....	.....	14,359	.....	..
45	Bankers.....	11,285	423	.....	11,708	2,546	45
46	German Mutual.....	Not	sepa-	rated.	9,107	9,099	46
47	Peoples Industrial.....	5,426	.....	.....	5,426	.....	..
	Iowa Mutual.....	.....	Not	known.	.....	9,237	44
	Aggregates.....	$28,021,137	$77,632,927	$2,412,842	$120,435,791	$105,569,078	..

A The following amounts paid for reinsurance have been deducted from the new premiums of the companies indicated. *a* $1130, *b* $99,653, *c* $699, *d* $4270, *e* $28,174, *f* $8899, *g* $8121, *h* $1735, *j* $3808, *k* $10,927, *l* $1752, *m* $1315, *n* $49,060, *o* $3131, *p* $2982, *q* $1507, *r* $154, *s* $779. *t* Includes $2220 paid by dividends. *x* Includes accident department.

EXHIBIT XVIII.—INCOME SAVED.

Showing the rank of the several companies in amount of income laid by in 1888, lso the percentage of such income saved, together with a comparison with the income aved in 1887.

Rank.	COMPANIES.	Total Income.	Total Expenditures.	Excess of Income over Expenditures	Percent. of Income Saved.	Rank.	Income Saved in 1887.	Rank.
1	Equitable of N. Y.....	$26,958,977	$16,829,906	$10,129,071	37.57	8	$9,101,695	1
2	New York.....	24,871,174	15,389,610	9,481,564	38.12	7	7,765,320	2
3	Mutual of N. Y.....	26,215,933	19,699,658	6,516,275	24.85	19	5,341,984	3
4	Northwestern.....	8,000,633	4,279,090	3,721,543	46.52	3	2,088,419	4
5	Provident L. and T....	3,204,631	1 685,348	1,519,283	47.41	2	1,464,477	5
6	Mutual Benefit.....	7,371,252	5,883,507	1,487,745	20 18	28	1,349,160	6
7	Metropolitan	7,086,218	5,600,444	1,485,774	20.97	27	1,168,369	7
8	Penn Mutual.....	3,353,755	2,229,389	1,124,366	33.53	12	1,148,389	8
9	Ætna.....	5,133,730	4,044,053	1,089,677	21.23	24	948,848	10
10	Travelers.....	1,688,288	846,281	842,007	49 87	1	783,226	12
11	Prudential.....	3,757,084	2,915,429	841,655	22.40	21	480,856	17
12	Germania.....	2,577,030	1,833,304	743,726	28.86	17	721,419	13
13	Connecticut Mutual....	7,423,476	6,699,145	724,331	9.76	37	1,057,379	9
14	Union Central.....	1,718,002	1,008,190	709,812	41.32	4	570,053	15
15	New England.....	3,486,916	2,821,109	665,807	19.09	29	874,168	11
16	National.....	1,541,537	942,051	599,486	38 89	5	516,968	16
17	Mass. Mutual.....	2,102,575	1,550,194	552,381	26.27	18	401,956	19
18	Washington.....	2,283,005	1,746,413	536,592	23.50	20	573,729	14
19	State.....	1,257,684	836,098	421,586	33.52	13	416,786	18
20	Michigan.....	733,053	450,753	282,300	38.51	6	226,112	21
21	Home.....	1,099,186	853,156	246,030	22 38	22	256,162	20
22	John Hancock.....	1,480,163	1,243,543	236,620	16 00	33	186.044	22
23	Pacific.....	699,454	489,752	209,702	29.98	16	168,507	23
24	Berkshire.....	994,681	785,153	209,528	21.06	25	62,421	28
25	United States.....	1,087,198	903,888	183,310	16.86	31	153,905	24
26	Provident Savings.....	1,163,625	1,011.921	151,704	13.04	36	85,028	27
27	Connecticut Gen.....	314,592	198,573	116,019	36.88	10	91,648	26
28	Phœnix Mutual.....	1,300,320	1,192,632	107,688	8 28	39	1 237	40
29	Mutual of Kentucky....	425,783	336,474	89,309	20.98	26	53,685	29
30	Maryland.....	228,446	142,648	85,798	37.56	9	25,518	32
31	Equitable of Iowa.....	127,573	86,144	41,429	32 47	15	26,776	31
32	Manhattan.....	1,973,964	1,932,671	41,293	2.09	42	102,535	25
33	Life Ins. Co. of Va.....	230,997	193,939	37,058	16.04	32	7.090	37
34	Presbyterian Min.....	60.341	30,251	30,090	49.87	1	16,536	33
35	Brooklyn.....	278,633	251,541	27,092	9.72	38	28,316	30
36	Vermont.....	81,247	66,993	14.254	17.54	30	13,460	34
37	Imperial.....	93 731	80,639	13,092	13.97	35	*a*—3,297	42
38	Mutual of Baltimore...	58,398	49.517	8,881	15.21	34	12,614	35
39	German of Missouri....	34,970	27,440	7,530	21.53	23	*a*—3,527	43
40	Royal Union.....	20,273	13,542	6,731	33.20	14	5,910	38
41	Bankers.....	17,787	11,762	6,025	33.87	11	.....	..
42	Life Indemnity.....	116,412	111,127	5,285	4 54	40	7,552	36
43	Western and Southern..	25,223	24,187	1,036	4.11	41	.....	..
44	Covenant Mutual.....	53,081	57,592	*a* 14,511	Loss.	..	*a*—626	41
45	People's Industrial.....	7,041	22,649	*a* 15,608	Loss.	..	.....	..
46	Union Mutual.....	963,520	991,639	*a* 28,119	Loss.	..	*a*—46,110	44
47	American.....	350,379	417,477	*a* 67,098	Loss.	..	*a*—53,612	45
48	Iowa Mutual.....	.....	.....	Not	known.	..	4,792	39
	Aggregates.....	$154.051,971	$108,816,822	$145,234,149	29.36	....	$38,201,877	....

a Expenditures exceeded income.

EXHIBIT XIX.

Showing the total expenditures of the companies in 1888, with a classifica

Rank.	COMPANIES.	Death Claims Paid.	Matured Endowments and Annuities. *A*	Lapsed, Surrendered and Purchased Policies.	Dividends to Policy-holders.	Total Pa Policy-holder
1	Mutual of New York	$7,231,665	*b* $2,244,794	$3,099,252	$2,151,840	$14,727
2	Equitable of New York	6,341,274	*c* 1,393,188	1,773,332	2,376,663	11,884
3	New York	4,412,050	*d* 2,071,263	2,180,269	2,309,488	10,973
4	Connecticut Mutual	3,197,983	497,769	529,229	1,160,368	5,385
5	Mutual Benefit	2,892,324	*e* 146,624	628,955	1,285,897	4,953
6	Metropolitan	2,550,105	2,259	44,513	26,181	2,623
7	Northwestern	1,346,898	234,943	261,095	956 761	2,799
8	Ætna	1,509,837	778,162	301,568	591,553	3,181
9	Prudential	1,096,234	.....	650	.....	1,096
10	New England	1,201,654	202,203	304,992	594,979	2,303
11	Penn	823,324	75,237	202,002	519,533	1,620
12	Manhattan	917,989	*f* 62,743	207,527	218,188	1,406
13	Germania	744,625	*g* 228,769	128,678	250,837	1,352
14	Washington	609,945	*h* 188,134	255,747	165,758	1,219
15	Provident Life and Trust	597,860	*i* 227,314	79,166	309,664	1,214
16	Massachusetts	511,818	143,659	196,748	209,564	1,061
17	John Hancock	473,842	*j* 86,995	33,131	56,888	650
18	Phœnix	577,989	161,196	101,781	116,927	957
19	Provident Savings	401,232	*k* 100	4,629	376,681	782
20	Union Central	181,018	*l* 27,913	221,795	27,215	457
21	Union Mutual	449,003	*m* 142,832	47,461	50,856	690
22	National of Vermont	291,209	32,710	140,391	155,187	619
23	United States	404,466	*n* 81,831	41,117	.....	527
24	Home	339,480	*o* 66,314	89,140	118,225	613
25	Travelers	445,580	*p* 56,555	78,408	.....	580
26	State	329,075	55,000	73,983	161,400	619
27	Berkshire	206,469	124,541	160,429	102,504	593
28	Pacific *t*	192,881	*s* 30,562	55,714	26,328	305
29	Michigan Mutual	110,865	57,707	25,728	54,219	248
30	American	146,541	11,980	18,673	6,637	183
31	Mutual of Kentucky	131,819	5,000	60,635	36,940	234
32	Brooklyn	104,473	19,422	35,668	11,704	171
33	Connecticut General	77,870	20,437	13,564	7,896	119
34	Life Insurance Company of Va.	39,291	.....	21,918	1,759	62
35	Maryland	66,893	2,602	7,234	16,318	93
36	Life Indemnity	64,550	.....	.....	159	64
37	Equitable of Iowa	21,343	6,921	10,083	9,460	47
38	Imperial	26,000	.....	.....	12,070	38
39	Vermont	15,883	.....	8,900	2,220	27
40	Covenant Mutual	29,688	.....	5,874	.....	35
41	Mutual of Baltimore	15 394	1,025	1,948	*q* 14,737	33
42	Presbyterian Ministers	11,644	*r* 5,376	4,199	.....	21
43	German of Missouri	12,83	118	2,500	5,641	21
44	Western and Southern	1,107	.....	34	.....	1
45	Peoples Industrial	637	.....	.....	.....	
46	Royal Union	1,000	.....	.....	.....	1
47	Bankers	.....	.....	.....	.....	...
48	Iowa Mutual	.....	.....	.....	.....	...
	Aggregates	$41,155,660	$9,494,198	$11,458,660	$14,499,245	$76,607

A The following amounts were paid to annuitants by the several companies designated: *b*, $49,702; *c*, $171 inc
o, $750; *p*, $400; *s*, $3,276. *q* Paid to policyholders m
m $13
departm

'OTAL EXPENDITURES.

the disbursements; also, comparison with the total disbursements of 1887.

Dividends to Stockholders.	Commissions.	Salaries, Medical Fees and Other Charges of Employees.	All Other Expenditures.	Total Expenditures.	Total Expenditures in 1887.	Rank in 1887.
.....	$3,170,579	$706,055	$1,095,474	$19,699,659	$17,777,939	1
7,000	2,294,588	739,630	1,904,231	16,829,906	14,139,154	2
.....	2,654,520	647,173	1,114,847	15,389,610	13,825,525	3
.....	267,318	144,283	902,195	6,699,145	6,407,984	4
.....	529,760	163,558	236,389	5,883,507	5,715,507	5
35,000	1,146,067	925,590	870,729	5,600,444	4,661,345	7
.....	903,889	237,157	338,347	4,279,090	4,771,700	6
125,000	401,885	163,752	172,296	4,044,053	3,881,865	8
20,930	897,232	733,132	167,251	2,915,429	2,532,495	9
.....	179,370	115,526	222,385	2,821,109	2,505,744	10
.....	280,361	199,062	129,870	2,229,389	1,851,882	11
32,000	284,781	112,493	96,950	1,932,671	1,735,650	12
24,000	251,720	150,845	53,829	1,833,303	1,700,818	13
8,571	161,170	148,722	208,364	1,746,413	1,501,302	14
.....	246,048	122,122	103,174	1,685,348	1,322,509	16
.....	165,894	204,233	118,278	1,550,194	1,449,988	15
.....	331,291	193,605	67,791	1,243,543	1,011,934	19
24,000	55,636	92,969	62,134	1,192,632	1,308,345	17
.....	107,888	53,034	68,357	1,011,921	917,285	20
10,000	208,138	252,782	79,329	1,008,190	794,900	24
.....	61,951	160,997	78,539	991,639	1,030,985	18
.....	205,881	59,198	57,475	942,051	670,480	27
30,800	120,239	113,624	111,811	903,888	869,555	22
15,000	116,217	81,808	26,972	853,156	797,486	23
.....	113,242	77,947	74,550	846,282	726,277	25
.....	129,603	60,176	26,861	836,098	684,454	26
1,785	92,951	56,102	40,372	785,153	877,217	21
10,000	108,535	37,496	28,236	489,752	410,640	29
17,500	96,094	55,408	33,232	450,753	474,481	28
.....	.....	.....	233,646	417,477	310,152	31
5,960	51,044	32,799	12,277	336,474	331,143	30
8,750	14,802	29,928	26,795	251,541	252,120	32
12,000	8,026	46,647	12,133	198,573	201,178	33
.....	.....	.....	130,971	193,939	197,874	34
.....	.....	.....	49,601	142,648	150,347	35
.....	.....	.....	46,418	111,127	111,572	36
.....	10,433	17,536	10,369	86,144	84,105	37
.....	17,397	13,502	11,671	80,639	56,162	39
3,000	19,863	8,584	8,543	66,993	57,094	38
.....	.....	.....	22,035	57,592	50,838	40
.....	.....	.....	16,409	49,517	45,333	41
.....	.....	.....	9,032	30,251	33,465	43
.....	.....	.....	6,347	27,440	39,119	42
.....	.....	.....	23,046	24,187	.....	..
.....	15,067	2,987	3,958	22,649	.....	..
.....	.....	.....	12,542	13,542	11,725	44
6,000	.....	.....	5,762	11,762	.....	..
.....	.....	.....	.....	.....	7,166	45
397,296	$15,719,480	$6,956,462	$9,135,823	$108,816,822	$98,294,838	..

$1,057,386; *e*, $22,132; *f*, $3167; *g*, $15,150; *h*, $4966; *i*, $22,319; *j*, $345; *k*, $100; *l*, $840; *m*, $833; *n*, 126; nefit. *r* Annuities. *t* Includes accident department.

EXHIBIT XX.—RATE OF INTEREST REALIZED.

Showing the rate of interest realized by the companies on the mean admitted asses 1888, compared with a similar rate realized in 1887:

Rank.	COMPANIES.	Mean Admitted Assets.	Interest, Rent and Other Receipts. *a*	Rate of Interest Realized.	Rate of Interest Realized in 1887.	Ra
1	Royal Union	$15,145	$3,714	24.52	58.24	1
2	Life Insurance Co. of Virginia	456,937	103,948	22 75	24.01	1
3	Western and Southern	104,307	10,864	10.42	....	.
4	American of Philadelphia	2,105,042	169,749	8.06	5.28	2
5	Maryland	1,343,446	97,257	7.24	4.05	3
6	Equitable of Iowa	641,736	46,419	7.23	6.56	4
7	Pacific Mutual	1,810,853	117,626	6.50	7.61	1
8	German of Missouri	411,309	25,863	6.29	6 54	1
9	Covenant Mutual	394,842	24,009	6.08	5.42	1
10	Life Indemnity	116,415	7,016	6.03	5.39	7
11	Phœnix	10,531,642	622,072	5.91	5.90	8
12	Mutual of Kentucky	1,424,740	83,249	5.91	5.83	9
12	Travelers	8,095,102	477,330	5.90	5.55	1
13	Union Central	4,144,791	244,071	5.89	5.63	2
14	Northwestern	30,743,608	1,771,209	5 76	5.91	1
15	Brooklyn	1.622,082	90,926	5.61	4.95	3
16	Equitable of New York	88,144,005	4,911,164	5.57	5.24	2
17	Presbyterian Ministers	346,403	19,243	5.56	4.69	3
18	Mutual of New York	121,884,843	6,771,624	5.55	5.03	5
18	Bankers of Nebraska	109,484	6,079	5.55	....	
19	Penn Mutual	13,151,749	717,464	5.45	5.35	7
20	Connecticut General	1,756,866	95,083	5.41	5.58	1
20	Vermont	343,728	18,586	5.41	5.61	1
21	Michigan Mutual	2,109,160	113,503	5.38	5.92	6
22	National of Vermont	4,854,965	260,364	5.36	5.13	2
23	Mutual Benefit	42,812,561	2,287,863	5.34	5 44	1
24	Connecticut Mutual	56,494,458	2,987,191	5.29	5.37	1
25	New England	19,356,806	1,014,106	5.24	4.96	1
26	Ætna	33,146,849	1,729,464	5.22	5.10	1
27	John Hancock	3,193,725	162,789	5.10	5.60	1
28	Massachusetts	9,288,951	463,205	4.99	4.76	1
29	Washington	9,104,407	451,478	4 96	4.90	2
30	Metropolitan	5,597,402	276,109	4.93	4.90	2
31	New York	87,595,708	4,310,564	4.92	4.73	3
32	Imperial	147,575	6,915	4.70	3.09	4
33	State Mutual	4,837,577	224,161	4.63	4.62	1
34	United States	5,798,168	267,656	4.62	4.65	3
35	Provident Life and Trust	14,280,796	656,163	4.59	4.38	1
36	Berkshire	4,012,607	183,125	4.56	4.85	1
37	Home	6,233,354	282,339	4.53	4.96	2
38	Germania	13,517,223	611,225	4.52	4.84	3
38	Manhattan	11,488,122	519,134	4.52	5.05	
39	Union Mutual	6,007,858	251,632	4.19	4.35	
40	Prudential	2,420,766	97,589	4.03	4.20	
41	Provident Savings	462,455	18,472	3.99	3.89	
42	Mutual of Baltimore	149,042	4,953	3.32	3.57	
43	Peoples Industrial	111,624	1,615	1.45	....	
	A ing amos	$632,721,234	$33,618,180	5 31	....	

a All income except premiums.

EXHIBIT XXI.—ASSURANCE IN FORCE.

Showing the rank of the companies in the amount of assurance in force; also, the mber of policies and the average amount of each policy, January 1, 1889, compared th the assurance in force on January 1, 1888.

COMPANIES.	Amount of Insurance in Force January 1, 1889.	Policies in Force January 1, 1889.	Average Amount of Policies.	Rank in Average.	Amount of Insurance in Force January 1, 1888.	Rank in 1888.	Average of Each Policy in 1888.	Rank in Average.
Equitable of New York	$549,216,126	148,405	3,701	2	$483,029,762	1	3,731	2
Mutual of New York	482,050,579	158,190	3,047	6	427,583,359	2	3,036	5
New York	419,886,505	129,911	3,232	4	358,935,536	3	3,167	3
Northwestern	172,518,891	73,130	2,359	16	147,615,323	5	2,292	17
Mutual Benefit	153,498,623	57,954	2,649	10	147,189,403	6	2,659	8
Connecticut Mutual	151,361,913	63,660	2,378	14	150,992,498	4	2,378	13
Ætna	102,904,303	67,749	1,519	33	97,372,334	7	1,487	31
New England	73,591,241	25,305	2,908	7	69,754,124	8	2,929	6
Penn Mutual	68,372,882	27,714	2,467	13	61,018,805	9	2,450	12
Provident Life and Trust	64,003,694	20,736	3,087	5	57,137,653	10	3,116	4
Provident Savings	51,012,286	12,853	3,969	1	46,871,686	11	4,053	1
Massachusetts Mutual	49,480,584	18,767	2,637	12	45,351,769	12	2,564	11
Germania	48,874,233	28,241	1,731	29	43,634,805	13	1,683	27
Manhattan	43,504,413	15,567	2,795	8	39,018,611	15	2,782	7
Washington	42,768,034	19,273	2,218	19	39,506,527	14	2,224	18
Travelers	41,138,361	21,117	1,948	22	37,739,893	16	1,902	21
Union Central	33,870,922	20,110	1,607	31	27,724,533	17	1,668	29
National of Vermont	32,312,303	16,850	1,918	23	24,922,324	20	1,737	25
State Mutual	26,665,185	9,826	2,714	9	23,387,840	22	2,659	8
Union Mutual	26,395,600	14,728	1,792	27	25,794,195	18	1,782	24
United States	25,752,267	12,566	2,049	20	23,471,829	21	2,000	19
Phœnix	24,872,295	17,468	1,424	35	25,267,687	19	1,429	33
Home	22,748,299	11,513	1,976	21	21,756,596	23	1,965	20
Berkshire	21,901,288	9,275	2,361	15	19,657,323	24	2,328	15
Michigan Mutual	19,099 380	10,442	1,829	26	18,080,156	25	1,841	22
Mutual of Kentucky	9,657,680	5,460	1,769	28	9,145,717	26	1,793	23
Pacific	9,644,417	3,655	2,639	11	8,443,294	28	2,628	9
John Hancock	9,368,044	5,437	1,723	30	9,133,702	27	1,681	28
Connecticut General	7,669,740	5,690	1,348	37	7,291,778	29	1,369	34
Imperial	6,050,600	1,859	3,255	3	3,418,000	34	2,574	10
Brooklyn	5,720,140	4,358	1,313	39	5,672,760	31	1,168	39
Life Indemnity	5,476,250	2,376	2,305	18	5,778,500	30	2,371	14
Maryland	4,794,313	2,063	2,324	17	4,360,328	32	2,302	16
Metropolitan	4,067,777	3,379	1,204	40	4,272,790	33	1,212	37
Equitable of Iowa	2,520,416	1,877	1,343	38	2,205,592	35	1,269	36
Vermont	1,996,358	2,678	746	42	1,591,656	36	1,013	39
Covenant Mutual	1,434,520	968	1,482	34	1,397,095	37	1,457	32
Prudential	1,242,929	915	1,358	36	945,000	39	1,286	35
Bankers	1,051,500	555	1,895	24	.....	..	...	..
Mutual of Baltimore	1,049,062	3,833	274	43	* 1,093,626	38	211	41
Presbyterian Ministers	929,142	506	1,836	25	863,995	40	1,735	26
German of Missouri	740,874	485	1,528	32	761,503	41	1,538	30
Royal Union	542,100	432	1,255	40	410,500	42	1,176	38
Iowa Mutual	257,444	.....	....	..	281,000	43	....	..
Aggregates	2,822,013,513	1,047,076	2,693	..	2,529,881,407	..	....	..
Industrial Business.								
Metropolitan	176,533,142	1,632,642	108	8	147,758,287	1	110	5
Prudential	92,418,854	850,064	109	7	81,694,088	2	111	4
John Hancock	29,943,052	256,574	117	5	23,802,502	3	117	3
American	† 6,085,258	19 841	307	1	† 3,830,725	5	1,621	1
Life Insurance Co. of Virginia	† 4,064,723	16,828	242	2	† 3,937,297	4	269	2
Germania	1,067,070	9,521	112	6	† 1,274,098	6	111	4
Western and Southern	889,073	6,237	142	3	.....	..	...	..
Peoples Industrial	643,961	5,366	120	4	.....	..	...	..
Mutual of Baltimore	46,428	1,174	40	9	.....	..	...	..
Aggregates	$311,691,561	2,798,247	110	..	$262,296,997	..	...	..

* Includes industrial business. † Includes regular business.

EXHIBIT XXII.—WHOLE LIFE POLICIES.

Showing the amount of whole life policies in force in the various companies January 1889, with the percentage of the same on the total amount assured; also, a comparison with a similar percentage for 1888.

Rank.	COMPANIES.	Amount of Insurance in Force January 1, 1889.	Whole Life Policies.	Percentage on Total Amount Insured.	Rank in Percentage.	Percentage January 1, 1888.	Rank in [illegible]
1	Equitable of New York	$549,216,126	$478,678,569	87.16	4	87.26	4
2	Mutual of New York	482,050,579	395,981,517	82.14	5	80.54	7
3	New York	419,886,505	292,334,453	69.62	14	69.54	16
4	Connecticut Mutual	151,361,913	141,652,309	93.52	2	93.67	2
5	Northwestern	172,518,891	135,752,151	78.69	7	77.94	12
6	Mutual Benefit	153,498,623	118,351,760	77.10	10	78.36	9
7	Ætna	102,904,303	50,909,839	49.47	22	52.54	22
8	Penn Mutual	68,372,882	48,915,338	71.54	13	73.29	13
9	Massachusetts	49,480,584	37,593,181	75.98	11	74.32	11
10	Manhattan	43,504,413	34,601,500	79.54	6	78.52	8
11	New England	73,591,241	32,084,686	43.60	24	4834	24
12	Union Central	33,870,922	30,042,243	88.70	3	89.87	3
13	Travelers	41,138,361	27,747,048	67.45	17	70.25	15
14	Washington	42,768,034	22,444,819	52.48	21	55.27	21
15	Germania	48,874,233	21,754,471	44.51	23	50.14	23
16	National	32,312,303	21,449,134	66.38	18	60.55	20
17	United States	25,752,267	20,050,913	77.86	8	83.47	5
18	Home	22,748,299	17,604,414	77.39	9	76.28	11
19	Phœnix	24,872,295	16,965,440	68.21	15	70.40	14
20	Berkshire	21,901,288	14,782,145	67.49	16	63.72	18
21	State Mutual	26,665,185	9,223,754	34.59	26	38.51	26
22	Union Mutual	26,395,600	8,913,688	33.77	27	36.77	27
23	Provident Life and Trust	64,003,694	6,869,503	10.73	28	11.74	28
24	John Hancock	9,368,044	5,808,045	62.00	20	62.71	19
25	Connecticut General	7,669,740	5,032,846	65.62	19	69.17	17
26	Brooklyn	5,720,140	4,289,678	74.99	12	80.76	6
27	Metropolitan	4,067,777	3,927,385	96.55	1	97.25	1
28	Vermont	1,996,358	814,681	40.88	25	38.52	25
29	Provident Savings	51,012,286	53,886	.10	29	.09	30
30	Imperial	6,050,600	1,000	.02	30	.13	29
	(a)	(a)	(a)	(a)	(a)	(a)	(a)
	Aggregates	$2,763,573,486	$2,004,630,396	72.54	..	....	..

a The classification of the policies of the remaining companies is not given in the reports.

EXHIBIT XXIII.—ENDOWMENT POLICIES.

Showing the amount of endowment policies held by the various companies January 1, 1889, with the percentage of the same on the total amount assured and a comparison with a similar percentage for 1888.

Rank.	NAME OF COMPANY.	Amount of Insurance in Force Jan. 1, 1889.	Endowment Policies.	Percentage on Total Amount Insured.	Rank in Percentage.	Percentage at Jan. 1, 1888.	Rank in Percentage.
1	New York	$419,886,505	$126,489,252	30.12	14	30.26	12
2	Mutual of New York	482,050,579	86,053,959	17.85	22	19.45	21
3	Equitable of New York	549,216,126	67,751,931	12.32	24	12.21	24
4	Provident Life and Trust	64,003,694	56,592,894	88.42	1	87.43	1
5	New England	73,591,241	38,565,319	52.40	5	47.13	5
6	Ætna	102,904,303	34,447,856	33.47	8	31.71	10
7	Northwestern	172,518,891	33,122,451	19.20	20	19.66	20
8	Mutual Benefit	153,498,623	27,635,395	18.00	21	16.81	22
9	Germania	48,874,233	25,655,901	52.49	4	46.62	6
10	Washington	42,768,034	20,323,215	47.52	7	44.73	7
11	Penn Mutual	68,372,882	17,730,420	25 93	15	23.62	17
12	State Mutual	26,665,185	17,245,129	64.67	2	60.73	2
13	Union Mutual	26,395,600	13,740,762	52.06	6	48 81	4
14	National	32,312,303	10,780,727	33.36	9	39.14	8
15	Travelers	41,138,361	10,310,228	25.06	16	24.99	15
16	Massachusetts	49,480,584	10,201,984	20.62	18	21.50	18
17	Connecticut Mutual	151,361,913	9,709,604	6.41	27	6.33	27
18	Manhattan	43,504,413	8,847,532	20.34	19	21.48	19
19	Phœnix	24,872,295	7,873,905	31.66	17	29 40	13
20	Berkshire	21,901,288	6,649,193	30.36	13	33.29	9
21	Home	22,748,299	5,143,885	22.61	17	23.72	16
22	John Hancock	9,368,044	3,042,499	32 48	11	30.41	11
23	United States	25,752,267	2,906,018	11.28	25	11.94	25
24	Union Central	33,870,922	2,897,131	8.55	26	7.80	26
25	Connecticut General	7,669,740	2,525,785	32.93	10	29.02	14
26	Vermont	1,996,358	1,137,677	56.99	3	59.62	3
27	Brooklyn	5,720,140	940,417	16 44	23	15.62	23
28	Provident Savings	51,012,286	101,750	.20	30	.22	29
29	Metropolitan	4,067,777	86,063	2.12	28	1.26	28
30	Imperial	6,050,600	54,500	.90	29	.04	30
	(a)	(a)	(a)	(a)	(a)	(a)	(a)
	Aggregates	$2,763,573,486	$648,563,382	23.47	..	....	..

(a) See foot note to Exhibit XXIII.

EXHIBIT XXIV.—NEW BUSINESS.

Showing the insurance written, the amount "not taken" and the insurance actually paid for, of the various companies in the year 1888, compared with the insurance paid for in 1887.

Rank.	COMPANIES.	Insurance Issued in 1888.	Insurance Not Taken.	Insurance Actually Paid for in 1888.	Rank in Insurance Paid for.	Insurance Paid for in 1887.	Rank in 1887.
1	Equitable of New York....	$153,933,535	$30,118,250	$123,815,285	1	$114,293,788	1
2	New York.....	125,019,731	23,279,292	101,740,439	2	85,184,659	4
3	Mutual of New York.....	103,346,034	14,041,973	89,304,061	3	61,636,145	5
4	Northwestern.....	43,577,360	4,565,114	39,012,246	4	31,796,242	6
5	Mutual Benefit.....	18,911,241	1,6[illegible]3,283	17,307,958	5	14,811,641	8
6	Ætna.....	16,233,553	2,731,944	13,501,609	6	12,028,992	7
7	Union Central.....	15,052,249	3,413,368	11,638,881	8	9,683,214	10
8	Penn Mutual.....	14,786,090	1,724,610	13,061,480	7	11,317,277	9
9	Massachusetts.....	12,055,146	2,860,000	9,195,146	12	8,151,693	12
10	Provident Savings.....	12,002,200	872,000	11,130,200	10	14,811,200	6
11	National.....	11,976,388	1,516,800	10,459,588	11	7,238,779	15
12	Provident L. and I.....	11,675,441	182,000	11,493,441	9	9,923,783	3
13	Manhattan.....	11,079,486	2,771,977	8,307,509	15	6,000,718	17
14	Washington.....	9,551,611	1,925,898	7,625,713	17	6,899,374	16
15	Germania.....	9,482,758	1,253,538	8,229,220	16	4,579,002	21
16	New England.....	9,291,981	863,000	8,428,981	14	7,126,633	14
17	Connecticut Mutual.....	9,068,990	507,500	8,561,490	13	8,726,374	11
18	Travelers.....	7,657,158	783,792	6,873,366	18	6,903,024	18
19	United States.....	6,575,176	1,149,000	5,426,176	19	4,801,620	19
20	Union Mutual.....	5,552,407	1,462,400	4,090,007	22	4,165,525	22
21	Berkshire.....	5,421,753	1,046,500	4,375,253	21	4,056,876	23
22	State Mutual.....	5,152,202	392,000	4,760,202	20	3,938,067	24
23	Home.....	4,942,999	1,113,250	3,829,749	24	4,655,697	20
24	Michigan.....	4,180,109	311,000	3,869,109	23	4,743,223	17
25	Imperial.....	3,813,100	367,000	3,446,100	25	2,098,500	28
26	Mutual of Ky.....	2,408,452	312,734	2,095,718	26	2,354,523	26
27	Pacific.....	2,234,850	174,480	2,060,370	27	1,256,009	32
28	Phœnix Mutual.....	1,743,928	288,728	1,455,200	28	1,438,555	27
29	Connecticut General.....	1,373,483	319,500	1,053,983	30	1,145,851	29
30	John Hancock.....	1,349,008	245,550	1,103,458	29	989,347	30
31	Bankers.....	989,500	Not known.	989,500	31	.....	..
32	Vermont.....	881,106	146,550	734,556	34	393,006	34
33	Brooklyn.....	871,258	39,625	831,633	32	657,064	31
34	Maryland.....	807,045	Not known.	807,045	33	632,695	33
35	Equitable of Ia.....	645,542	17,500	628,042	35	352,912	35
36	Life Indemnity.....	547,500	Not known.	547,500	36	640,500	32
37	Royal Union.....	244,100	Not known.	244,100	37	261,000	36
38	Metropolitan.....	235,435	18,500	216,935	38	128,951	40
39	Covenant Mutual.....	208,574	21,500	187,074	39	129,820	39
40	Presbyterian Min.....	110,335	Not known.	110,335	40	109,046	41
41	Iowa Mutual.....	69,000	Not known.	69,000	41	145,000	38
42	German of Mo.....	23,118	1,000	22,118	42	9,111	42
	Aggregates.....	$645,080,932	$102,441,156	$542,639,776	..	$450,363,961	..
	Industrial Business.						
1	Metropolitan.....	91,242,946	.....	.....	..	*84,049,118	1
2	Prudential.....	*a*58,847,394	.....	.....	..	*60,891,194	2
3	John Hancock.....	15,953,123	.....	.....	..	*13,334,392	3
4	American.....	*a*7,765,470	.....	.....	..	**b*148,525	13
5	Life Ins. Co. of Va.....	*a*3,119,276	.....	.....	..	*2,453,341	4
6	Western and Southern....	1,698,748	.....	.....	..	.....	..
7	Peoples Industrial.....	854,014	.....	.....	..	.....	..
	Aggregates.....	$179,480,971	.....	.....	..	*160,728,045	..

* Insurance issued. *a* Includes regular business. *b* Regular business. *c* These figures are included among regular companies.

EXHIBIT XXV.—INSURANCE GAINED.

Showing the gain of insurance by the several companies in 1888, together with the percent- of insurance terminated to insurance written, and a comparison with a similar percentage 1887.

k.	COMPANIES.	Insurance Issued in 1888.	Insurance Terminated in 1888.	Gain of Insurance in 1888.	Percentage of Insurance Terminated on Insurance Written.	Rank in Percentage.	Percentage in 1887.	Rank in Percentage in 1887.
	Equitable of New York...	$153,933,535	$87,746,971	$66,186,564	57.00	18	48.38	11
	New York.....	125,019,731	64,068,762	60,950,969	51.25	15	48.89	12
	Mutual of New York.....	103,346,034	48,878,814	54,467,220	47.30	12	51.46	13
	Northwestern.....	43,577,360	18,673,792	24,903,568	42.85	7	43.87	9
	National of Vermont.....	11,976,388	4,586,409	7,389,979	38.30	5	40.89	6
	Penn Mutual.....	14,786,090	7,432,013	7,354,077	50.26	13	44.55	10
	Provident Life and Trust..	11,675,441	4,809,400	6,866,041	41.19	6	38.51	5
	Mutual Benefit.....	18,911,241	12,602,021	6,309,220	66 64	28	75.11	31
	Union Central.....	15,052,249	8,905,860	6,146,389	59.16	21	63.03	22
	Ætna.....	16,233,553	10,701,584	5,531,969	65.92	27	64.73	25
	Germania	9,482,758	4,243,330	5,239,428	44.75	8	66.64	27
	Manhattan.....	11,079 486	6,593,684	4,485,802	59.51	22	64.03	23
	Provident Savings.....	12,002,200	7,861,600	4,140,600	65.50	24	30.94	2
	Massachusetts.....	12,055,146	7,926,331	4,128,815	65.75	25	59.19	18
	New England.....	9,291,981	5,454,864	3,837,117	58.71	20	68.47	28
	Travelers.....	7,657,158	4,258,690	3,398,468	55 62	17	53.30	14
	State.....	5,152,202	1,874,857	3,277,345	36.39	4	43.33	7
	Washington.....	9,551,611	6,290,104	3,261,507	65.86	26	64.63	24
	Imperial.....	3,813,100	1,180,500	2,632,600	30.96	2	29.44	1
	United States.....	6,575,176	4,294,738	2,280,438	65.32	23	58.12	16
	Berkshire.....	5,421,753	3,177,788	2,243,965	58.61	19	65.41	26
	Pacific.....	2,234,850	1,020,227	1,214,623	45 65	9	72.88	30
	Bankers.....	989,500	†139 000	†950,500	14.05	1	....	....
	Michigan.....	4,180,109	3,158,885	1,021,224	75.57	30	70.51	29
	Home.....	4,942,999	3,951,296	991,703	79 94	32	55.74	15
	Union Mutual.....	5,552,407	4,951,002	601,405	89.17	35	88.96	34
	Mutual of Kentucky.....	2,408,452	1,896,489	511,963	78.74	31	58 18	17
	Maryland.....	807,045	373,060	433,985	46.23	11	60.07	19
	Vermont.....	881,106	476,404	404,702	54.07	16	62.46	21
	Connecticut Gen.....	1,373,483	995,521	377,962	72.48	29	60.57	20
	Connecticut Mutual.....	9,068,990	8,699,575	369,415	95.93	37	95.05	36
	Equitable of Iowa.....	645,542	327,718	317,824	50.77	14	82.64	32
	John Hancock.....	1,349,008	1,114,666	234,342	82.63	34	86.53	33
	Royal Union.....	244,100	112,500	131,600	46.09	10	34.81	3
	Presbyterian Ministers...	110,335	39,987	70,348	36.24	3	38.35	4
	Brooklyn.....	871,258	823,878	47,380	94 56	36	113.52	37
	Covenant Mutual.....	208,574	171,149	37,425	82.05	35	90.08	35
	Metropolitan.....	235,435	240,448	*5,013	102.13	38	345.42	40
	German.....	23,118	43,747	*20,629	189.23	42	398.72	41
	Iowa Mutual.....	69,000	92,556	*23,556	134.14	40	43.64	8
	Life Indemnity.....	547,500	849,750	*302,250	155.21	41	327.02	39
	Phœnix.....	1,743,928	2,139,320	*395,392	122.67	39	121.89	38
	Aggregates.....	$645,080,932	$353,179,290	$291,901,642	54.75	....	....	....

* Insurance lost. † Estimated.

EXHIBIT XXVI.—LAPSED AND SURRENDERED POLICIES

Showing the amount of policies terminated by lapse and surrender during 1888, with the percentage to the mean amount of assurance in force, also a comparison with a similar percentage in 1887.

Rank.	NAME OF COMPANY.	Mean Assurance in Force in 1888.	Lapsed and Surrendered Policies.	Percentage on Mean Assurance, Jan. 1, '89.	Percentage at Jan. 1, '88.
1	Provident Savings	$48,941,986	$35,250	.07	.05
2	Imperial	4,734,300	8,000	.17	.38
3	German of Missouri	751,188	6,000	.80	1.47
4	Connecticut Mutual	151,177,205	3,873,805	2.56	2.67
5	State Mutual	25,026,512	857,749	3.43	4.07
6	Phœnix	25,069,991	861,626	3.44	3.07
7	Germania	46,254,519	1,761,068	3.81	4.22
8	New England	71,672,682	2,782,126	3.88	4.61
9	Mutual Benefit	150,344,013	6,459,925	4.30	4.39
10	John Hancock	9,250,873	423,961	4.58	4.44
11	Ætna	100,138,333	5,068,625	5.06	4.49
12	Mutual of New York	454,816,969	24,529,056	5.39	4.66
13	Provident Life and Trust	60,570,672	3,303,221	5.45	5.28
14	Manhattan	41,261,512	2,450,405	5.94	5.42
15	Northwestern	160,067,107	9,565,695	5.98	5.20
16	Travelers	39,439,127	2,363,966	5.99	6.61
17	Connecticut General	7,480,759	462,137	6.18	5.72
18	Penn Mutual	64,695,843	4,068,142	6.29	5.35
19	Union Mutual	26,094,897	1,806,273	6.92	7.09
20	Metropolitan	4,170,283	293,872	7.05	7.18
21	Pacific	9,043,855	655,903	7.25	7.95
22	Covenant Mutual	1,415,807	106,938	7.55	5.68
23	Massachusetts	47,416,176	3,598,023	7.59	5.95
24	National of Vermont	28,617,313	2,253,250	7.87	8.55
25	Berkshire	20,779,305	1,657,553	7.98	9.05
26	New York	389,411,020	34,259,254	8.80	7.59
26	Washington	41,137,280	3,621,429	8.80	8.87
27	United States	24,612,048	2,228,318	9.05	7.55
28	Equitable of New York	516,122,944	48,984,059	9.49	8.12
29	Equitable of Iowa	2,363,004	226,055	9.57	10.05
30	Home	22,252,447	2,373,448	10.67	9.40
31	Brooklyn	5,696,450	636,336	11.17	10.57
32	Mutual of Kentucky	9,401,698	1,162,560	12.37	10.96
33	Michigan Mutual	18,589,768	2,488,504	13.39	16.24
34	Union Central	30,797,727	4,681,229	15.20	14.74
35	Vermont	1,794,007	313,871	17.50	12.95
	Aggregates	2,661,409,620	$180,227,632	6.77	....

EXHIBIT XXVII.—DEATH RATE.

Showing the death rate of the several companies in 1888, compared with the death te in 1887.

[Industrial companies not included.]

ınk.	COMPANIES.	Mean Assurance in Force in 1888.	Losses by Death Paid in 1888.	Percentage on Mean Assurance.	Losses by Death Paid in 1887.	Percentage in 1887.	Rank.
1	Royal Union	$475,850	$1,000	.21	$3,000	.81	4
2	Imperial	4,734,300	26,000	.55	20,350	.78	3
3	Union Central	30,797,727	181,018	.59	128,107	.51	1
4	Michigan Mutual	18,589,768	110,865	.60	142,802	.82	5
5	Provident Savings	48,941,986	401,233	.82	321,407	.78	3
6	Northwestern	160,067,107	1,346,898	.84	1,416,303	1.03	11
7	Vermont	1,794,007	15,883	.89	15,107	.95	8
8	Equitable of Iowa	2,363,004	21,343	.90	35,001	1.61	22
9	Provident Life and Trust	60,570,672	597,860	.99	389,973	.72	2
9	Berkshire	20,779,305	206,469	.99	185,572	.99	9
10	National of Vermont	28,617,313	291,209	1.02	212,171	.94	7
11	Connecticut General	7,480,759	77,870	1.04	64,102	.91	6
12	Massachusetts	47,416,176	511,818	1.08	525,311	1.21	15
13	New York	389,411,020	4,412,050	1.13	3,916,997	1.18	14
13	Travelers	39,439,127	445,580	1.13	337,412	.94	7
14	Life Indemnity	5,627,375	64,550	1.15	73,810	1.13	12
15	Equitable of New York	516,122,944	6,341,274	1.23	5,129,515	1.15	13
16	Pacific Mutual	9,043,855	114,370	1.26	118,152	1.43	18
17	Penn Mutual	64,695,843	823,324	1.27	594,485	1.03	11
18	Presbyterian	896,518	11,644	1.30	13,659	1.65	23
19	State Mutual	25,026,512	329,075	1.31	221,687	1.00	10
20	Mutual of Kentucky	9,401,698	129,965	1.38	132,244	1.54	20
21	Washington	41,137,280	609,945	1.48	510,595	1.34	16
22	Ætna	100,138,333	1,509,837	1.51	1,514,676	1.60	21
23	Home	22,252,447	339,480	1.52	288,447	1.40	17
24	Mutual of New York	454,816,969	7,231,665	1.59	7,107,260	1.73	25
25	Maryland	4,577,320	66,893	1.60	77,681	1.83	27
26	Germania	46,254,519	744,625	1.61	913 468	2.14	32
27	United States	24,612,048	404,466	1.64	367,731	1.65	23
28	New England	71,672,682	1,201,654	1.67	1,016,322	1.48	19
29	German of Missouri	751,188	12,834	1.71	20,620	2.66	34
30	Union Mutual	26,094,897	449,003	1.72	458,952	1.80	26
31	Brooklyn	5,696,450	104,473	1.83	97,994	1.71	24
32	Mutual Benefit	150,344,013	2,892,325	1.92	2,678,056	1.84	28
33	Covenant Mutual	1,415,807	28,728	2.03	28,466	2.05	30
34	Connecticut Mutual	151,177,205	3,197,983	2.12	3,058,734	2.03	29
35	Manhattan	41,261,512	917,989	2.22	779,261	2.07	31
36	Phœnix	25,069,991	577,989	2.31	569,369	2.24	33
	Aggregates	2,659,565,527	$36,751,187	1.38	$33,484,799	....	..

EXHIBIT XXVIII.—EXPENSES OF MANAGEMENT.

Showing the ratio of gross expenses of management to mean assurance in force Decem 31, 1888, compared with a similar ratio for 1887:

[Industrial companies not included.]

Rank.	COMPANIES.	Mean Assurance as in Force in 1888.	Gross Expenses of Management. *a*	Percentage on Mean Assurance.	Percentage for 1887.	Rank for 1887.
1	Provident Savings	$48,941,986	$229,279	.47	.54	2
2	Mutual Benefit	150,344,013	929,707	.62	.61	4
3	Travelers	39,439,127	265,739	.67	.69	6
4	New England	71,672,682	517,281	.72	.64	5
5	Provident Life and Trust	60,570,672	471,345	.78	.77	7
6	Life Indemnity	5,627,375	46 418	.83	.58	3
7	German of Missouri	751,188	6,348	.84	.87	10
8	Ætna	100,138,333	862,933	.86	.69	6
8	State	25,026,512	216,640	.86	.87	12
9	Connecticut Mutual	151,177,205	1,313,796	.87	.53	1
10	Imperial	4,734,300	42,569	.90	1.27	24
11	Berkshire	20,779,305	191,210	.92	.94	15
11	Northwestern	160,067,107	1,479,393	.92	.88	11
12	Penn Mutual	64,695,843	609,292	.94	.94	15
12	Phœnix	25,069,991	234,738	.94	.83	9
13	Equitable of New York	516,122,944	4,945,449	.95	.91	13
14	Presbyterian	896,518	9,032	1.01	.82	8
15	Germania	46,254,519	470,056	1.02	.88	11
16	Massachusetts	47,416,176	488,405	1.03	.87	10
17	Connecticut General	7,480,759	78,806	1.05	.92	14
18	Mutual of New York	454,816,969	4,972,107	1.08	.89	12
18	Home	22,252,447	239,997	1.08	1.06	19
18	Maryland	4,577,320	49,601	1.08	.96	16
19	Michigan Mutual	18,589,768	202,234	1.09	1.16	21
20	New York	389,411,020	4,416,540	1.13	1.29	25
20	National of Vermont	28,617,313	322,554	1.13	1.00	17
21	Union Mutual	26,094,897	301,487	1.16	1.13	20
22	Mutual of Kentucky	9,401,698	112,277	1 20	1.29	25
23	Manhattan	41,261,512	526,224	1.28	1.05	18
23	Washington	41,137,280	526,828	1.28	1.05	18
24	Equitable of Iowa	2,363,004	32,338	1.37	1.23	23
25	Brooklyn	5,696,450	80,274	1.41	1.36	26
26	United States	24,612,048	376,474	1.53	1.41	27
27	Covenant Mutual	1,415,807	22,035	1.56	1.18	22
28	Union Central	30,797,727	550,249	1.78	1.93	29
29	Vermont	1,794,007	39,990	2.23	1.68	28
30	Royal Union	475,850	12,542	2.63	2.66	30
	Aggregates	2,650,521,672	26,192,187	.99	...	...

a Including all items of expenditure except payments to policyholders.

EXHIBIT XXIX.—PERCENTAGE OF GROSS EXPENSES.

Showing the percentage of total income used in the gross expenses in 1888, also a similar rcentage for 1887.

nk.	COMPANIES.	Total Income.	Expenses of Management. [a]	Percent of Total Income.	Percentage in 1887.	Rank in 1887.
1	Mutual Benefit	$7,371,252	$929,707	12 61	14.00	3
2	Provident Life and Trust	3,204,631	471,345	14.78	15.01	4
3	New England	3,486,916	517,281	14.83	13 31	1
4	Presbyterian	60,341	9,032	14.97	13.46	2
5	Travelers	1,688,288	265,739	15.74	18.40	11
6	Ætna	5,133,729	862,933	16 89	17 72	9
7	Penn Mutual	3,353,755	609,292	17.12	17.96	10
8	State Mutual	1,257,684	216,640	17.22	17.57	8
9	Connecticut Mutual	7,423,476	1,313,796	17.70	13.31	1
10	New York	24,871,174	4,416,540	17.84	19.87	14
11	Phœnix	1,300,320	234,738	18.05	22.37	18
12	German of Missouri	34,970	6,348	18.15	24.56	22
13	Germania	2,577,030	470,056	18.24	16.46	6
14	Equitable of New York	26,958,977	4,945,449	18 35	17.54	7
15	Northwestern	8,000,633	1,479,393	18.49	20.76	16
16	Mutual of New York	26,215,932	4,972,107	18 96	15.78	5
17	Berkshire	994,681	191,210	19.22	19 06	13
18	Provident Savings	1,163,625	229,279	19.70	22.33	17
19	National	1,541,537	322,554	20 92	18.91	12
20	Maryland	228,446	49,601	21.71	26.60	24
21	Home	1,099,186	239,997	21.83	22.60	19
22	Washington	2,283,005	526,828	23.08	19.89	15
23	Massachusetts	2,102,575	488,405	23.23	23.42	20
24	Connecticut General	314,592	78,806	25.05	28.55	26
25	Equitable of Iowa	127,573	32,338	25.35	24.19	21
26	Mutual of Kentucky	425,783	112,277	26.37	30.43	28
27	Manhattan	1,973,964	526,224	26.66	24.71	23
28	Michigan Mutual	733,053	202,234	27.59	31.13	30
29	Mutual of Baltimore	58,398	16,409	28.10	27.45	25
30	Brooklyn	278,633	80,274	28.81	30 77	29
31	Union Mutual	963,520	301,487	31.29	29.18	27
32	Union Central	1,718,002	550,249	32.03	36 36	33
33	United States	1,087,198	376,474	34.63	33.69	32
34	Life Indemnity	116,412	46,418	39.87	31.66	31
35	Covenant Mutual	53,081	22,035	41.51	39.51	34
36	Imperial	93,730	42,569	45.42	66.22	39
37	Vermont	81,247	39,990	49.22	48.22	36
38	Life Insurance Company of Virginia	230,997	130,971	56.70	54.13	38
39	Royal Union	20,273	12,542	61.87	49.48	37
40	Bankers	17,787	11,762	66.13	.....	..
41	American	350,379	233,646	66.68	40.03	35
	Aggregates	140,996,785	$26,584,975	18 85	.....	.....

[a] Including all expenditures except payments to policyholders.

EXHIBIT XXX.—EXPENSES LESS TAXES AND DIVIDENDS.

Showing the percentage of total income used in expenses (not including taxes, dividends to stockholders and profit and loss) during 1888 compared with a similar percentage for 1887.

Rank	Companies.	Total Income.	Net Expenses.	Percentage on Total Income.	Percentage in 1887.	[illegible]
1	Connecticut Mutual	$7,423,476	$664,885	8.96	9.23	[illegible]
2	German of Missouri	34,970	3,145	8.99	16.12	[illegible]
3	Mutual Benefit	7,371,252	766,037	10.39	10.33	[illegible]
4	Presbyterian Ministers	60,341	7,200	11.93	13.23	[illegible]
5	Ætna	5,133,729	646,953	12.60	13.30	[illegible]
6	Provident Life and Trust	3,204,631	436,207	13.61	13.53	[illegible]
7	New England	3,486,916	479,709	13.76	12.18	[illegible]
8	Phœnix	1,300,320	182,259	14.02	14.09	[illegible]
9	Travelers	1,688,288	252,217	14.94	15.53	[illegible]
10	State Mutual	1,257,684	202,913	16.13	16.43	[illegible]
11	Penn Mutual	3,353,755	547,578	16.33	16.09	[illegible]
12	Northwestern	8,000,633	1,359,801	17.00	16.36	[illegible]
13	Maryland	228,446	38,895	17.03	20.81	[illegible]
14	Germania	2,577,030	444,918	17.26	15.01	[illegible]
15	Berkshire	994,681	174,858	17.58	17.44	[illegible]
16	Equitable of New York	26,958,977	4,766,364	17.68	16.84	[illegible]
17	New York	24,871,174	4,213,131	17.76	19.27	[illegible]
18	Mutual of New York	26,215,932	4,666,834	17.80	14.56	[illegible]
19	Provident Savings	1,163,625	217,594	18.70	21.48	[illegible]
20	National	1,541,537	299,081	19.40	17.33	[illegible]
21	Home	1,099,186	217,305	19.76	20.14	[illegible]
22	Washington	2,283,005	493,116	21.60	18.42	[illegible]
23	Massachusetts	2,102,575	464,581	22.09	22.19	[illegible]
24	Michigan Mutual	733,053	172,476	23.52	27.15	[illegible]
25	Connecticut General	314,592	74,157	23.57	20.44	[illegible]
26	Manhattan	1,973,964	477,782	24.20	22.19	[illegible]
27	Mutual of Kentucky	425,783	103,445	24.30	28.25	[illegible]
28	Equitable of Iowa	127,573	31,083	24.37	22.77	[illegible]
29	Brooklyn	278,633	67,967	24.39	24.75	[illegible]
30	Mutual of Baltimore	58,398	15,222	26.07	26.15	[illegible]
31	United States	1,087,198	295,901	27.22	28.83	[illegible]
32	Union Mutual	963,520	287,253	29.81	27.71	[illegible]
33	Union Central	1,718,002	531,732	30.37	34.62	[illegible]
34	Bankers of Nebraska	17,787	5,642	31.72	.....	[illegible]
35	Covenant Mutual	53,081	19,611	36.94	30.64	[illegible]
36	Life Indemnity	116,412	43,570	37.43	31.66	[illegible]
37	Imperial	93,730	37,573	40.09	58.09	[illegible]
38	Vermont	81,247	35,251	43.39	35.08	[illegible]
39	Life Insurance Company of Virginia	230,997	118,440	51.27	53.07	[illegible]
40	American	350,379	187,802	53.60	23.24	[illegible]
41	Royal Union	20,273	12,542	61.87	49.48	[illegible]
	Aggregates	140,996,785	24,063,030	17.07	....	[illegible]

EXHIBIT XXXI.—DIVIDENDS TO POLICYHOLDERS.

Showing the percentage of dividends paid to policyholders to premium receipts in 1888; a similar percentage for 1887.

k.	NAME OF COMPANY.	Premiums in 1888.	Dividends to Policyholders.	Per-centage.	Per-centage in 1887.	Rank in 1887.
	German of Missouri	$9,107	$5,641	61.93	50.68	1
	Provident Savings	1,145,153	376,681	32.90	37.29	2
	Connecticut Mutual	4,436,285	1,160,368	26.16	26.62	4
	Mutual Benefit	5,083,389	1,285,897	25.30	25 45	5
	New England	2,472,810	594,979	24.06	18.13	9
	Penn Mutual	2,636,291	519,533	19.77	18.70	7
	Ætna	3,404,265	591.553	17.38	17.96	10
	Phœnix	678,248	116,927	17.24	18.15	8
	State Mutual	1,033,523	161,400	15.62	15.77	12
	Northwestern	6,229,424	956,761	15.36	27 92	3
	Manhattan	1,454,830	218,188	15.00	17.73	11
	Home	816,847	118,225	14.47	15.21	14
3	Imperial	86,816	12,070	13 90	1.65	35
4	Massachusetts	1,639,370	209,564	12.78	13.80	16
5	Germania	1,965,805	250,837	12.76	13.48	17
6	Berkshire	811,556	102,504	12.63	13.92	15
7	Maryland	131,189	16,318	12.44	22.41	6
8	Provident Life and Trust	2,548,468	309,664	12.15	12.41	20
9	National	1,281,173	155,187	12.11	11.12	22
0	Equitable of Iowa	81,154	9,460	11.66	13.20	18
1	New York	20,560,610	2,309,488	11.23	13 04	19
2	Mutual of New York	19,444,308	2,151,840	11.07	15.51	13
3	Equitable of United States	22,047,813	2,376,663	10.78	12.14	21
4	Mutual of Kentucky	342,534	36,940	10 77	10.57	23
5	Washington	1,831,527	165,758	9.03	9 50	24
6	Michigan Mutual	619,550	54,219	8.75	8.37	26
7	Pacific Mutual	581,828	26,328	8.44	7 77	28
8	Union Mutual	711,888	50,856	7.14	7.91	27
9	Brooklyn	187,707	11,704	6.23	8.55	25
0	John Hancock	1,317,374	56,888	4.32	5.29	30
1	American	180,630	6,637	3.67	5.76	29
2	Connecticut General	219,509	7,896	3.60	3.60	32
3	Vermont	62,662	2,220	3.54	4 15	31
4	Union Central	1,473,931	27,215	1.85	2.15	33
5	Life Insurance Company of Virginia	127,049	1,759	1.38	1.98	34
6	Metropolitan	6,810,110	26,181	.38	.75	36
7	Life Indemnity	109,396	159	.15	.04	38
	Prudential	3,659,495	None.	....	....	..
	Travelers	1,210,958	None.	....	....	..
	United States	819,542	None.	....	....	..
	Mutual of Baltimore	53,445	None.	....	....	..
	Presbyterian	41,098	None.	....	....	..
	Covenant	29,072	None.	....	.36	37
	Royal Union	16,559	None.	....	....	..
	Western and Southern	14,359	None.	....	....	..
	Bankers	11,708	None.	....	....	..
	Peoples Industrial	5,426	None.	....	....	..
	Aggregates	$120,435,791	$14,499,245	12.04	....	..

EXHIBIT XXXII.—GROSS ASSETS AND SURPLUS.

Showing the total gross assets, surplus and assets to liabilities of the several companies January 1, 1889: *a*

COMPANIES.	Total Gross Assets, Jan. 1, 1889.	Rank.	Gross Surplus, Jan. 1, 1889.	Rank.	Gross Assets to Liabilities.	Rank.
Mutual of New York	$126,082,154	1	$8,475,075	3	107.21	41
Equitable of New York	95,042,923	2	20,798,996	1	128.01	15
New York Life	93,480,187	3	14,344,224	2	118.07	31
Connecticut Mutual	57,487,007	4	5,598,226	5	110.79	34
Mutual Benefit	43,605,729	5	3,446,948	7	108.58	40
Ætna	33,819,035	6	5,864,579	4	120.98	12
Northwestern	32,831,062	7	4,843,688	6	117.31	25
New England	19,739,986	8	2,452,727	8	114.19	39
Provident Life and Trust	15,218,679	9	2,398,465	9	118.71	21
Germania	14,045,653	10	1,324,444	14	110.41	33
Penn Mutual	13,869,998	11	1,936,291	10	116.23	23
Manhattan	11,602,554	12	1,366,210	12	113.35	37
Phœnix	10,587,353	13	1,332,293	13	114.40	28
Massachusetts	9,639,021	14	837,193	19	109.51	38
Washington	9,519,277	15	558,449	22	106.23	43
Travelers	8,679,806	16	1,211,722	15	116.23	22
Home	6,396,779	17	1,416,804	11	128.45	14
Metropolitan	6,301,396	18	940,637	16	117.55	24
Union Mutual	6,032,700	19	299,485	28	105.22	44
United States	5,994,776	20	703,022	21	113.29	38
National	5,220,810	21	893,163	17	120.64	19
State Mutual	5,066,985	22	797,750	20	118.69	20
Union Central	4,641,483	23	432,646	26	110.28	36
Berkshire	4,157,233	24	527,084	24	114.52	28
John Hancock	3,336,816	25	278,050	29	109.09	39
Prudential	2,959,208	26	861,486	18	141.12	7
Michigan Mutual	2,291,222	27	205,041	31	109.83	37
American	2,077,269	28	*b* 541,027	23	135.22	12
Pacific Mutual	1,968,696	29	161,848	35	109.51	38
Connecticut General	1,832,319	30	478,388	25	135.33	11
Brooklyn	1,649,123	31	179,928	34	112.25	33
Mutual of Kentucky	1,492,957	32	*b* 189,843	33	114.58	27
Maryland	1,371,097	33	252,446	30	122.57	17
Equitable of Iowa	670,804	34	194,092	32	140.71	8
Provident Savings	582,924	35	371,242	27	275.38	2
Life Insurance Co. of Virginia	475,467	36	*b* 127,376	38	136.59	10
German Mutual	413,116	37	91,475	43	128.42	15
Covenant Mutual	391,945	38	16,485	46	104.31	45
Vermont	365,357	39	88,491	44	131.96	13
Presbyterian	360,420	40	*b* 103,874	40	140.49	9
Imperial	169,329	41	134,524	36	486.51	5
Mutual of Baltimore	161,392	42	*b* 25,583	45	118.84	20
Peoples Industrial	135,322	43	133,722	37	9,357.62	1
Life Indemnity	120,630	44	101,272	42	623.15	4
Bankers	109,484	45	107,243	39	5,785.50	3
Western and Southern	104,307	46	102,312	41	6,133.43	2
Royal Union	18,938	47	1,248	47	107.06	42
Aggregates	$662,120,728	..	$87,547,213	..	115.24	..

a The insurance departments do not include certain items of unrealized assets and also deduct 80 per cent of the deferred premiums; in this table these items are all included. *b* Calculated on 4½ per cent basis.

EXHIBIT XXXIII.—PREMIUM RECEIPTS, ETC., SINCE ORGANIZATION.

Showing premium receipts and payments to policyholders since date of commencing busi-is; also the present gross assets of the companies, and a column showing total benefits to icyholders.

COMPANIES.	Commenced Business.	Premium Receipts.	Payments to Pol cyholders.	Present Assets for Protection of Policyholders.	Total Benefits to Policyholders. *b*	Rank. *c*
Mutual of New York	1843	$337,950,416	$272,481,339	$126,082,154	$398,563,493	1
Equitable of New York	1859	207,058,811	118,494,751	95,042,923	213,537,674	2
New York	1845	196,603,816	116,930,614	93,480,187	210,410,801	3
Connecticut Mutual	1846	155,424,037	134,162,485	57,487,007	191,649,492	4
Mutual Benefit	1845	121,251 719	102,492,884	43,605,729	146,098,613	5
Ætna	1850	86,507,067	67,207,023	33,819,035	101,026,058	6
Northwestern	1858	68,289,832	45,334,342	32,831,062	78,165,404	7
New England	1843	55,894,752	45,518,443	19,739,986	65,258,429	8
Phœnix Mutual	1851	36,129,393	28,238,846	10,587,353	38,826,199	10
Metropolitan	1867	35,437,963	15,861,372	6,301,396	22,162,768	17
Manhattan	1850	33,914,443	27,544,732	11,602,554	39,147,286	9
Germania	1860	33,080,780	21,316,201	14,045,653	35,361,854	11
Penn Mutual	1847	30,655,296	19,699,512	13,869,998	33,569,510	12
Union Mutual	1849	30,055,365	23,768,606	6,032,700	29,801,306	13
Massachusetts	1851	26,056,203	17,656,476	9,639,021	27,295,497	14
Washington	1860	25,678,317	16,621,145	9,519,277	26,140,422	15
Provident Life and Trust	1865	22,071,889	9,550,749	15,218,679	24,769,428	16
United States	1850	19,967,063	13,791,555	5,994,776	19,786,331	18
Home	1860	16,875,883	11,804,046	6,396,779	18,200,825	19
American of Philadelphia	1850	16,006,543	12,199,255	2,077,269	14,276,524	21
Travelers	1866	14,384,383	5,804,234	8,679,806	14,484,040	20
Prudential	1876	13,591,543	3,875,137	2,959,208	6,834,345	28
John Hancock	1862	13,540,732	8,476,930	3,336,816	11,813,746	23
Berkshire	1851	12,539,524	9,271,232	4,157,233	13,428,465	22
Union Central	1867	10,724,272	4,471,931	4,641,483	9,113,414	26
State Mutual	1845	9,584,896	6,325,254	5,066,985	11,392,239	24
National	1850	9,224,448	5,045,417	5,220,810	10,266,227	25
Brooklyn	1864	8,654,734	6,296,531	1,649,123	7,945,654	27
Pacific of California	1868	6,480,670	3,927,755	1,968,696	5,896,451	29
Michigan Mutual	1867	6,099,015	2,932,538	2,291,222	5,223,760	30
Connecticut General	1865	4,555,300	2,449,713	1,832,319	4,282,032	31
Mutual of Kentucky	1866	4,125,640	2,574,420	1,492,957	4,067,377	32
Provident Savings	1875	3,788,067	2,369,466	582,924	2,952,390	33
Covenant Mutual	1853	2,038,376	1,527,324	391,945	1,919,269	34
Equitable of Iowa	1867	1,175,189	590,138	670,804	1,260,942	35
Mutual of Baltimore	1870	723,719	402,502	161,392	563,894	38
German Mutual	1858	686,834	568,287	413,116	981,403	36
Vermont	1869	618,160	247,600	365,357	612,957	37
Imperial	1886	164,775	59,227	169,329	228,556	39
Royal Union	1886	35,374	4,059	18,938	22,997	43
Western and Southern	1888	14,359	1,141	104,307	105,448	42
Bankers	1887	14,256	2,000	109,484	111,484	41
Peoples Industrial	1888	5,426	637	135,322	135,959	40
Aggregates		$1,680,779,280	$1,187,897,849	$659,793,114	$1,847,690,963	...

a Arranged according to premium receipts. *b* This column is the sum of the two preceding. *c* According to efits to policyholders.

EXHIBIT XXXIV.—INDUSTRIAL BUSINESS.

Within the past ten years this branch of life assurance has made remarkable strides among the poorer people of the United States, and there are now eight or nine companies engaged in this business almost exclusively. Three new companies were organized in 1888, viz., the Peoples Industrial of Norwich, Conn., the Western and Southern of Cincinnati, O., and the United States Industrial of Newark, N. J. This latter company, however, is not included in the following table, as it did business only for a few weeks in 1888. The accompanying table gives the important points of the several companies' standing at January 1, 1889.

ITEMS.	Metropolitan of New York.	Prudential of Newark.	John Hancock of Boston.	American of Philadelphia
Commenced business	*a* 1867	1876	*a* 1862	*d* 1850
Admitted assets	$6,287,781	$2,874,163	$3,316,802	$2,07[illegible]
Reinsurance reserve, four per cent	4,835,100	2,097,722	3,001,543	*e* 1,412,[illegible]
Total liabilities	5,360,758	2,097,722	3,058,766	1,53[illegible]
Net admitted surplus	927,023	776,441	258,036	541,[illegible]
Premium income	6,810,110	3,659,495	1,317,374	180,[illegible]
Total income	7,086,219	3,757,084	1,480,163	392,[illegible]
Total paid policyholders	2,623,059	1,096,884	650,857	183,[illegible]
Total expenditures	5,600,445	2,915,429	1,243,544	41,[illegible]
Excess of income over expenditures	1,485,774	841,655	236,619	*f* 67,[illegible]
New business	91,242,946	*b* 58,847,394	15,953,123	*b* 7,76[illegible]
Business terminated	62,468,091	*b* 47,824,699	9,912,573	*b* 5,510,[illegible]
Business gained	28,774,855	*c* 10,724,766	6,140,550	*b* 2,254,[illegible]
Assurance in force	176,533,142	*c* 92,418,854	29,943,052	*b* 6,06[illegible]
Percentage of assets to liabilities	117.29	137.01	108.43	13[illegible]

ITEMS.	Life Ins. Co. of Virginia, Richmond.	Western and Southern, Cincinnati.	Peoples Industrial of Norwich Conn.	Aggregate
Commenced business	*g* 1871	1888	1888	.....
Admitted assets	$475,467	$104,307	$111,624	$15,24[illegible]
Reinsurance reserve, four per cent	*e* 321,522	1,995	1,600	11,670,[illegible]
Total liabilities	348,091	1,995	1,600	12,405,[illegible]
Net admitted surplus	127,376	102,312	110,024	2,84[illegible]
Premium income	127,049	14,359	5,426	12,114,[illegible]
Total income	230,997	25,223	7,041	12,937,[illegible]
Total paid to policyholders	62,968	1,141	637	4,619,[illegible]
Total expenditures	193,939	24,187	22,649	10,417,[illegible]
Excess of income over expenditures	37,058	1,036	*f*—15,608	2,519,[illegible]
New business written	*b* 3,119,276	1,698,748	854,014	179,480,[illegible]
Business terminated	*b* 2,991,850	809,675	210,053	129,727,[illegible]
Business gained	*b* 127,426	889,073	643,961	49,535,[illegible]
Assurance in force	*b* 4,064,723	889,073	643,961	310,578,[illegible]
Percentage of assets to liabilities	136.59	5,228.42	6,976.50	122.[illegible]

a Commenced industrial business in 1879. *b* Includes regular business. *c* Does not include regular business. *d* Commenced industrial business in 1888. *e* On 4½ per cent basis. *f* Expenditures exceeded income by this amount. *g* Commenced industrial business in 1887.

Besides the companies included in the above exhibit, the Germania of New York has $1,067,070 of industrial business on its books, but is not writing any new business of this character. The Mutual of Baltimore also has $46,[illegible]

EXHIBIT XXXV.—AGGREGATES.

Being the aggregate of the financial standing, etc., of the forty-eight companies embraced in the preceding tables.

Capital stock	.....	$6,917,800
INCOME.		
New premiums	$28,021,137	
Renewal premiums *a*	90,001,812	
Received for annuities	2,412,842	
Total premium income	.....	$120,435,791
Dividends, interest, etc	$30,059,751	
Received for rents	2,110,368	
All other receipts *a*	1,446,061	
Total interest and other income	.....	33,616,180
Total income	.....	$154,051,971
EXPENDITURES.		
Paid for death losses	$41,155,660	
Paid for matured endowments	8,135,958	
Annuities paid	1,358,240	
Paid for surrendered, lapsed and purchased policies	11,458,660	
Dividends to policyholders	14,499,245	
Total payments to policyholders	.....	$76,607,763
Dividends to stockholders	$397,296	
Commissions to agents	15,719,480	
Salaries, medical fees and other charges of employees	6,956,462	
All other expenditures *a*	9,135,821	
Total expenses of management	.....	32,209,059
Total expenditures	.....	$108,816,822
Excess of income over expenditures	.....	45,234,149
ASSETS.		
Real estate owned	$68,214,990	
Bonds and mortgage loans	260,965,200	
United States bonds	11,599,311	
Other stocks and bonds	218,834,742	
Collateral loans	25,973,588	
Premium notes and loans	18,804,810	
Cash in office and banks	30,565,866	
Net deferred and unpaid premiums	10,479,312	
All other assets *a*	11,606,469	
Total admitted assets	.....	$657,044,288
LIABILITIES.		
Reinsurance reserve (4 per cent)	$566,778,050	
Losses and claims not paid	3,685,539	
Claims resisted	157,711	
Dividends unpaid	1,185,456	
All other liabilities *a*	2,766,759	
Total liabilities	.....	$574,573,515
Surplus to policyholders	.....	82,470,773
POLICY ACCOUNT.		
New business written in 1888	$645,080,932	
New business not taken	102,441,156	
New business actually paid for	.....	$542,639,776
Whole life policies in force	$2,004,630,396	
Endowment policies in force	648,563,382	
All other policies in force *a*	168,819,735	
Total assurance in force	.....	$2,822,013,513
Industrial business written	$179,480,971	
Industrial policies in force	311,691,561	
Total assets (including non-admitted items)	.....	$662,120,728
Total surplus (including non-admitted items)	.....	87,547,213
Total premiums received since organization by 43 companies	.....	$1,680,779,280
Total payments to policyholders since organization by 43 companies	.....	1,187,897,849

a Where the various items of a few companies' statements have not been classified, the total amount has been included in this aggregate.

THE AMERICAN FIRE INSURANCE COMPANY OF NEW YORK.

The American Fire Insurance Company of New York is recognized as one of the solid, substantial, conservative underwriting companies of the city. It was organized in 1857, and for thirty-two years has done a careful and successful business. It has a capital of $400,000. On the first of January its total assets were $1,308,514, and its surplus $548,338. Its total income last year was $539,743. In all material points the American has shown a steady and prosperous growth. The management has evinced a happy faculty of securing able men in its service and retaining them continuously. David Adee, the present president of the company, is an underwriter of recognized ability, and commands the respect and confidence of the underwriting fraternity in general. He entered the service of the American twenty-seven years ago as a clerk, and has advanced through the various grades of service until he has reached the top of the ladder. In 1866 he was elected assistant secretary, in 1880 secretary, and in 1888, on the death of President Halsted, Mr. Adee was unanimously chosen president of the company. William H. Crolius, also a prominent and well-known underwriter, has been in the service of the American all his business life. Twenty-five years ago he became a clerk in the office; in 1880 he was made assistant secretary, and in 1887 he was elected secretary of the company. Charles P. Pierce, elected assistant secretary two years ago, has been in the service of the company for twenty-three years. Silas P. Wood, present manager of agencies, who has had an extended experience as a fire underwriter, has also been connected with the American for a number of years. The American is regarded as a conservative company, and its managers are classed among those who, at all times and under all conditions, are seeking to secure the best interests of fire underwriting in general. A prosperous career, covering a period of thirty-two years, has made it well known throughout the entire country, and established it in the confidence of its policyholders.

THE CANADA LIFE ASSURANCE COMPANY OF HAMILTON, ONTARIO.

The Canada Life Assurance Company was established in 1847 and now possesses assets amounting to nearly $10,000,000. It has an annual income exceeding $1,690,600. It is the largest of the Canadian companies financially, and is an institution of which all Canadians are justly proud. The company has $125,000 of paid-up capital, with $8,954,064 of assets, and a surplus of $922,345. It took in premiums last year $1,250,729, its total income being $1,691,350. It paid to policyholders during the year $695,840, and divided $25,000 among its stockholders. Its business has been increasing steadily for a number of years. In 1880 the amount of insurance it had in force was $21,547,759, while in 1888 this amount had been increased to $43,975,251. It has paid since its organization $4,131,499 in settlement of claims. It is very liberal in dealing with its policyholders and divides its profits among them. It has numerous policies on its books at the present time that have not only become self-sustaining, but yield a profit to their owners. It issues various approved forms of policies, so that one desiring to assure his life may obtain a contract suitable to his condition and circumstances. A. G. Ramsay is the managing director of the company, Alex. Ramsay, superintendent of agencies, and R. Hills is the secretary, while the board of directors is composed of some of the most prominent men of the Dominion, among them being the Hon. Sir Alexander Campbell, K. C. M. G.

THE instant a man dies the protecting hand of the law very justly covers all his whilom possessions with a single exception, and not one cent of it can be made use of even by his nearest and dearest heirs until probate justice sees that family and creditors, friend and foe are to be evenly protected in their just claims. This is equitable and right, but it often results in great inconvenience and hardship to the family of the deceased, who find themselves in need of immediate funds for current expenses or to meet pressing claims. The vast estate of the rich man or the scanty belongings of his poorer brother are alike subject to this ofttimes very troublesome delay. But where either of them has left life insurance in the reliable, legitimate companies, the money is ready for the beneficiaries in a few days or weeks, and no hardship can then possibly result from the slower movements of the law in settling the remainder of the estate.

DEFINITIVE ANALYSIS

—OF—

LIFE ASSURANCE RETURNS, 1882–88 INCLUSIVE.

A COMPENDIUM AND DIGEST OF THE FIGURES OF 26 COMPANIES.

COMPILED FROM THE OFFICIAL MASSACHUSETTS REPORTS.

BY BENJ. F. BROWN.

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INTRODUCTORY.

It has been well said that it is a much easier task to collect, tabulate and analyze the official figures of the individual life assurance companies than to intelligently discuss the questions involved, or so explain the true meaning of the analysis that it may be clearly understood by the public at large. So far as the latter part of the proposition is concerned it may be dismissed as foreign to the purpose of the author in connection with the present work. Treating the subject solely from the standpoint of the accountant and analyst he rests content with submitting to the public an impartial record of the operations and condition of the several companies based upon their sworn returns to the Massachusetts Commissioner and covering a term of years sufficient for obtaining the best average results, leaving it for those who, from motives of interest, curiosity or instruction, may desire to investigate, to draw their own inferences or form their own conclusions from the facts as they stand revealed.

While the present exhibit is largely formulated upon the same plan as that of last year, the author has subjected his initial work to careful and thorough revision, eliminating such portions as maturer observation and experience have shown to be in any degree irrelevant or inconsequential, while, on the other hand, extending its scope and instructiveness by the addition of new and interesting matter and the adoption of original methods of treatment.

To sum up briefly, the work as a whole consists of a series of exhibits so formulated and arranged as to present a full and comprehensive record of what may be termed *the movement of the whole economy* during the seven years ending with 1888, with the result of affording an effective object-lesson of the theory and practice of life assurance under nearly all conceivable conditions.

The general plan and scope of the work is pretty thoroughly defined by the title-headings and column-captions of the several tables, which it has been an object of especial study on the part of the author to render as clear and graphically descriptive as possible. Taking up the tables in regular course, a few remarks drawing attention to their salient points will be in order.

TABLE A.

Deals with new and outstanding assurance, gain, etc.

The first two ratios in order define the volume or "size" of each company's new business (1) as to the proportion it bears to the old or existing business at the begin-

ning of the year, and (2) to the grand total of new business, all companies, for the year. (See Table.) The third ratio indicates the volume of outstanding assurance of the individual company in proportion to that of all companies. So with the two succeeding ratios as regards the annual gain of assurance, while the last gives the percentage of total gain in seven years (see Table E).

The first ratio (relative volume) is otherwise relevant as indicating collaterally the proportion of "new blood" or fresh vitality infused into the existing membership through the introduction of newly-elected healthy lives with its attendant benefit upon the average mortality.*

TABLE B.

Presents an important and highly interesting showing of the financial growth and standing of the several companies, as well as a more detailed classification of assets than is usual with exhibits of this kind. In the first section is shown the amount of ledger assets at "book" value (cost or par) as against the reserve or net liability of the company, the excess of the former representing interest-bearing surplus, of which the full earnings accrue to the fund, and together with the income of the reserve in excess of four per cent make up the net gain or surplus from interest (see Table D).

The final ratio in this section defines the average net liability per each 1000 of assurance in force, in virtue of which it may also be accepted as giving an approximate indication of comparative age of membership as between the several companies. Considered in connection with the volume of new business its fluctuations form an interesting study.

The other features of the exhibit are sufficiently self-explanatory.

TABLE C.

Deals with the economical situation, showing all receipts and disbursements in detail, the latter including a carefully compiled and peculiarly interesting exhibit of the natural cost of insurance, immediately succeeding which is a combination of ratios specially arranged as a study of comparative economy in expenditure.† In this connection it may be pointed out that the ratio of expenses and taxes "per $1000 assured" is

* "The prosperity of a life office can only be maintained by bringing into its ranks annually * * * a *certain proportion* of new and well-selected lives. This proportion should bear some relation—in fact, we think, *as a matter of principle, a well-defined relation—to the bulk of the existing business* * * * it certainly should not be less than the number of lives passing out by the united cause of death, surrender and effluxion of time, unless, indeed, it be intended that the office shall ultimately die out. * * * Apart from the importance of obtaining this new business on the future prospects of the office, it has this *present* advantage, that *the direct mortality resulting from it is, for a number of years, much below the average.*" *See Walford's Insurance Cyclopædia, Vol. III., pp.* 86–7. (The italics are the author's.)

† In illustration of this principle—All other things being equal, the larger the proportion of new business to old, the higher must be the ratio of expense to premium income (the only sound gauge of expenditure) and, on the other hand, the lower the loss ratio through the influence of fresh selection upon the average mortality.

misleading for purposes of comparison owing to the relatively large amount of paid-up assurance held by the older or less progressive companies, as well as, in some cases, a difference in the class of the business. The ratio in question, then, should only be considered in connection with that of premium income "per $1000 assured," to which its relation is expressed by the ratio of expenses to premium receipts as given in the last column but one.

COMMUTED COMMISSIONS.—While on the subject of expenses there is another question deserving of more than passing notice, viz.: "How, as a matter of good book-keeping, properly to deal with disbursements in commutation of renewal commissions." The query is suggested by the exclusion (for the first time) of the item in question from management expenses proper in the current Massachusetts report (Table D.)

Evidently such outlay should not be treated as an item of current expense. The same principle is involved as if the company should pay in advance a series of annual rentals for the consideration of a satisfactory rebate. Clearly, such a transaction would be in the nature of an investment and could properly only be so treated on its books. In purchasing renewal commissions the company simply reverses its ordinary methods of business and *buys* instead of selling annuities or what is strictly analogous thereto. In what other light can the transaction be viewed than as an investment?

On the other hand the outlay finds its way into current expenses in due season, that is to say as the renewals run off, when expense account may properly be debited with the full amount of the commission, while the commuted cost (or net value as paid) may be credited to the investment, the balance, or profit, going to interest.

So far as may be judged by the reports, but a single company adopts this, or a similar, method of treatment. Yet, speaking as an accountant of long experience, the writer believes it to be not only the true course, but the only one based upon a correct principle and dealing equal justice to all companies. Moreover, were the facts known it would doubtless appear that the companies hold no more valuable assets in point of productiveness than those known as commuted commissions.*

TABLE D.

Though the several headings of this table are fully descriptive, a few words explanatory of the methods by which the results in the respective columns are arrived at will be in order.

Commencing with interest, the amounts given in the first column include the receipts *plus* the sum due and accrued at end of year *minus* the same item for preceding year, thus representing actual *earnings* as distinguished from the receipts of the year, the ratio to mean ledger assets, or average rate earned, being given in

* The writer knows of a well-authenticated instance where an agent of one of the large companies sold for $25,000 a renewal interest, of which the net value, as computed by two experts to whom the figures were afterwards submitted, proved to be nearly $57,000.

adjoining column. By the formula given in the caption of the next column, the amount called for by reserve is fixed with sufficiently approximate accuracy, the balance remaining (less dividends on capital) representing the net gain from interest. With this latter item as a key, the aggregated gains from mortality, expense-loading and lapses are easily determined by combining with it (surplus interest) the net result of appreciation of securities and profits on sales (or the reverse), as disclosed by the reports. The difference between the gross surplus earnings of the year and the aggregate so arrived at must necessarily represent the gains from the sources in question.

It should be well understood that the various ratios of surplus, as given in the tables, afford no basis for comparison as between the several companies, excepting to such as are familiar with the conditions governing the business of the companies under examination, more particularly as to the âge and class of the assurance in force. They will be found, however, useful and instructive where just discrimination can be exercised, particularly the last two defining the comparative annual results in the individual company. Based as they are on the net value of the aggregation of policies in force, they should hardly fail of showing, with minute accuracy, how the results of any one year's business compare with those of another.

TABLES E, F, G AND H,

Being but the general tables in summary, require no particular comment, excepting to point out that many of the ratios given should be of special value in several ways to those interested in the study of life assurance statistics.

TABLE A.—BUSINESS EXHIBIT, 1882–88—WITH CORRELATIVE SHOWING OF VOLUME AND GROWTH.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NEW AND OUTSTANDING ASSURANCE. New Assurance Issued and Paid for.	New Assurance to Old, or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign — indicates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.	Ratio of Increase in Outstanding Assurance, 1882–88.
		$	%	%	$	%	$	%	%	%
ÆTNA .....1850.	1888	13,501,609	13.9	2.63	102,904,303	3.78	5,531,969	5.7	1.98	29.0
	1887	12,028,992	13 0	2.76	97,372,334	4.03	5,109,365	5.6	2.08	
	1886	11,163,904	12.7	3.02	92,262,969	4.25	4,471,726	5.1	2.26	
	1885	9,437,641	11.1	2.99	87,791,243	4.46	3,127,652	3.7	2.10	
	1884	6,605,761	7.8	2.49	84,663,591	4.65	—376,744	....	....	
	1883	8,255,843	10.0	3.17	85,040,335	4.95	2,111,475	2.5	1.68	
	1882	8,197,565	10.2	3.69	82,928,860	5.21	3,156,434	4.0	3.23	
		69,191,315	11.2	2.90	.....	....	23,141,877	3.8	1.93	....
BERKSHIRE .....1851.	1888	4,375,253	22.3	.85	21,901,288	.81	2,243,965	11.4	.80	77.0
	1887	4,056,876	22.7	.93	19,657,323	.81	1,780,096	10.0	.72	
	1886	3,636,424	22.5	.98	17,877,227	.82	1,667,913	10.3	.84	
	1885	3,095,392	20.6	.98	16,209,314	.82	1,199,008	8.0	.80	
	1884	2,491,519	17.6	.94	15,010,306	.82	887,393	6.3	.83	
	1883	2,586,002	19.9	.99	14,122,913	.82	1,117,651	8.6	.89	
	1882	2,372,313	19.8	1.07	13,005,262	.82	642,057	4.4	.66	
		22,613,779	20.8	.95	.....	....	9,538,083	8.4	.79	....
CONNECTICUT GENERAL.....1865.	1888	1,053,983	14.5	.20	7,669,740	.27	377,962	5.2	.14	34.6
	1887	1,145,851	17.0	.26	7,291,778	.30	565,503	8.4	.23	
	1886	944,296	14.6	.26	6,727,275	.31	270,810	4.2	.14	
	1885	799,378	12.6	.25	6,456,465	.33	117,301	1.8	.08	
	1884	840,648	13.8	.32	6,339,164	.35	272,527	4.5	.26	
	1883	854,770	14.6	.33	6,066,637	.35	215,563	3.7	.17	
	1882	853,893	15.0	.38	5,851,074	.37	154,652	2.7	.16	
		6,492,819	14.6	.27	.....	....	1,973,318	4.4	.16	....

CONNECTICUT MUTUAL.....1846.	1888	8,561,490	5.7	1.67	151,361,913	5.62	369,415	0.2	0.13	—4.83
	1887	8,726,374	5.8	2.00	150,992,498	6.25	463,575	0.3	0.19	
	1886	7,713,830	5.1	2.09	150,528,923	6.94	—772,665	....	....	
	1885	8,352,390	5.5	2.65	151,301,588	7.68	—929,097	....	....	
	1884	6,755,810	4.4	2.54	152,230,685	8.36	—3,202,724	....	....	
	1883	7,923,108	5.0	3.04	155,433,409	9.04	—1,672,342	....	....	
	1882	7,759,505	4.9	3.50	157,105,751	9.88	—1,934,117	....	....	
		55,792,597	5.2	2.34	.....	....	—7,677,955	—.7	—.64	....
EQUITABLE.....1859.	1888	123,815,285	25.6	24.1	549,216,126	20.4	66,186,564	13.7	23.7	174.0
	1887	114,293,788	27.8	26.2	483,029,562	20.0	71,250,464	17.3	29.2	
	1886	92,424,115	25.9	25.0	411,779,098	19.0	54,440,852	15.2	27.5	
	1885	80,374,515	26.0	25.5	357,338,246	18.1	47,929,075	15.5	32.1	
	1884	68,217,494	24.8	25.7	309,409,171	17.0	34,248,583	12.5	32.6	
	1883	67,338,346	29.0	25.8	275,160,588	15.0	42,330,968	18.2	33.7	
	1882	54,858,515	27.4	24.7	232,829,620	14.6	32,150,601	16.1	33.0	
		601,322,058	26.6	25.2	.....	....	348,537,107	15.5	29.0	....
GERMANIA .....1860.	1888	8,226,947	18.9	1.60	48,854,680	1.82	5,237,538	12.0	1.88	37.7
	1887	4,575,989	10.9	1.05	43,617,142	1.81	1,814,802	4.3	.74	
	1886	4,595,516	11.5	1.24	41,802,340	1.93	1,822,355	4.6	.92	
	1885	4,263,831	10.9	1.35	39,979,985	2.03	1,025,644	2.6	.69	
	1884	3,625,220	9.5	1.37	38,954,341	2.14	809,242	2.1	.77	
	1883	3,864,773	10.4	1.48	38,145,097	2.22	1,255,893	3.4	1.00	
	1882	3,900,869	11.0	1.76	36,889,204	2.32	1,382,554	3.9	1.42	
		33,053,145	11.9	1.39	.....	....	13,348,028	4.7	1.11	....
HOME .....1860.	1888	3,829,749	17.6	.75	22,748,299	.84	991,703	4.6	.36	51.3
	1887	4,655,697	23.9	1.07	21,756,596	.90	2,306,535	11.9	.94	
	1886	3,553,497	20.0	.96	19,450,061	.89	1,630,645	9.2	.82	
	1885	2,517,571	14.8	.80	17,819,416	.90	861,821	5 0	.58	
	1884	1,930,514	11.4	.73	16,957,595	.93	82,949	.5	.08	
	1883	2,775,830	17.6	1.07	16,874,646	.98	1,178,232	7.5	.93	
	1882	2,006,485	13.3	.90	15,696,414	.99	731,335	5.0	.75	
		21,269,343	16.9	.89	.....	....	7,783,220	6.2	.65	....

TABLE A.—BUSINESS EXHIBIT, 1882–88—WITH CORRELATIVE SHOWING OF VOLUME AND GROWTH—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NEW AND OUTSTANDING ASSURANCE. New Assurance Issued and Paid for.	New Assurance to Old, or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign — indicates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.	Ratio of Increase in Outstanding Assurance, 1882–88.
		$	%	%	$	%	$	%	%	%
JOHN HANCOCK *.....1862.	1888	1,103,458	12.1	.21	9,368,044	.35	234,342	2.6	.08	—54
	1887	989,347	11.0	.23	9,133,702	.38	155,192	1.7	.06	
	1886	991,767	11.2	.27	8,978,510	.41	113,074	1.3	.07	
	1885	1,071,656	12.0	.34	8,865,436	.45	—62,663	....	....	
	1884	885,792	9.8	.33	8,928,099	.49	—123,798	....	....	
	1883	835,395	8.8	.32	9,051,897	.53	—394,391	....	....	
	1882	1,007,945	10.0	.45	9,446,288	.59	—460,475	....	....	
		6,885,360	10.7	.29	.....	....	—538,719	....	—.04	...
MANHATTAN.....1850.	1888	8,307,509	21.3	1.62	43,504,413	1.62	4,485,802	11.5	1.60	34.9
	1887	6,000,718	16.5	1.39	39,018,611	1.62	2,766,722	7.6	1.12	
	1886	4,701,485	13.6	1.27	36,251,889	1.80	1,784,750	5.2	.90	
	1885	3,247,314	9.6	1.03	34,467,139	1.75	470,009	1.4	.32	
	1884	3,468,975	10.5	1.31	33,997,130	1.87	973,925	3.0	.93	
	1883	2,873,167	8.8	1.10	33,023,205	1.92	332,735	1.0	.26	
	1882	2,804,822	8.7	1.26	32,690,470	2.05	436,031	1.3	.45	
		31,403,990	12.7	1.32	.....	....	11,249,974	4.4	.94	....
MASSACHUSETTS MUTUAL....1851.	1888	9,195,146	20.2	1.79	49,480,584	1.84	4,128,815	9.1	1.47	64.0
	1887	8,151,693	19.8	1.88	45,351,769	1.88	4,105,231	10.0	1.67	
	1886	6,503,787	17.1	1.76	41,246,538	1.90	3,281,380	8.6	1.66	
	1885	6,309,858	18.0	2.00	37,965,158	1.92	3,300,051	9.5	2.21	
	1884	4,957,583	15.0	1.87	34,665,107	1.90	1,804,943	5.5	1.72	
	1883	4,977,200	16.3	1.91	32,860,164	1.91	2,349,917	7.7	1.87	
	1882	3,120,608	10.4	1.41	30,510,247	1.92	369,055	1.3	.38	
		43,215,875	16.7	1.81	.....	....	19,339,392	7.4	1.61	....

METROPOLITAN †.....1866.	1888	216,935	5.1	.04	4,067,777	.15	—205,013	....	....	—57.0
	1887	128,951	2.9	.03	4,272,790	.18	—331,561	....	....	
	1886	145,535	2.9	.04	4,604,351	.21	—458,634	....	....	
	1885	170,480	2.9	.05	5,062,985	.26	—629,800	....	....	
	1884	227,766	3.3	.08	5,692,785	.31	—1,195,997	....	....	
	1883	241,909	2.3	.09	6,888,782	.40	—1,677,663	....	....	
	1882	195,639	2.1	.09	8,566,445	.54	—867,288	....	....	
		1,327,215	3.1	.05	.....	....	—5,365,956	....	—.45	....
MUTUAL.....1843.	1888	89,304,061	20.9	17.4	482,050,579	17.9	54,467,220	12.7	19.5	53.2
	1887	61,636,145	15.6	14.1	427,583,359	17.7	33,807,185	8.6	13.8	
	1886	50,434,574	13.6	13.6	393,776,174	18.2	24,823,837	6.7	12.6	
	1885	42,085,749	12.0	13.3	368,952,337	18.7	17,163,052	4.9	11.5	
	1884	31,317,879	9.1	11.8	351,789,285	19.3	8,843,253	2.6	8.4	
	1883	34,410,077	10.4	13.2	342,946,032	20.0	13,391,858	4.1	10.7	
	1882	33,927,443	10.7	15.3	329,554,174	20.7	13,654,037	4.3	14.0	
		343,115,928	13.2	14.4	.....	....	166,150,442	6.3	13.8	....
MUTUAL BENEFIT.....1845.	1888	17,307,958	11.8	3.37	153,498,623	5.70	6,309,220	4.3	2.26	20.5
	1887	14,811,641	10.3	3.40	147,189,403	6.10	4,002,747	2.8	1.63	
	1886	13,808,122	10.0	4.00	143,186,656	6.60	3,769,849	2.7	1.90	
	1885	13,684,004	10.0	4.37	139,416,807	7.08	3,573,204	2.6	2.29	
	1884	12,560,634	9.4	4.74	135,843,543	7.46	2,544,775	1.2	2.42	
	1883	12,175,566	9.4	4.67	132,298,768	7.69	3,679,663	2.8	2.92	
	1882	10,144,995	8.0	4.57	129,619,105	8.15	2,207,428	1.7	2.26	
		94,492,920	9.8	3.97	.....	....	26,086,946	2.6	2.17	....
NATIONAL.....1850.	1888	10,459,588	42.0	2.04	32,312,303	1.20	7,389,979	29.7	2.65	239.0
	1887	7,238,779	36.2	1.66	24,922,324	1.03	4,862,818	24.3	1.98	
	1886	5,210,063	31.4	1.41	20,059,506	.92	3,479,988	21.0	1.76	
	1885	3,889,806	27.6	1.23	16,579,518	.84	2,472,757	20.0	1.66	
	1884	3,028,830	25.0	1.14	14,106,761	.78	1,985,036	16 4	1.89	
	1883	2,339,571	21.9	.90	12,121,725	.70	1,452,716	13.6	1 15	
	1882	1,864,718	19.7	.84	10,669,009	.67	1,152,649	12.0	1.18	
		34,031,355	29.1	1.43	.....	....	22,795,943	19.6	1.90	....

* This company's business is chiefly industrial, of which class it had in force December 31, 1888, 256,574 policies, insuring $29,943,052. † This company's business is almost entirely industrial, of which class it had outstanding December 31, 1888, 1,632,642 policies, insuring $176,533,142.

TABLE A.—BUSINESS EXHIBIT, 1882–88—WITH CORRELATIVE SHOWING OF VOLUME AND GROWTH—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NEW AND OUTSTANDING ASSURANCE. New Assurance Issued and Paid for.	New Assurance to Old, or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign — indicates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.	Ratio of Increase in Outstanding Assurance, 1882–88.
		$	%	%	$	%	$	%	%	%
NEW ENGLAND MUTUAL.....1844.	1888	8,428,981	12.1	1.64	73,591,241	2.74	3,837,117	5.5	1.38	27.3
	1887	7,126,633	10.6	1.64	69,754,124	2.89	2,512,163	3.7	1.02	
	1886	7,167,774	11.1	1.94	67,241,961	3.10	2,607,561	4.0	1.32	
	1885	6,955,187	11.1	2.20	64,634,400	3.28	2,005,604	3.2	1.35	
	1884	5,794,223	9.4	2.18	62,628,796	3.44	934,205	1.5	.89	
	1883	6,572,882	11.1	2.53	61,694,591	3.59	2,396,854	4.0	1.90	
	1882	5,474,365	9.5	2.47	59,297,737	3.73	1,496,157	2.9	1.53	
		47,520,045	10.7	1.99	.....	....	15,789,661	3.5	1.32	....
NEW YORK.....1845.	1888	101,740,439	28.4	19.8	419,886,505	15.6	60,950,969	17.0	21.8	177.0
	1887	85,184,659	28.0	19.5	358,935,536	14.9	54,561,996	17.9	22.3	
	1886	69,992,664	26.9	18.9	304,373,540	14.0	44,699,040	17.2	22.6	
	1885	55,935,837	24.3	17.7	259,674,500	13.2	30,291,914	13.4	20.3	
	1884	51,831,616	26.0	19.5	229,382,586	12.6	30,636,543	15.4	29.1	
	1883	45,038,061	26.3	17.3	198,746,043	11.6	27,330,946	15.7	21.7	
	1882	34,891,803	23.0	15.7	171,415,097	10.8	19,654,273	12.9	20.0	
		444,615,079	26.1	18.7	.....	....	268,125,681	15.6	22.3	....
NORTHWESTERN.....1858	1888	39,012,246	26.4	7.60	172,518,891	6.41	24,903,568	16.9	8.93	132.0
	1887	31,796,242	24.9	7.30	147,615,323	6.12	19,985,420	15.7	8.13	
	1886	28,630,737	25.9	7.74	127,629,903	5.88	16,919,042	15.4	8.55	
	1885	23,938,672	24.2	8.54	110,710,861	5.62	11,916,879	12.0	8.00	
	1884	19,033,377	20.7	7.17	98,793,982	5.43	6,710,889	7.3	6.40	
	1883	18,734,158	22.5	7.19	92,083,093	5.35	8,727,669	10.5	6.92	
	1882	17,466,517	23.4	7.88	83,355,424	5.24	8,851,684	10.5	9 07	
		178,611,949	26.9	7.50	.....	....	98,015,151	12.6	8.17	....

PENN MUTUAL.....1847.	1888	13,061,480	21.4	2.54	68,372,882	2.54	7,354,077	12.0	2.64	97.0
	1887	11,317,277	21.0	2.60	61,018,805	2.53	7,106,932	13.2	2.89	
	1886	9,884,000	20.6	2.67	53,911,873	2.49	5,922,650	12.3	2.98	
	1885	7,678,135	17.5	2.43	47,989,223	2.44	4,009,363	9.0	2.69	
	1884	5,581,711	13.4	2.10	43,979,860	2.41	2,458,185	6.0	2.34	
	1883	6,078,025	15.9	23.4	41,521,675	2.42	3,327,153	8.7	2.64	
	1882	5,768,480	16.6	2.60	38,194,522	2.40	3,557,078	10.0	3.65	
		59 369,108	18.1	2.49	.....	....	33,735,438	10.2	2.81	....
PROVIDENT L. AND T. *.....1865.	1888	11,493,441	20.1	2.24	64,003,694	2.38	6,866,041	12.0	2.46	120.0
	1887	9,923,783	19.5	2.28	57,137,653	2.37	6,223,385	12.2	2.53	
	1886	8,546,632	18.7	2.31	50,914,268	2.24	5,235,599	11.5	2.64	
	1885	7,248,334	17.4	2.29	45,678,669	2.32	3,986,900	9.5	2.67	
	1884	7,447,732	19.9	2.81	41,691,769	2.29	4,191,818	11.0	3.99	
	1883	7,268,011	22.2	2.79	37,499,951	2.18	4,735,889	11.0	3.76	
	1882	6,184,825	17.2	2.78	32,764,062	2.06	3,671,872	12.6	3.76	
		58,111,764	19.3	2.44	.....	....	34,911,504	11.4	2.91	....
PROVIDENT SAVINGS †.....1875.	1888	11,130,200	23.7	2.17	51,012,286	1.90	4,140,600	8.8	1.48	‡
	1887	14,812,200	41.0	3.40	46,885,561	1.94	10,854,865	30.0	4.41	
	1886	14,440,100	57.0	3.89	36,000,696	1.66	10,849,400	43.0	5.48	
	1885	13,282,600	95.0	4.20	25,151,296	1.28	11,113,125	79.0	7.46	
	1884	8,284,900	118.0	3.12	14,038,171	.77	7,017,825	100.0	6.68	
	1883	5,430,100	205.0	2.09	7,020,346	.41	4,383,075	166.0	3.48	
	1882	431,875	13.5	.19	2,637,271	.17	—554,014	—17.0	....	
		67,811,975	79.0	2.85	.....	....	47,804,876	58.5	3.98	....
STATE MUTUAL.....1845.	1888	4,760,202	20.3	.93	26,665,185	.99	3,277,345	14.0	1.18	146.0
	1887	3,938,067	18.8	.90	23,387,840	.96	2,419,205	11.5	.98	
	1886	3,925,331	21.4	1.06	20,968,635	.97	2,601,168	14.2	1.31	
	1885	3,851,216	24.3	1.22	18,367,467	.93	2,535,323	16.0	1.70	
	1884	2,738,094	19.4	1.07	15,832,144	.87	1,670,031	11.8	1.59	
	1883	2,813,089	23.4	1.08	14,162,113	.82	2,145,768	18.0	1.70	
	1882	1,654,200	15.3	.74	12,016,345	.76	1,196,616	11.1	1.54	
		23,680,199	20.4	.99	.....	....	15,845,456	13.8	1.32	....

* Business chiefly of the endowment class. † Does business on the "Natural Premium" plan. ‡ Assurance in force in 1881 only $3,191,285, or about one-sixteenth of present amount.

TABLE A.—BUSINESS EXHIBIT, 1882–88—WITH CORRELATIVE SHOWING OF VOLUME AND GROWTH—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NEW AND OUTSTANDING ASSURANCE. New Assurance Issued and Paid for.	New Assurance to Old, or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign — indicates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.	Ratio of Increase in Outstanding Assurance, 1882–88.
		$	%	%	$	%	$	%	%	%
TRAVELERS*.....1864.	1888	6,873,366	18.2	1.34	41,138,361	1.54	3,398,468	9.0	1.22	100.0
	1887	6,903,024	20.2	1.58	37,739,893	1.56	3,568,268	10.4	1.45	
	1886	7,460,749	25.0	2.02	34,171,625	1 58	4,365,494	14.7	2.20	
	1885	5,353,432	19.6	1.70	29,806,131	1.51	2,477,317	9.0	1.66	
	1884	5,015,815	20.0	1.90	27,328,814	1.50	2,323,210	9.3	2.21	
	1883	4,263,721	18.7	1.64	25,005,604	1.45	2,169,291	9.5	1.72	
	1882	4,150,125	20.2	1.89	22,836,313	1.44	2,324,791	11.3	2.38	
		40,020,232	20.3	1.67	.....	....	20,626,839	10.5	1.72	....
UNION MUTUAL.....1849.	1888	4,090,007	15.9	.80	26,395,600	.98	601,405	2.3	.22	9.6
	1887	4,165,525	16.5	.96	25,794,195	1.07	608,249	2.4	.25	
	1886	3,509,950	14.3	.95	25,185,946	1.16	618,508	2.5	.31	
	1885	3,927,644	16.2	1.24	24,567,438	1.25	284,693	1.2	.19	
	1884	3,449,079	14.0	1.30	24,282,745	1.33	—245,213	....	....	
	1883	3,422,279	13.9	1.32	24,527,958	1.42	—93,607	....	....	
	1882	3,851,883	16.0	1.73	24,621,565	1.55	538,014	2.2	.55	
		26,416,367	15.3	1.11	.....	....	2,312,049	0.7	.19	....
UNITED STATES.....1850.	1888	5,426,176	23.1	1.06	25,752,267	.96	2,280,438	9.7	.82	54.4
	1887	4,801,620	22.7	1.10	23,471,829	.97	2,362,674	11.2	.96	
	1886	3,403,675	17.0	.92	21,109,155	.97	955,302	4.7	.48	
	1885	3,441,760	17.4	1.09	20,153,853	1.02	383,989	2.0	.26	
	1884	3,534,975	18.4	1.33	19,769,864	1.09	576,285	3.0	.55	
	1883	4,540,554	26.3	1.75	19,193,579	1.12	2,026,474	11.8	1.61	
	1882	2,449,041	14.7	1.10	17,167,105	1.08	495,777	3.0	.51	
		27,597,801	19.9	1.16	.....	....	9,080,939	6.5	.75	....

VERMONT .....1869.	1888	734,556	45.1	.14	1,996,358	.07	405,702	25.5	.15	90.3
	1887	393,006	27.6	.09	1,591,656	.07	169,561	11.9	.07	
	1886	223,464	15.7	.06	1,422,095	.07	14,946	1.1	.01	
	1885	288,535	20.0	.09	1,407,149	.07	—27,277	—1.9	....	
	1884	230,127	16.0	.09	1,434,426	.08	49,024	3.5	.05	
	1883	386,847	33.6	.15	1,385,402	.08	232,853	20.0	.17	
	1882	237,282	22.5	.11	1,152,549	.07	103,636	10.0	.11	
		2,493,817	25.8	.10	.....	....	948,445	10.0	.08	....
WASHINGTON .....1860.	1888	7,625,713	19.3	1.48	42,768,034	1.59	3,261,507	8.3	1.17	65.0
	1887	6,899,374	18.9	1.59	39,506,527	1.64	2,931,696	8.0	1.19	
	1886	6,525,009	19.2	1.76	36,574,831	1.69	2,618,507	7.7	1.32	
	1885	4,410,845	13.2	1.40	33,956,324	1.73	621,652	1.9	.41	
	1884	5,549,633	17.3	2.09	33,334,672	1.83	1,339,949	4.2	1.28	
	1883	5,515,696	18.8	2.12	31,994,723	1.86	2,620,704	9.0	2.08	
	1882	6,078,476	23.5	2.74	29,374,019	1.85	3,445,869	13.0	3.53	
		42,604,746	18.6	1.79	.....	....	16,839,884	7.4	1.40	....

* Purely stock company.

TABLE B.—FINANCIAL EXHIBIT; SHOWING CASH RESOURCES, GROWTH OF THE RESERVES AND GENERAL CONDITION.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Invested Assets, Reserve and Net Surplus.						Non-Productive Assets.		Gross Assets, Liabilities and Surplus.				Ratio of Increase in Assets, 1882-88.
		Cash Guarantee Capital.	Ledger or Interest-bearing Assets at "Book" Value (without Deduction for Depreciation, etc.)	Reserve, Mass. Standard, or Net Present Liability on all Outstanding Risks.	Net or Interest-bearing Surplus (Including Capital).	Interest-bearing Assets to each $100 of Reserve.	Reserve* or Net Liability per $1000 Assured.	Accrued Interest and Rents, Uncollected and Deferred Premiums.	Market Value of Stocks and Bonds over Cost (Except as Otherwise Indicated).	Gross Assets, Less Depreciation and "Items not Admitted."	Total Liabilities (Exclusive of Capital).	Surplus as Regards Policyholders (Including Capital).	Gross Assets to each $100 of Liabilities.	
		$	$	$	$	$	$	$	$	$	$	$	$	%
ÆTNA 1850	1888	1,250,000	32,324,198	27,536,663	4,787,535	117.40	268.00	744,768	679,391	33,743,010	27,945,679	5,798,531	120 75	25.0
	1887	1,250,000	31,234,521	26,571,217	4,663,304	117.60	273.00	696,562	632,838	32,550,688	26,901,014	5,649,674	121.00	
	1886	1,000,000	30,285,672	25,643,886	4,641,786	118.10	278.00	597,274	549,594	31,406,902	25,954,384	5,452,518	121.02	
	1885	1,000,000	29,333,087	24,827,164	4,505,923	118.10	283.00	613,022	574,899	30,499,508	25,223,692	5,275,816	120.93	
	1884	1,000,000	28,539,077	24,247,811	4,291,266	117.70	287.00	683,480	507,582	29,682,926	24,760,273	4,922,652	119.88	
	1883	1,000,000	27,814,988	23,792,414	4,022,574	116.90	281.00	545,064	680,220	29,017,935	24,223,626	4,794,309	119.55	
	1882	750,000	26,756,070	23,141,143	3,614,927	115.60	280.00	585,414	717,415	28,018,029	23,548,242	4,469,787	118.98	
BERKSHIRE.....1851	1888	25,500	3,969,173	3,575,870	393,303	111.00	165.00	120,560	50,435	4,122,343	3,627,910	494,433	113.63	15.2
	1887	25,500	3,760,518	3,381,692	378,826	111.20	173.00	107,144	50,145	3,902,871	3,431,985	470,886	113.72	
	1886	25,500	3,702,826	3,334,308	368,518	111.10	187.00	108,895	57,655	3,850,055	3,402,583	447,472	113.15	
	1885	25,500	3,671,680	3,307,752	363,928	111.00	205.00	101,100	47,075	3,796,168	3,355,386	440,782	113.14	
	1884	25,500	3,610,319	3,244,925	365,924	111.30	217.00	113,617	44,550	3,749,927	3,295,659	454,268	113.78	
	1883	25,500	3,535,462	3,161,882	373,580	111.80	225.00	99,958	56,865	3,676,140	3,231,765	444,375	113.74	
	1882	25,500	3,457,368	3,049,966	407,402	113.40	235.00	89,768	45,959	3,577,134	3,100,393	477,041	115.39	
CONNECTICUT GENERAL .1865	1888	150,000	1,757,561	1,330,736	426,825	132.10	176.00	67,293	16,842	1,820,995	1,355,934	465,061	134.29	35.6
	1887	150,000	1,641,542	1,251,427	390,115	131.20	174.00	62,411	12,653	1,692,738	1,274,506	418,232	132.81	
	1886	150,000	1,549,894	1,180,882	369,012	131.30	178.00	58,050	17,388	1,597,744	1,204,504	393,240	132.77	
	1885	150,000	1,478,267	1,134,022	344,245	130.40	178.00	57,094	16,054	1,525,096	1,166,518	358,577	130.74	
	1884	150,000	1,421,915	1,122,374	299,541	126.70	179.00	52,607	14,861	1,462,369	1,134,332	328,037	128.92	
	1883	150,000	1,366,037	1,081,458	284,579	126.30	180.00	44,710	19,651	1,403,341	1,104,343	298,998	127.18	
	1882	150,000	1,321,417	1,064,429	256,388	124.10	183.00	42,347	26,677	1,377,452	1,091,062	286,390	126.21	

CONNECTICUT MUTUAL..1846.	1888	Mutual.	55,852,900	50,993,121	4,859,779	109.50	337.00	1,119,188	488,561	56,429,833	51,901,138	4,528,695	108.73	15.7
	1887	Mutual.	55.128,569	50,362,393	4,766,176	109.50	334.00	1,123,654	391,276	55.541,475	51,156,898	4,384,667	108 57	
	1886	Mutual.	54,071,190	49,684,496	4,386,694	108.80	330.00	1,085,878	545,427	54,569,719	50,467,537	4,102,182	108.13	
	1885	Mutual.	52,942,452	48,952,620	3,989,832	108.20	324.00	1,060,307	380,891	53,249,423	49,706,796	3,542,627	107.14	
	1884	Mutual.	52 217,750	48,408,121	3,809,629	107.90	318.00	1,092,337	119,946	52,144,221	49,224,076	2,920,145	105.93	
	1883	Mutual.	51,215,581	47,788,862	3,426,719	107.20	308 00	1,096,483	259,037	51,267,121	48,529,294	2,737,827	105.65	
	1882	Mutual	50,172,372	46,869,488	3,302,884	107.00	298 00	989,454	440,597	50,200,717	47,898,363	2,302,354	104.80	
EQUITABLE .....1859.	1888	100,000	89,427,027	73,562,306	15,864,721	121.60	134.00	2,528,143	2,672,719	93,312,329	74,205,360	a19,106,969	125.75	112.0
	1887	100,000	79,297,955	65,762,932	13,535,923	120.60	136.00	2,308,095	2,328,922	82,975,682	66,244,845	a16,730,837	125.21	
	1886	100,000	70,196,260	58,680,589	11,515,671	119 60	142.00	2,064,205	2,894,052	74,332,973	59,047,467	a15,285,506	125.89	
	1885	100,000	62,087,514	52,205,171	9,882,343	118 90	146.00	1,940,530	2,193,864	65,547,594	52,696,036	a12,851,558	124.38	
	1884	100,000	55,537,721	47,059,165	8,478,556	118.00	152.00	1,567,747	765,654	57,548,716	47,408,048	a10,140,668	121.39	
	1883	100,000	50,432,250	43,345,087	7,087,163	116.40	158.00	1,556,413	765,654	52,363,254	43,704,699	a8,658,555	119.54	
	1882	100,000	45,529,582	39,659,894	5,869,688	114.80	170.00	1,356,578	896,388	47,756,079	39,947,255	a7,808,824	119.55	
GERMANIA .....1860.	1888	200,000	13,234,037	12,541 309	692,728	105.50	251.00	464,206	b 262,954	13,961,200	12,736 552	1,224,648	109.61	51.0
	1887	200,000	12,490,310	11,658,631	831,679	107.10	260.00	310,576	b 264,861	13,073,247	11,858,857	1 214,390	110.24	
	1886	200,000	11,768,891	10,965,518	803,373	107.30	250.00	288,714	b 253,021	12,310,626	11,212,925	1,097,702	109.79	
	1885	200,000	10,950,618	10,332,858	617,760	106.00	247.00	306,360	b 282,863	11,485,386	10,593,782	891,604	108 42	
	1884	200,000	10,468,352	9,864,993	583,359	105.90	243.00	295,026	b 165,678	10,857,819	10,065,763	792,056	107.87	
	1883	200,000	10,035,668	9,438,526	597,142	106.30	238.00	282,576	b 174,577	10,402,356	9,648,878	753,478	107.81	
	1882	200,000	9,594,034	9,000,613	593,421	106.60	237.00	270,842	b 143,913	9,893,670	9,210,326	683,344	107.43	
HOME .....1860.	1888	125,000	6,027,120	4,929,822	1,097,298	122.30	217.00	165,334	171,118	6,355,799	4,979,250	1,376,549	127.64	26.2
	1887	125,000	5,781,090	4,675,224	1,105,866	123.60	215.00	166,054	170,668	6,110,909	4,712,974	1,397,935	129.66	
	1886	125,000	5,524,929	4,438,162	1,086,767	124 50	228.00	165,172	170,788	5,855,842	4,471,899	1,383,943	130.95	
	1885	125,000	5,270,484	4,252 290	1,018,194	124.00	239.00	138,442	242,798	5,646,478	4,303,526	1,342,952	131.22	
	1884	125,000	5,131,975	4,099,130	1,032,545	125.10	242.00	109,421	220,048	5,457,588	4,141,616	1,315,972	131.77	
	1883	125,000	5,117,254	3,983,426	1,133,828	128.50	236.00	105,972	184,903	5,403,543	4,038,214	1,365,329	133.80	
	1882	125,000	5,034,389	3,842,077	1,192,312	131.00	245.00	94,146	85,649	5,185,685	3,888,035	1,297,650	133.38	

* Without deduction for reinsured risks. a Including surplus to tontine policyholders ranging from $4,482,700 (1882) to $13,812,983 (1888). b Including item "Market value of real estate over cost."

Table B.—Financial Exhibit; Showing Cash Resources, Growth of the Reserves and General Condition—*Continued.*

Name of Company and Year Organized.	Year Ending December 31.	Invested Assets, Reserve and Net Surplus.						Non-Productive Assets.		Gross Assets, Liabilities and Surplus.				Ratio of Increase in Assets, 1882-88.
		Cash Guarantee Capital.	Ledger or Interest-bearing Assets at "Book" Value (without Deduction for Depreciation, etc.)	Reserve, Mass. Standard, or Net Present Liability on all Outstanding Risks.	Net or Interest-bearing Surplus (Including Capital).	Interest-bearing Assets to each $100 of Reserve.	Reserve* or Net Liability per $1000 Assured.	Accrued Interest and Rents, Uncollected and Deferred Premiums.	Market Value of Stocks and Bonds over Cost (Except as Otherwise Indicated).	Gross Assets, Less Depreciation and "Items not Admitted."	Total Liabilities (Exclusive of Capital).	Surplus as Regards Policyholders (Including Capital).	Gross Assets to each $100 of Liabilities.	
		$	$	$	$	$	$	$	$	$	$	$	$	%
John Hancock †.....1862.	1888	Mutual.	3,161,933	2,987,191	174,742	105.80	76.00	111,884	*a* 44,683	3,317,224	3,044,414	272,810	108.96	32.1
	1887	Mutual.	2,925,314	2,774,001	151,313	105.50	84.00	98,079	*a* 48,102	3,070,649	2,831,361	239,288	108.46	
	1886	Mutual.	2,739,269	2,581,459	157,810	106.10	96.00	93,746	45,778	2,875,581	2,616,410	259,171	109.90	
	1885	Mutual.	2,607,407	2,442,004	165,403	106.80	114.00	90,663	53,646	2,747,497	2,494,932	252,565	110.12	
	1884	Mutual.	2,505,529	2,372,447	133,082	105.60	133.00	88,542	35,793	2,624,923	2,410,487	214,436	108.89	
	1883	Mutual.	2,471,384	2,337,214	134,170	105.70	148.00	75,847	40,037	2,579,449	2,383,043	196,406	108.23	
	1882	Mutual.	2,423,943	2,302,321	121,622	105.30	159.00	76,251	35,709	2,513,543	2,352,555	160,988	106.84	
Manhattan.....1850.	1888	100,000	10,961,149	9,996,668	964,481	109.70	230.00	354,064	227,836	11,543,049	10,249,230	1,293,819	112.62	11.5
	1887	100,000	10,919,856	9,661,548	1,258,308	113.00	248.00	318,149	195,192	11,433,196	9,840,324	1,592,872	116.18	
	1886	100,000	10,817,320	9,348,669	1,468,651	115.70	258.00	262,957	229,781	11,310,058	9,665,859	1,644,199	117.00	
	1885	100,000	10,695,439	9,143,642	1,551,797	117.00	265.00	270,804	189,584	11,155,827	9,460,580	1,695,247	117.86	
	1884	100,000	10,595,548	8,986,766	1,608,782	117.90	264.00	258,555	191,950	11,046,053	9,335,594	1,710,459	118.32	
	1883	100,000	10,426,503	8,816,211	1,610,292	118.30	267.00	228,916	215,765	10,871,184	9,083,106	1,788,078	119.68	
	1882	100,000	10,265,633	8,652,221	1,613,412	118.60	262.00	220,871	175,973	10,662,477	8,977,138	1,685,339	118.75	
Massachusetts Mut...1851.	1888	Mutual.	8,828,173	8,749,359	78,814	100 90	179.00	395,029	*a* 272,320	9,565,523	8,813,347	752,176	108.54	34.1
	1887	Mutual.	8,275,792	8,257,149	18,643	100.20	182.00	433,897	*a* 302,690	9,012,380	8,318,755	693,625	108.34	
	1886	Mutual.	7,873,836	7,792,239	81,597	101.00	190.00	368,421	*a* 311,808	8,513,553	7,903,968	609,785	107.71	
	1885	Mutual.	7,494,895	7,370,778	124,117	101.70	195.00	331,468	*a* 275,499	8,093,388	7,475,955	617,433	108.26	
	1884	Mutual.	7,219,811	6,921,770	298,041	104.30	201.00	356,387	.....	7,537,744	7,045,023	492,721	106.99	
	1883	Mutual.	6,887,965	6,635,306	252,659	103.80	203.00	343,960	*a* 348,789	7,577,299	6,766,627	810,672	111.97	
	1882	Mutual.	6,643,850	6,385,066	258,784	104.00	210.00	302,629	*a* 379,992	7,323,317	6,516,930	806,387	112.37	

METROPOLITAN *.....1866.	1888	500,000	6,172,159	5,508,732	663,427	112.10	30.50	103,868	*a* 11,755	6 287,731	5,534,390	753,341	113.61	218.0
	1887	500,000	4,686,385	4,256,214	430,171	110.10	28.00	179,614	*a* 41,025	4,907,024	4,283,661	623,363	114.55	
	1886	500,000	3,518,016	3,407,157	110,859	103.20	27.40	117,541	*a* 70,414	3,705,971	3,447,848	258,123	107.48	
	1885	500,000	2,557,961	2,611,786	—53,825	97.90	27.10	154 889	*a* 91,125	2,784,954	2,645,303	139,651	105.29	
	1884	500,000	2,097,560	2,056,543	41,017	102.00	26.50	142,842	*a* 81,240	2,304,003	2,102,794	201,209	109.57	
	1883	500,000	1,955,605	1,819,635	135,970	107.50	28 70	141,792	*a* 104,943	2,186,622	1,855,148	331.474	117.90	
	1882	100,000	1,740,236	1,676,587	63,649	103.80	38.80	124,276	*a* 148,689	2,003,464	1,704,673	298,791	117 48	
MUTUAL.....1843.	1888	Mutual.	116,577,994	116,954,082	—376,088	99.70	243.00	2,660,738	*b*6,408,848	125,494,719	117,533,788	7,960,931	106.77	32.8
	1887	Mutual.	110,061,719	111,107,125	—1,045,406	99.00	260.00	2,441,285	*b*5,943,625	118,274,967	111,566,700	6,708,267	106.00	
	1886	Mutual.	104,719,734	105,300,734	—581,000	99.40	267.00	2,418,964	*b*6,730,241	113,679,962	106,421,129	7,258,833	106.82	
	1885	Mutual.	99,865,644	100,428,306	—562,662	99.40	272 00	2,367,881	*b*6,387,804	108,431,779	101,488,015	6,943,764	106.83	
	1884	Mutual.	97,009,913	96,491,354	518,559	100.50	274.00	2,255,882	*b*4,362,017	103,583,301	97,550,906	6,032,395	106.18	
	1883	Mutual.	94,972,109	93,347,803	1,624.306	101.70	272.00	2,254,601	*b*3,685,535	100,912,245	94,445,638	6,466,607	106.83	
	1882	Mutual.	92,782,986	90,210,431	2,572,555	102.90	274.00	2,096,548	*b*2,866,830	97,746,364	91,221,607	6,524,757	107.16	
MUTUAL BENEFIT.....1845.	1888	Mutual.	41,938,021	39,702,110	2,235,911	105.60	259.00	958,047	*b* 619,288	43,514,461	40,147,983	3,366,478	108.38	21.8
	1887	Mutual.	40,450,276	38,329,175	2,121,101	105.50	260.00	928,953	*b* 732,005	42,110,662	38,829,317	3,281,345	108.45	
	1886	Mutual.	39,101,116	37,184,197	1,916,919	105.20	260.00	886,573	*b* 838,575	40,816,517	37,630,525	3,185,992	108.47	
	1885	Mutual.	38,046,075	36,030,979	2,015,096	105.60	258.00	800,176	*b* 789,277	39,625,995	36,465,636	3,160,359	108.65	
	1884	Mutual.	36,971,122	35,057,273	1,913,849	105.50	258.00	791,300	*b* 852,898	38,607,396	35,474,943	3,132,453	108.83	
	1883	Mutual.	35,712,579	33,982,600	1,729,979	105.10	255.00	818,663	*b*1,058,685	37,581,431	34,454,964	3,126,467	109.09	
	1882	Mutual.	34,135,690	32,925,727	1,209,963	103 70	254.00	816,218	*b*1,350,271	36,300,972	33,439,412	2,861,560	108.55	
NATIONAL.....1850.	1888	Mutual.	4,880,432	*c* 4,330,321	550,111	112.70	134.00	120,747	*b* 192,954	5,167,543	4,374,422	793,121	118.13	100.7
	1887	Mutual.	4,280,945	*c* 3,645,017	635,928	117.40	146.00	144,469	*b* 137,072	4,542,387	3,725,207	817,180	121.94	
	1886	Mutual.	3,763,977	*c* 3,131,530	632,447	120.20	156.00	133,745	*b* 134,103	4,014,627	3,190,893	823,734	125.82	
	1885	Mutual.	3,365,859	*c* 2,751,780	614,079	122.30	166.00	106,065	*b* 58,735	3,520,296	2,796,759	723,537	125 72	
	1884	Mutual.	3,037,724	*c* 2,424,906	612,818	125.30	172.00	89,744	*b* 58 353	3,181,162	2,491,948	689,214	127.66	
	1883	Mutual.	2,801,599	*c* 2,170,070	631,529	129.10	179.00	78,350	*b* 70,300	2,939,290	2,239,276	700,014	131.27	
	1882	Mutual.	2,630,173	*c* 1,976,230	653,943	133.10	185.00	90,246	*b* 64,125	2,768,288	2,062,126	706,162	134 24	

* Without deduction for reinsured risks. † All figures cover industrial results. *a* Including item "Market value of real estate over cost." *b* Market over *par* value.
c Including "extra reserve on life-rate endowment policies."

Table B.—Financial Exhibit; Showing Cash Resources, Growth of the Reserves and General Condition—*Continued.*

Name of Company and Year Organized.	Year Ending December 31.	Invested Assets, Reserve and Net Surplus.						Non-Productive Assets.		Gross Assets, Liabilities and Surplus.				Ratio of Increase in Assets, 1882 88.
		Cash Guarantee Capital.	Ledger or Interest-bearing Assets at "Book" Value (without Deduction for Depreciation, etc.)	Reserve, Mass. Standard, or Net Present Liability on all Outstanding Risks.	Net or Interest-bearing Surplus (Including Capital).	Interest-bearing Assets to each $100 of Reserve.	Reserve* or Net Liability per $1000 Assured.	Accrued Interest and Rents, Uncollected and Deferred Premiums.	Market Value of Stocks and Bonds over Cost (Except as Otherwise Indicated).	Gross Assets, Less Depreciation and "Items not Admitted"	Total Liabilities (Exclusive of Capital).	Surplus as Regards Policyholders (Including Capital).	Gross Assets to each $100 of Liabilities.	
		$	$	$	$	$	$	$	$	$	$	$	$	%
New England Mut....1844.	1888	Mutual.	18,214,534	16,958,895	1,255,639	107.40	230.00	331,599	1,162,957	19,709,091	17,192,726	2,516,365	114.64	21.8
	1887	Mutual.	17,548,727	16,215,021	1,297,706	108.00	232.00	336,189	1,172,023	19 056,940	16,400,799	2,656,141	116.20	
	1886	Mutual.	16,674,559	15,613,664	1,060,895	106.80	232 00	347,913	1,586,680	18,609,152	15,885,546	2,723,606	117.14	
	1885	Mutual.	16,014,323	14,931,639	1,082,684	107.30	231.00	331,831	1,484,986	17,831 141	15,203,872	2,627,269	117.31	
	1884	Mutual.	15,509,656	14,382,549	1,127,107	107.80	230.00	330,773	1,240,058	17,077,072	14,577,090	2,499,982	117.15	
	1883	Mutual.	15,225,761	13,981,704	1,244,057	108.90	227.00	289,119	1,375,276	16,890,156	14,316,738	2,573,418	117.95	
	1882	Mutual.	14,707,392	13,593,315	1,114,077	108.20	229.00	295,403	1,416,567	16,419,363	13,813,039	2,606,324	118.90	
New York.....1845.	1888	Mutual.	86,891,907	*a*78,070,571	8,821,336	111.30	*b*163.00	2,436,265	3,655,850	92,685,062	79,058,973	*c*13,626,089	117.25	97.0
	1887	Mutual.	77,410,343	*a*69,817,491	7,592,852	110.90	*b*171 00	2,099,275	3,167,529	82,506,354	70,530 296	*c*11,976,058	116.98	
	1886	Mutual.	69,645,023	*a*62,518,649	7,126,374	111.40	*b*180.00	1,836,979	3,601,830	74,921,927	63,157,551	*c*11,764,376	118.63	
	1885	Mutual.	61,623,473	*a*56,241,000	5,382,473	109.60	*b*188.00	1,598,373	3.351,703	66,515,406	56,716,230	*c* 9,799,176	117.26	
	1884	Mutual.	56,039,852	*a*51,627,032	4,412 820	108.50	*b*194.00	1,529,019	1,447.755	58,941,739	52,323 582	*c* 6,618,157	112.65	
	1883	Mutual.	51,933,719	*a*47,376,847	4,556,872	109.60	*b*206 00	1,307,759	2 065,053	55,202,314	48,045,993	*c* 7,156,321	114.89	
	1882	Mutual.	47,657,564	*a*42,893,190	4,764,374	111.10	*b*220 00	1,073,961	1,881,882	50,550,982	43,478,970	*c* 7,072,012	116 27	
Northwestern.....1858.	1888	Mutual.	31,525,126	27,628,304	3,896,822	114.10	160.00	1,082,585	*d* 65,100	32,650,860	28,024,137	*e* 4,626,723	116.51	73.6
	1887	Mutual.	27,803,582	24,578,587	3,224,995	113.10	167.00	1,002,355	*d* 52,082	28,836,356	24,889,690	*e* 3,946,666	115.85	
	1886	Mutual.	25,715,163	22,033,289	3,681,874	116.70	173.00	897,869	*d* 56,847	26,648,075	22,310,312	*e* 4,337,763	119 45	
	1885	Mutual.	23,420,872	20,002,647	3,418,225	117.10	181.00	784,421	*d* 59,963	24,238,046	20,331,925	*e* 3,906,122	119.23	
	1884	Mutual.	21,805,620	18,640,500	3,165,120	117.50	189.00	640,065	*d* 83,285	22,497,773	19,022,087	*e* 3,475,686	118.27	
	1883	Mutual.	20,389,448	17,705,401	2,684,047	115 20	192.00	603,908	*d* 121,964	21,085,384	17,997,539	*e* 3,087,845	117.17	
	1882	Mutual.	19,138,423	16,570,852	2,567,571	115.50	199.00	534,142	*d* 122,107	19,752,296	16,849,452	2,902,844	117.23	

PENN MUTUAL.....1847.	1888	Mutual.	12,951,924	11,592,356	1,359,568	111.70	170.00	419,327	416,177	13,769 199	12,022,860	1,746,339	114 53	75.2
	1887	Mutual.	11,827,557	10,470,186	1,357,371	113.00	173 00	336,162	436,510	12,582,029	10,818.473	1,763,556	116.30	
	1886	Mutual.	10,679,168	9,533,520	1,145,648	112 00	178 00	279,913	463,535	11,394,056	9,817,009	1,577,047	116.06	
	1885	Mutual.	9,737,915	8,704,915	1,033,000	111.90	182.00	233,554	421,062	10,380,497	8,967,903	1,412,594	115.75	
	1884	Mutual.	9,134,330	8,077,409	1,056,921	113.10	185 00	209,662	319,892	9,644.052	8,381,833	1,262,219	115.06	
	1883	Mutual.	8,406,379	7,426,277	980,102	113.20	180 00	188,895	*f* 416,624	8,993,533	7,706,868	1,286,665	116 70	
	1882	Mutual.	7,894,738	6,865,121	1,029,617	115.00	181.00	196,704	392,366	8,478,457	7,163,275	1,315,182	118 36	
PROVIDENT L. AND T....1865.	1888	1,000,000	14,172,624	12,665,360	1,507,264	111.90	198.00	636,714	285,485	15,094,824	12,824,723	2,270,101	117.72	149.0
	1887	1,000,000	12,653.341	11,199 105	1,454,236	113.00	196.00	585,308	228,120	13,466,769	11,286.060	2,180,709	119.32	
	1886	1,000,000	11.188,865	9,797,240	1,391,625	114.20	192 00	506,829	243,176	11,938.869	9,906,430	2,032,439	120.59	
	1885	1,000,000	9,929,380	8,610,507	1,318,873	115 30	188 00	433,239	137,623	10,500,242	8,701,185	1,799,057	120.68	
	1884	1,000,000	8,721,474	7,543,134	1,178 340	115 60	180.00	378,749	48,987	9,149,210	7,605,245	1.543,965	120.30	
	1883	893,587	7,824,369	6,658,736	1,165,633	117.50	178.00	325 588	142,083	8,292,041	6,756,278	1,535,763	122 74	
	1882	500,000	6,826,188	5,798,996	1,027,192	117.80	177 00	287,655	120,051	7,233,894	5,888,386	1,345,508	122 86	
PROVIDENT SAVINGS.....1875.	1888	100,000	539,224	157,266	381 958	342.80	3.10	35,717	.....	569,165	192.266	376,899	296.00	261.0
	1887	100,000	389,518	122,895	266,623	317.00	2.62	10,435	.....	371.932	189,895	182,037	195.86	
	1886	100,000	304,490	97,331	207,159	312.80	2.70	16,411	.....	291.379	135,331	156,058	215.31	
	1885	100,000	217,404	79.033	138.371	275 50	3.17	14,758	605	224,857	112,033	112,824	200.70	
	1884	100,000	170,241	53,478	116,763	318.30	3.82	13,822	.....	180,291	68,478	111,813	263.30	
	1883	100,000	148,488	51,582	96,906	287 90	12.10	6,389	.....	152,752	61,724	91,028	247 57	
	1882	100,000	137,661	56,441	83,524	254.30	21.40	11,870	1,750	143.829	66,637	77,192	215.79	
STATE MUTUAL.....1845.	1888	Mutual.	4,804,614	4,261,912	542,702	112.70	160.00	*g* 53,000	209,371	5,066,985	4,268,412	798,573	118.71	70.5
	1887	Mutual.	4.383,027	3.801,858	581,169	115.30	163.00	*g* 51,500	173,642	4,608,170	3.816,993	791,177	120.73	
	1886	Mutual.	3,966,241	3.407,361	558,880	116.30	162.00	*g* 52,000	168,000	4,186,241	3.415,161	771,080	122.58	
	1885	Mutual.	3,637,808	3,109,488	528,320	117.00	169.00	*g* 52,000	197,118	3,886,926	3,109,488	777,438	125 00	
	1884	Mutual.	3.321.674	2,827,648	494,026	117.40	179.00	*g* 43,000	184,627	3,549,301	2,827,648	721,653	125.52	
	1883	Mutual.	3,066 597	2,611,398	455,199	117.40	184.00	*g* 40,000	195,191	3.301,788	2,637,398	664,390	125.22	
	1882	Mutual.	2,868,874	2,418,561	450,313	118.60	202 00	*g* 30,000	200,375	3,099,249	2,452,804	646,445	126.33	

* Without deduction for reinsured risks. *a* Including annuity reserve ranging from $5,458,137 (1882) to $9,907,989 (1888), and averaging several times larger than that of all other companies combined. *b* Representing assurance liability proper, or exclusive of annuity. *c* Including surplus to tontine policyholders ranging from $2,091,372 (1882) to $6,423,777 (1888). *d* Market over *par* value. *e* Including tontine profits in excess of ordinary surplus on policies of this class, aggregating (1883–88) $739,280. *f* Including item "Market value of real estate over cost." *g* Interest due and accrued only.

TABLE B.—FINANCIAL EXHIBIT; SHOWING CASH RESOURCES, GROWTH OF THE RESERVES AND GENERAL CONDITION—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Invested Assets, Reserves and Net Surplus.						Non-Productive Assets.		Gross Assets, Liabilities and Surplus.				Ratio of Increase in Assets, 1882-88.
		Cash Guarantee Capital.	Ledger or Interest-bearing Assets at "Book" Value (without Deduction for Depreciation, etc.)	Reserve, Mass. Standard, or Net Present Liability on all Outstanding Risks.	Net or Interest-bearing Surplus (Including Capital).	Interest-bearing Assets to each $100 of Reserve.	Reserve* or Net Liability per $1000 Assured.	Accrued Interest and Rents, Uncollected and Deferred Premiums.	Market Value of Stocks and Bonds over Cost (Except as Otherwise Indicated).	Gross Assets, Less Depreciation and "Items not Admitted."	Total Liabilities (Exclusive of Capital).	Surplus as Regards Policyholders (Including Capital).	Gross Assets to each $100 of Liabilities.	
		$	$	$	$	$	$	$	$	$	$	$	$	%
TRAVELERS †.....1864.	1888	Surplus.	8,947,177	7,434,014	1,513,163	120.35	181.00	305,733	.....	8,477,131	7,466,693	1,010,438	113.40	91.5
	1887	Surplus.	8,105,170	6,712,923	1,392,247	120.70	178.00	294,197	.....	7,734,389	6,759,454	974,935	111.47	
	1886	Surplus.	7,321,944	6,043,899	1,302,517	121.60	177.00	263,305	24,900	7,034,241	6,096,389	937,852	115.36	
	1885	Surplus.	6,572,413	5,455,059	1,138,945	121.00	183.00	246,948	.....	6,299,033	5,476,424	822,609	115.00	
	1884	Surplus.	5,935,947	4,945,241	1,011,108	120.50	181.00	236,434	.....	5,698,450	4,981,816	716,634	114.38	
	1883	Surplus.	5,455,879	4,513,845	960,615	121.40	181.00	202,630	.....	5,247,986	4,589,340	658,646	114.36	
	1882	Surplus.	4,921,216	4,083,969	854,467	121.00	180.00	163,707	60,636	4,778,396	4,148,735	629,661	115.17	
UNION MUTUAL.....1849.	1888	Mutual.	5,795,508	5,645,005	150,503	102.70	214.00	176,398	33,661	6,001,674	5,720,565	281,109	104.91	—3.9
	1887	Mutual.	5,823,627	5,605,923	217,704	103.90	217.00	167,558	25,617	6,013,523	5,697,922	315,601	105.54	
	1886	Mutual.	5,869,737	5,616,356	253,381	104.50	223.00	158,886	95,887	6,119,708	5,739,260	380,448	106.63	
	1885	Mutual.	5,905,093	5,654,752	250,341	104.40	230.00	162,349	67,676	6,109,619	5,737,861	371,758	106.48	
	1884	Mutual.	5,978,326	5,710,821	267,505	104.70	235.00	316,020	27,655	6,311,402	5,918,405	392,997	106.64	
	1883	Mutual.	5,965,059	5,750,823	214,236	103.70	235.00	172,283	34,010	6,229,684	5,844,068	385,616	106.61	
	1882	Mutual.	6,030,036	5,772,661	257,375	104.50	235.00	237,052	.....	6,260,679	5,899,096	361,583	106.14	
UNITED STATES.....1850.	1888	440,000	5,585,840	5,283,563	302,277	105.70	207.00	214,720	*a* 157,163	5,914,843	5,314,138	600,705	111.30	18.4
	1887	440,000	5,402,530	5,070,722	331,808	106.50	218.00	199,827	*a* 115,357	5,681,494	5,086,842	594,652	111.70	
	1886	440,000	5,248,626	4,909,329	339,297	106.90	235.00	176,841	*a* 193,911	5,586,630	4,934,289	652,341	113.22	
	1885	440,000	5,122,242	4,803,992	318,250	106.60	240.00	172,943	*a* 165,210	5,425,264	4,839,663	585,601	112.10	
	1884	440,000	5,026,376	4,733,059	293,317	106.20	241.00	162,583	*a* 37,039	5,154,412	4,765,037	389,375	108.17	
	1883	440,000	5,061,465	4,691,955	369,510	107.90	246.00	153,173	*a* 41,852	5,226,429	4,761,743	464,686	109.65	
	1882	250,000	4,957,749	4,569,306	388,443	108.50	268.00	148,743	*a* 5,158	5,088,150	4,612,362	475,788	110.32	

VERMONT.....1869.	1888	100,000	314,987	273,630	41,357	115.10	138.00	24,476	a 17,104	356,567	276,345	80,222	129.03	56.2
	1887	100,000	300,733	240,971	59,762	124.80	153.00	22,127	a 11,000	330,890	249,971	80,919	132.37	
	1886	100,000	287,273	213,231	74,042	134.70	150.00	16,371	a 10,695	311,801	217,271	94,570	143.52	
	1885	100,000	274,392	199,119	75,273	137.80	143.00	16,130	a 8,430	296,135	201,150	94,985	147.26	
	1884	100,000	256,680	186,794	69,886	137.40	131.00	17,880	a 3,154	274,265	187,294	86,971	146.44	
	1883	100,000	238,438	164,365	74,073	145.10	120.00	15,859	a 3,680	255,608	165,365	90,243	154.53	
	1882	100,000	228,741	141,765	86,976	161.30	124.00	11,857	2,691	239,787	144,765	95,022	165.61	
WASHINGTON .....1860.	1888	125,000	8,923,952	8,947,186	—23,234	99.70	209.00	346,893	184,422	9,401,336	8,973,683	427,653	104.77	51.8
	1887	125,000	8,387,360	8,284,187	103,173	101.20	210.00	313,476	167,547	8,807,479	8,314,832	492,647	105.93	
	1886	125,000	7,813,631	7,693,871	119,760	101.60	210.00	288,436	167,547	8,231,130	7,762,293	468,837	106.04	
	1885	125,000	7,394,546	7,231,145	163,401	102.30	213.00	257,815	152,047	7,771,775	7,292,852	478,923	106.57	
	1884	125,000	6,883,848	6,810,718	73,130	101.10	204.00	256,671	a 164,391	7,273,650	6,917,451	356,199	105.15	
	1883	125,000	6,587,879	6,449,794	138,085	102.10	202.00	239,557	a 179,449	6,978,607	6,527,791	450,816	106 91	
	1882	125,000	6,095,190	5,983,340	111,850	101.90	204.00	202,473	a 276,357	6,534,465	6,035,329	499,136	108.27	

* Without deduction for reinsured risks. † Purely stock company, the amount of capital ($600,000) appearing in connection with accident department. a Including item "Market value of real estate over cost."

TABLE C.—ECONOMIC EXHIBIT—COMPLETE SYNOPSIS OF INCOME AND OUTGO, INCLUDING NATURAL COST OF ASSURANCE, ETC., ETC.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Receipts from all Sources.					Disbursements in Detail.—Mortality and Expense, or Natural Cost-Factors.						Mortality and Expense Ratios Proper in Co-Relation with New Business.		
		Premium Receipts (Including Reserve Released by Lapses).	To Each $1000 Assured.	Interest, Rents, Profits, etc.	Total Income.	To Each $1000 Assured.	Death Claims Paid (Including Dividend Additions).	To Each $1000 Assured.	Expenses and Taxes (Including Net Cost of Capital)	To Each $1000 Assured.	Combined Outgo Representing Natural or Net Cost of Assurance.	To Each $1000 Assured.	Total Death Claims (within the Year) to Mean Amt. Assured.	Expenses, Taxes, etc., to Gross Premium Receipts.	Proportion of New (High Cost) Business to Each $1000 of Old (Low Cost).
		$	$	$	$	$	$	$	$	$	$	$	%	%	$
ÆTNA .....1850.	1888	3,405,265	33.10	1,729,464	5,133,729	49.90	1,509,837	14.70	787,933	7.70	2,297,770	22.40	1.60	23.1	139.00
	1887	3,201,345	32.90	1,629,368	4,830,713	49.60	1,514,676	15.60	688,741	7.10	2,203,417	22.70	1.54	21.5	130.00
	1886	3,030,012	32 70	1,609,619	4,639,631	50.30	1,383,605	15.00	649,020	7.00	2,032,625	22.00	1.52	21.4	127.00
	1885	2,845,491	32.40	1,734,383	4,579,875	52.20	1,390,768	15.80	606,397	6.90	1,997,165	22.70	1.47	21.3	111.00
	1884	2,688,320	31.80	1,601,908	4,290,228	50.60	1,265,467	14 90	545,410	6.40	1,810,877	21.30	1.61	20.3	78.00
	1883	2,719,350	32 00	1,760,372	4,479,722	52.70	1,248,873	14.70	578,976	6.80	1,827,849	21.50	1.55	21.3	100.00
	1882	2,519,437	30.40	1,513,789	4,033,226	48.60	1,106,937	13.30	548,925	6.60	1,655,862	19.90	1.51	21.8	102.00
Aggregate and mean results..		20,408,670	32.20	11,579,063	31,987,733	50.60	9,420,163	14.90	4,405,402	6.90	13,825,565	21.80	1.54	21.5	112.00
BERKSHIRE .....1851.	1888	811,557	37.00	183,124	994,681	45.40	206,469	9.50	190 955	8.70	397,424	18.20	.99	23.5	223.00
	1887	753,365	38.30	186,273	940,147	47.80	185,572	9.40	177,525	9.00	363,097	18.40	.92	23.5	227.00
	1886	705,796	39.50	189,241	895,037	50.00	185,276	10.40	166,624	9.30	351,900	19.70	1.24	23.6	225.00
	1885	669,115	41.30	190,099	859,214	53.00	183,493	11.30	153,115	9.50	336,608	20.80	1.16	22.9	206.00
	1884	597,544	39.90	190,690	788,234	52.50	168,100	11.20	138,932	9.30	307,032	20.50	1.06	22.3	176.00
	1883	580,299	41.10	194,067	774,366	54.90	194,935	13.80	137,588	9.70	332,523	23.50	1.53	23.8	199.00
	1882	523,344	40.30	191,996	715,339	55.00	178,553	13.50	114,240	8.80	292,793	22.30	1.39	21.9	198.00
Aggregate and mean results.		4,641,020	39.60	1,325,490	5,966,510	51.20	1,302,398	11.30	1,078,979	9.20	2,381,377	20.50	1.18	23.1	208.00
CONNECTICUT GENERAL.1865.	1888	219,509	28.60	95,083	314,592	41.00	77,870	10.20	75,806	9.90	153,676	20.10	1.04	34.6	145.00
	1887	201,006	27.60	91,820	292,826	40.20	64,102	8.80	67,416	9.20	131,518	18.00	1.06	33.6	170.00
	1886	182,592	27.50	86,684	269,276	40.40	74,019	11.00	56,651	8.40	130,670	19.40	.94	31.0	146.00
	1885	169,259	26.20	81,764	251,023	38 90	60,425	9.40	58,089	9.00	118,514	18.40	1.33	34.3	126.00
	1884	162,311	25.60	76,631	238,942	37.70	55,453	8.70	59,057	9.30	114,510	18.00	.71	36.4	138.00
	1883	158,020	26.00	95,580	253,600	41.80	90,583	14.90	51,520	8.50	142,103	23.40	1.47	32.6	146.00
	1882	148,590	25.40	74,383	222,973	38.00	65,666	11.20	54,330	9.30	119,996	20.50	1.33	36.6	150.00
Aggregate and mean results.		1,241,287	26.70	601,945	1,843,232	39.70	488,118	10.60	422,869	9.10	910,987	19.70	1.13	34.2	146.00

CONNECTICUT MUTUAL..1846.	1888	4,436,285	29.30	2,987,191	7,423,476	49.00	3,197,983	21.10	794,479	5.20	3,992,462	26.30	2.16	17.9	57.00
	1887	4,422,465	29.30	3,042,897	7,465,362	48.20	3,058,734	20.30	800,317	5.30	3,859,051	25.60	2.07	18.1	58.00
	1886	4,464,544	29.70	2,960,463	7,425,007	48 20	2,819,244	18.90	846,609	5.60	3,665,853	24.50	1.89	19.0	51.00
	1885	4,542,265	30.00	3,108,948	7,651,213	49.10	3,165,604	20.90	887,030	5.90	4,052,634	26.80	2.03	19.5	55.00
	1884	4,707,437	30 90	2,794,577	7,502,015	48.20	2,752,375	18.10	822,988	5.40	3,575,363	23.50	1.80	17.5	44.00
	1883	4,829,098	31.10	3,041,125	7,870,223	49.50	3,178,774	20.40	861,885	5.50	4,040,659	25.90	1.83	17.8	50.00
	1882	4,998,029	31.90	2,761,061	7,759,091	48.40	2,501,039	16.00	902,645	5.80	3,403,684	21.80	1.61	18.1	49.00
Aggregate and mean results..		32,400,123	30.30	20,696,262	53,096,385	48.70	20,673,753	19.40	5,915,953	5.50	26,589,706	24.90	1.91	18.3	52 00
EQUITABLE.....1858.	1888	22,047,813	40.10	4,911,164	26,958,977	49.10	6,341,273	11.50	4,939,449	9.00	11,280,722	20.50	1.30	22.4	256.00
	1887	19,115,775	39.60	4,125,074	23,240,849	48.10	5,129,515	10.60	4,070,644	8.40	9,200,159	19 00	1.26	21.3	278.00
	1886	16,272,155	39.50	3,601,578	19,873,733	48.30	4,895,273	11.90	3,422,379	8.30	8,317,652	20.20	1.31	21.0	259.00
	1885	13,461,679	37.70	3,128,374	16,590,053	46.40	4,071,040	11.40	2,895,571	8.10	6,966,611	19.50	1.28	21.5	260.00
	1884	12,031,330	38.90	2,972,150	15,003,480	48.50	3,596,659	11.60	2,383,162	7.70	5,979,821	19.30	1.26	19.8	248.00
	1883	10,727,548	39.00	2,743,073	13,470,572	48.90	3,042,105	11.10	2,100,833	7.60	5,142,938	18.70	1.21	19.6	290.00
	1882	8,922,369	38.30	2,956,802	11,879,171	51.10	2,766,358	11.90	1,877,977	8.10	4,644,335	20.00	1.23	21.0	274.00
Aggregate and mean results..		102,578,669	39.00	24,438,215	127,016,884	48.60	29,842,223	11.40	21,690,035	8.20	51,532,258	19.60	1.26	20.9	266.00
GERMANIA.....1860.	1888	1,965,805	40.20	611,225	2,577,030	49 60	744,625	15.20	*a* 468,394	9.60	1,213,019	24.80	1.51	23.8	188.00
	1887	1,780,775	40.80	641,462	2,422,237	55.70	710,598	16.30	*a* 386,657	8.90	1,097,255	25.20	1.52	21.7	109.00
	1886	1,749,369	41.80	658,778	2,408,147	57.60	602,691	14.40	*a* 377,044	9.00	979.735	23 40	1.36	21.5	115.00
	1885	1,614,892	40.40	561,775	2,176,668	54.40	689,895	17.20	*a* 381,876	9.50	1,071,701	26.70	1 74	23.6	109.00
	1884	1,561,660	40.00	525,765	2,087,425	53.50	632,269	16.20	*a* 381,066	9.80	1,013,335	26.00	1.57	24.4	95.00
	1883	1,491,567	39 20	508,702	2,009,269	52 60	593,137	15.50	*a* 372,855	9.80	966.092	25.30	1.62	25 0	104.00
	1882	1,361,651	36 90	484,245	1,845,896	50.00	637,055	17 30	*a* 329,882	8.90	966,937	26.20	1.74	24.2	110.00
Aggregate and mean results.		11,525,719	39.90	3,991,952	15,517.671	53.30	4,610,200	16.00	2,697,774	9.40	7,307,974	25.40	1.58	23.5	119.00
HOME.....1860.	1888	816,847	35.90	282,339	1,099,186	48.30	339,480	14.90	232,175	10.20	571,655	25.10	1.53	28.4	176 00
	1887	756,817	34.80	296,831	1,053,648	48.30	288,447	13.30	226,117	10.40	514,564	23.70	1.40	29 7	239.00
	1886	680,841	35.00	384,896	1,065.737	54.80	336,059	17.30	200,239	10.30	536,298	27.60	1.80	29.4	200.00
	1885	600,238	33.70	236,019	836,257	47.00	227,388	12.80	177,910	10.00	405,298	22.80	1.31	29.7	148.00
	1884	563,353	33.20	257,454	820,807	48.40	240,051	14.10	165,022	9.80	405,073	23.90	1.42	29.3	114.00
	1883	546,475	32.30	260,506	806,981	47.70	205.921	12.20	175,109	10.40	381,030	22.60	1.26	32.0	176.00
	1882	498,835	31.80	257,239	756,073	48.30	193,111	12.30	154,099	9.80	348,210	22.10	1.26	30.9	133.00
Aggregate and mean results.		4,463,406	33.80	1,975,284	6,438,690	49.00	1,830,457	13.80	1,330,671	10.10	3,161,128	23.90	1.43	29.9	169.00

a Including expense on small and decreasing industrial business.

TABLE C.—ECONOMIC EXHIBIT—COMPLETE SYNOPSIS OF INCOME AND OUTGO, INCLUDING NATURAL COST OF ASSURANCE, ETC.—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Receipts from all Sources.					Disbursements in Detail.—Mortality and Expense, or Natural Cost-Factors.						Mortality and Expense Ratios Proper in Co-Relation with New Business.		
		Premium Receipts (Including Reserve Released by Lapses).	To Each $1000 Assured.	Interest, Rents, Profits, etc.	Total Income.	To Each $1000 Assured.	Death Claims Paid (Including Dividend Additions).	To Each $1000 Assured.	Expenses and Taxes (Including Net Cost of Capital)	To Each $1000 Assured.	Combined Outgo Representing Natural or Net Cost of Assurance.	To Each $1000 Assured.	Total Death Claims (within the Year) to Mean Amt. Assured.	Expenses, Taxes, etc., to Gross Premium Receipts.	Proportion of New (High Cost) Business to Each $1000 of Old (Low Cost).
		$	$	$	$	$	$	$	$	$	$	$	%	%	$
JOHN HANCOCK*.....1862.	1888	1,317,374	33.50	162,789	1,480,163	37.70	473,843	12.10	592,687	15.10	1,066,530	27.20	1.40	45.0	121.00
	1887	1,031,845	31.30	166,134	1,197,979	36.40	357,002	11.10	522,290	15.90	879,292	27.00	1.38	50.6	111.00
	1886	815,750	30 40	168,817	984,567	37.00	306,938	11.50	403,571	15.00	710,509	26.50	1.60	49.5	112.00
	1885	647,143	30 10	159,175	806,318	37.50	221,266	10.30	315,194	14.70	536,460	25.00	1.29	48 7	120.00
	1884	547,058	30.60	137,007	684,066	38.20	206,460	11.50	261,145	14.60	467,605	26.10	1.28	47.7	98.00
	1883	472,242	30.00	135,597	607,839	38 50	175,438	11.10	221,385	14.00	396,823	25.10	1 06	46.8	88 00
	1882	415 537	28.60	145,358	560,895	38.60	194,053	13.30	187,681	13.00	381,734	26.30	1.38	45.1	100.00
Aggregate and mean results.		5,246,949	30.60	1,074,877	6,321,826	37.70	1,935,000	11.60	2,503,953	14.60	4,438,953	26 20	1.34	47.6	107.00
MANHATTAN.....1850.	1888	1,454,830	33.40	519,134	1,973,964	45.40	917,989	21.10	503,770	11.60	1,421,759	32.70	2 22	34.6	226.00
	1887	1,264,397	32.40	573,789	1,838,185	47.10	779,261	20.00	422,419	10.80	1,201,680	30.80	2.07	33 4	165 00
	1886	1,141,836	31.50	530,214	1,672,050	46.10	716,204	19.80	333,212	9.20	1,049,416	29.00	2.02	29.2	136.00
	1885	1,038 633	30.10	551,350	1,589,984	46.10	710,209	20.60	280,460	8.10	990,669	28 70	2.08	27.0	96.00
	1884	1,035,624	30.50	549,401	1,585,025	46.60	606,731	17.80	290,630	8.50	897,361	26.30	1.81	28 0	105.00
	1883	1,008,422	30.50	627,628	1,636,049	49.60	687,171	20.80	270,386	8.20	957,557	29.00	2.09	26.8	88.00
	1882	1,013,921	31.10	620,811	1,634,732	50.00	532,894	16.30	265,449	8.10	798,343	24.40	1.64	26.2	87.00
Aggregate and mean results.		7,957,663	31.40	3,962,327	11,919,990	47.30	4,950,459	19.50	2,366,326	9.20	7,316,785	28.70	1.99	29.3	129.00
MASSACHUSETTS MUT..1851.	1888	1,639,370	33.10	463,205	2,102,575	42.50	511,818	10.30	452,459	9.20	964,277	19.50	1.08	27.0	203.00
	1887	1,434 458	31.40	417,486	1,851,944	40.00	525,311	11.60	378,717	8.30	904,028	19.90	1.11	26.4	198.00
	1886	1,312,126	31.10	420,560	1,736,686	40.70	496,095	12.00	342,980	8.30	839,075	20.30	1 34	26.1	171.00
	1885	1,201,520	31.60	412,272	1,613,792	40.80	387,408	10.20	328,600	8.70	716,008	18.90	1.05	27.4	180.00
	1884	1,048,929	30.20	420,820	1,469,754	40.90	339,778	9.80	289,578	8.30	629,356	18.10	1.01	27.6	150.00
	1883	941,187	28 60	428,255	1,369,442	40.30	434,343	13.20	265,576	8.10	699,919	21.30	1.35	28.3	163.00
	1882	856,637	28.10	401,008	1,257,645	39.50	402,354	13.20	221,563	7.30	623,917	20.50	1.27	25 9	104.00
Aggregate and mean results		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	167 00

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	1887	5,618,767	37.00	210,947	5,829,715	38.40	2,098,936	13.80	2,437,338	16 00	4,536,274	29.80	2 63	43.4	29.00
	1886	4,438,096	35 70	155,298	4,593,394	37.00	1,566,514	12.60	1,925,778	15.50	3,492,292	28.10	2.24	43.4	29.00
	1885	3,415,525	35.40	114,353	3,528,877	36.60	1,279,645	13.30	1,616,112	16.70	2,895,757	30.00	1.47	47 3	29.00
	1884	2,811,816	36.20	104,122	2,915,938	37.50	970,590	12.50	1,522,755	19.60	2,493,345	32.10	2.17	54.2	33.00
	1883	1,975,703	31.20	106,916	2,082,619	32.90	631,639	10.00	1,161,991	18.30	1,793,630	28 30	1.63	58.8	23.00
	1882	1,246,515	28.80	107,753	1,354,268	31.30	369,314	8.50	725,033	16.80	1,094,347	25.30	.99	58.0	21.00
Aggregate and mean results.		26,316,502	34.60	1,075,498	27,392,000	36.10	9,466,743	12.10	12,361,393	17.10	21,828,136	29.10	2 00	49.8	31.00
MUTUAL.....1843.	1888	19,444,308	40 30	6,771,624	26,215,932	54.40	7,231,665	15.00	4,972,107	10.30	12,203,772	25.30	1.60	25.6	209.00
	1887	17,110,902	40.00	6,009,021	23,119,922	54.10	7,107,260	16.60	3,649,514	8.50	10,756,774	25.10	1.57	21.3	156.00
	1886	15,634,721	39.70	5,502,456	21,137,177	53 70	5,492,920	13.90	3,101,417	7.90	8,594,337	21.80	1.47	19.8	136.00
	1885	14,968,902	40.00	5,446,052	20,214,954	54.80	5,920,034	16.00	2,487,290	6.70	8,407,324	22.70	1.65	16.8	120.00
	1884	13,850,258	39.30	5,245,060	19,095,318	54 30	5,226,891	14.90	2,003,280	5.70	7,230,101	20.60	1.47	14.5	91.00
	1883	13,457,928	39.20	5,042,964	18,500,893	53.10	5,095,795	14.90	1,946,937	5 70	7,042,732	20.60	1.54	14.5	104.00
	1882	12,845,593	39 90	5,078,766	17,924,359	54.40	4,743,153	14.40	1,881,247	5.70	6,624,400	20.10	1.48	14.6	107.00
Aggregate and mean results.		107,112,612	39.80	39,095,943	146,208,555	54.10	40,817,648	15.10	20,041,792	7.20	60,859,440	22.30	1.54	18.1	132 00
MUTUAL BENEFIT.....1845.	1888	5,083,389	33.10	2,287,863	7,371,252	48 00	2,892,325	18.80	929,707	6.10	3,822,032	24.90	1.89	18.3	118.00
	1887	4,808,237	32.70	2,256,429	7,064,666	48.00	2,678,056	18.20	885,813	6.00	3,563,869	24.20	1.89	18.4	103.00
	1886	4,630,663	32.30	2,072,324	6,702,987	46.80	2,711,440	18.90	852,242	6.00	3,563 682	24.90	1.92	18.4	100.00
	1885	4,461,122	32.00	1,862,716	6,323,838	45.40	2,383,891	17.10	796,882	5.70	3,180,773	22.80	1.74	17.9	100.00
	1884	4,347,965	32.00	1,779,218	6,127,183	45.10	2,169,273	16.00	749,677	5.50	2,918,950	21.50	1.58	17.2	94 00
	1883	4,159,771	31.20	2,072,629	6,232,400	46.80	2,190,985	16.40	691,742	5 20	2,882,727	21.60	1.64	16.6	94.00
	1882	4,043,812	31.20	1,993,987	6,037,799	46.60	2,357,168	18.20	685,459	5 30	3 042,627	23.50	1.65	17.0	80.00
Aggregate and mean results.		31,534,959	32.10	14,325,166	45,860,125	46.70	17,383,138	17 60	5,591,522	5.70	22,974,660	23.30	1.76	17.7	98.00
NATIONAL, Vermont.....1850.	1888	1,281,173	40.30	260,364	1,541,537	47.70	291,209	9.00	322,554	10.00	613,763	19.00	1.02	25.2	420.00
	1887	954,305	38.30	233,143	1,187,448	47.70	212,171	8.50	225,239	9.00	437,410	17.50	.94	23.6	362.00
	1886	725,316	36.30	187,039	912,355	45.60	177,432	8.90	177,867	8.90	355,299	17.80	.97	24.5	314.00
	1885	608,532	36.70	170,724	779,256	47.00	137,054	8.30	152,006	9.20	289,060	17.50	.89	25.0	276.00
	1884	506,186	35.90	162,707	668,893	47.40	158,605	11 20	126,956	9.00	285,561	20.20	1.21	25.0	250 00
	1883	416,585	34.40	149,010	565,595	46.70	174,767	14.40	87,961	7 30	262,728	21.70	1 53	21.1	219.00
	1882	341,180	32.00	131,044	472,224	44.30	124,772	11.70	64,491	6.00	189,263	17.70	1.24	18.9	197.00
Aggregate and mean results.		4,833,277	36.30	1,294,031	6,127,308	46.60	1,276,010	10.30	1,157,074	8.50	2,433,084	18.80	1.11	23.3	291.00

* All figures include industrial business excepting ratios in last column, and last but two, which refer to regular business only.

TABLE C.—ECONOMIC EXHIBIT—COMPLETE SYNOPSIS OF INCOME AND OUTGO, INCLUDING NATURAL COST OF ASSURANCE, ETC.—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Receipts from all Sources.					Disbursements in Detail—Mortality and Expense, or Natural Cost-Factors.						Mortality and Expense Ratios Proper in Co-Relation with New Business.		
		Premium Receipts (Including Reserve Released by Lapses).	To Each $1000 Assured.	Interest, Rents, Profits, etc.	Total Income.	To Each $1000 Assured.	Death Claims Paid (Including Dividend Additions).	To Each $1000 Assured.	Expenses and Taxes (Including Net Cost of Capital).	To Each $1000 Assured.	Combined Outgo Representing Natural or Net Cost of Assurance.	To Each $1000 Assured.	Total Death Claims (within the Year) to Mean Amt. Assured.	Expenses, Taxes, etc., to Gross Premium Receipts.	Proportion of New (High Cost) Business to Each $1000 of Old (Low Cost).
		$	$	$	$	$	$	$	$	$	$	$	%	%	$
NEW ENGLAND.....1844	1888	2,472,810	33.60	1,014,106	3,486,916	47.40	1,201,654	16.50	508,900	6.90	1,710,554	23 40	1.73	20.6	121.00
	1887	2,337,007	33.50	1,042,906	3,379,913	48.40	1,016,322	14 60	438,764	6.30	1,455,086	20 90	1.36	18.8	106.00
	1886	2,211,776	32 90	942,109	3,153,885	46.90	1,035,243	15.40	427,583	6.40	1,462,826	21.80	1.58	19.3	111.00
	1885	2,111,431	32.70	931,352	3,042,783	47.10	1,099,450	17.00	406,677	6.30	1,506,127	23 30	1.85	19.2	111.00
	1884	2,003,658	32.00	862,989	2,866,647	45.80	1,075,320	17.20	394,726	6.30	1,470,046	23 50	1.57	19.7	94 00
	1883	1,961,319	31.50	995,883	2,957,202	47.90	998.184	16.20	381,787	6 20	1,379,971	22.40	1 72	19 5	111.00
	1882	1,824,588	30.80	830,019	2,654,607	44.80	1,004,869	17.00	360,504	6.10	1,365,373	23.10	1.70	19.7	95.00
Aggregate and mean results.		14,922,589	32.50	6,619,364	21,541,953	46.90	7,431,042	16.30	2,918,941	6.40	10,349,983	22.70	1.64	19.5	107.00
NEW YORK.....1845	1888	20,560,610	*a*45.40	4,310,564	24,871,174	*a*55.60	4,412.050	10.50	4,416,540	*b*10.30	8,828,590	20.80	1.21	*b*22.8	283.00
	1887	17,826,892	*a*46.20	3,763,953	21,590,845	*a*55.20	3,916,997	10.90	4,290,314	*b*11.80	8,207,311	22.70	1 23	*b*25.5	280.00
	1886	15,160,469	*a*45.90	3,671,290	18,831,759	*a*56.30	2,757,036	9.10	3,182,977	*b*10.30	5,940,013	19.40	1.05	*b*22.3	269.00
	1885	12,480,848	*a*44.50	3,424,293	15,905,141	*a*55 90	2,999,110	11.50	2,639,646	*b*10.00	5,638,756	21.50	1.18	*b*22.4	243.00
	1884	10,959,363	*a*43.20	2,873,389	13,832,752	*a*53.70	2,257,176	9.80	2,522,612	*b*10.80	4,779,788	20.60	1.09	*b*24 9	260.00
	1883	10,530,940	*a*43.90	2,676,592	13,207,532	*a*55.30	2,263,092	11.40	2,231,986	*b*10.80	4,495,078	22.20	1.30	*b*24.5	263.00
	1882	8,730,871	*a*42.40	2,763,273	11,494,144	*a*56.60	1,955,292	11.40	1,785,828	*b*10.00	3,741,120	21.40	1.25	*b*23.5	230.00
Aggregate and mean results.		96,249,993	44.50	23,483,354	119,733,347	55.50	20,560,753	10.60	21,069,903	10.60	41,630,656	21.20	1.19	23.7	261.00
NORTHWESTERN.....1858	1888	6,229,424	36.10	1,771,209	8,000,633	46.40	1,346,898	7.80	1,450,651	8.40	2,797,549	16.20	.89	23 3	264.00
	1887	5,220,953	35 40	1,639,166	6,860,119	46.50	1,416,303	9.60	1,204,645	8.20	2,620,948	17.80	1.01	23.1	249.00
	1886	4,416,489	34.60	1,454,308	5,870,797	46.00	1,000,569	7.80	1,068,588	8.40	2,069,157	16.20	.82	24.2	259.00
	1885	3,785,045	34.20	1,319,185	5,104,230	46.10	1,049,004	9.50	851,183	7.70	1,900,187	17.20	.96	22.5	242.00
	1884	3,376,776	34.20	1,279,106	4,655,882	47.10	860,267	8.80	753,749	7.60	1,614,009	16.40	.95	22.3	207.00
	1883	3,009,212	32.70	1,200,001	4,209,213	45.80	984,496	10.70	719,109	7.80	1,703,605	18.50	1 13	24.0	225.00
	1882	2,620,148	31.40	1,175,690	3,795,838	45.60	859,684	10.30	684,387	8 20	1,544,071	18.50	1 08	26.1	234.00
Aggregate and mean results.		28,658,047	34 10	9,818,665	38,496,712	46.20	7,517,221	9.00	6,714,305	8.00	14,049,526	17.00	98	23.6	240 00

PENN MUTUAL.....1847.	1888	2,636,291	38.60	717,464	3,353,755	49.00	823,324	12 00	609,292	8.90	1,432,616	20 90	1.33	23.1	214.00
	1887	2,341,497	38 40	658,774	3,000,271	49.20	594,485	9.80	538,748	8.80	1,133,233	18.60	1.06	23.0	210.00
	1886	2,058,169	38.20	650,626	2,708,795	50.30	632,948	11.80	488,417	9.10	1,121,365	20.90	1.22	23.7	206.00
	1885	1,826,701	38.10	543,513	2,370,214	49.40	696,450	14.50	417,174	8.70	1,113,624	23.20	1.40	22.8	175.00
	1884	1,642,314	37.30	497,958	2,140,272	48.60	507,666	11.50	374,800	8.50	882,466	20.00	1.22	22.8	134.00
	1883	1,505,800	36.30	463,568	1,969,368	47.40	612,412	14.80	346,989	8.40	959,401	23.20	1.51	23.0	159.00
	1882	1,315,379	34.50	496,600	1,811,979	47.40	468,755	12.30	312,906	8.20	781,661	20.50	1.36	23 8	166.00
Aggregate and mean results.		13,326,151	37.30	4,028,503	17,354,654	48.80	4,336,040	12.40	3,088,326	8.70	7,424,366	21.10	1.30	23.2	181.00
PROVIDENT L. AND T...1865.	1888	2,548,468	39.80	656,163	3,204,631	50.00	597,860	9.30	471,345	7.40	1,069,205	16.70	1.03	18.5	201.00
	1887	2,231,181	39.00	555,805	2,786,986	49.60	389,973	6.80	418,440	7.30	808,413	14.10	.68	18 8	195.00
	1886	1,946,629	38.20	510,834	2,457,463	48.20	396,482	7.80	345,155	6 80	741,637	14 60	.84	17.7	187.00
	1885	1,778,944	38.90	440,408	2,219,352	48.60	294,182	6.40	307,976	6.50	602,158	12.90	.74	17.3	174.00
	1884	1,599,674	38 40	394,536	1,994,210	47.80	376,304	8.80	295,825	7.10	672,129	15.90	.82	18.5	199.00
	1883	1,402,619	37.40	340,115	1,742,734	46.50	276,290	7.40	255,959	6.80	532,249	14.20	.80	18.3	222.00
	1882	1,254,991	38.30	307,529	1,562,520	47.70	303,703	9.20	217,521	6.60	521,224	15.80	1.06	17.3	172.00
Aggregate and mean results.		12,762,506	38.60	3,205,390	15,967,896	48.30	2,634,794	8.00	2,312,221	6.90	4,947,015	14.90	.85	18.1	193.00
PROVIDENT SAVINGS....1875.	1888	1,145,153	22.50	18,472	1,163,625	22.80	401,233	7.90	229,279	4.50	630,512	12.40	.81	c 20.0	237.00
	1887	989,417	21.10	12,897	1,002,314	21.37	321,407	6.90	217,858	4.60	539,265	11.50	.89	c 22.1	410.00
	1886	648,827	18.00	8,630	657,457	18.26	203,218	5 60	153,837	4.30	357 055	9.90	.81	c 23 7	570.00
	1885	360,918	14.35	6,225	367,143	14.60	142,619	5.70	104,723	4.20	247,342	9.90	.65	c 29.0	950.00
	1884	167,804	11.95	5,300	173,104	12.34	70,311	5.00	59,707	4.30	130,018	9.30	.74	c 35.5	1180.00
	1883	79,339	11.30	4,955	110,295	12.01	25,713	3.70	54,187	7.70	79,900	11.40	.52	c 68.3	2050.00
	1882	59,346	22 50	4,907	64,252	24.34	28,511	10.80	36,073	13.70	64,584	24.50	1.17	c 60.8	135.00
Aggregate and mean results.		3,450,804	17.40	61,386	3,512,190	18.00	1,193,012	6.50	855,664	6.20	2,048,676	12.70	.80	....	.....
STATE MUTUAL.....1845.	1888	1,033,523	38.70	224,161	1,257,684	47.10	329,075	12.30	216,316	8.10	545,391	20.40	1.28	20.9	203.00
	1887	898,116	38.40	203,124	1,101,240	47.10	221,687	9.50	193,479	8.30	415,166	17.80	1.07	21.5	188.00
	1886	798,340	38.00	189,539	987,879	47.00	236,867	11.30	164,822	7.90	401,689	19.20	1.28	20.7	214.00
	1885	694,555	37.80	220,356	914,911	49.70	218,621	11.90	155,308	8.40	373,929	20.30	1.30	22.3	243.00
	1884	572,130	36.10	172,587	744,717	47.10	167,744	10.60	126,833	8.00	294,577	18.60	.94	22.2	194.00
	1883	467,137	32.90	143,751	610,888	43.00	126,969	9.00	111,896	7.90	238,865	16.90	.93	24.0	234.00
	1882	382,871	31.90	118,198	501,069	41.70	109,105	9.00	81,921	6.80	191,026	15.80	.84	21.4	153.00
Aggregate and mean results.		4,846,672	36.30	1,271,716	6,118,388	46.10	1,410,068	10.50	1,050,575	7.90	2,460,643	18.40	1.09	21.9	204 00

a Represent premium receipts from assurance proper or exclusive of annuity premiums. *b* Five per cent of annuity premiums deducted from gross expenses for cost of annuity business.
c See ratio of premium receipts.

TABLE C.—ECONOMIC EXHIBIT—COMPLETE SYNOPSIS OF INCOME AND OUTGO INCLUDING NATURAL COST OF ASSURANCE, ETC.—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Receipts from all Sources.					Disbursements in Detail.—Mortality and Expense, or Natural Cost-Factors.						Mortality and Expense Ratios Proper in Co-Relation with New Business.		
		Premium Receipts (Including Reserve Released by Lapses).	To Each $1000 Assured.	Interest, Rents, Profits, etc.	Total Income.	To Each $1000 Assured.	Death Claims Paid (Including Dividend Additions).	To Each $1000 Assured.	Expenses and Taxes (Including Net Cost of Capital).	To Each $1000 Assured.	Combined Outgo Representing Natural or Net Cost of Assurance.	To Each $1000 Assured.	Total Death Claims (within the Year) to Mean Amt. Assured.	Expenses, Taxes, etc., to Gross Premium Receipts	Proportion of New (High Cost) Business to Each $1000 of Old (Low Cost).
		$	$	$	$	$	$	$	$	$	$	$	%	%	$
TRAVELERS.....1864.	1888	1,210,958	29 40	477,331	1 688,289	41.10	445,580	10.80	265,739	6.50	711,319	17.30	1.11	22.0	182.00
	1887	1,099,498	29.10	410,004	1,509,502	40.00	337,412	8.90	252,711	6.70	590,123	15.60	.88	22.1	202.00
	1886	983,367	28.80	437,381	1,420,748	41.60	311,606	9.10	242,912	7.10	554,518	16.20	1.10	24.7	250.00
	1885	846,298	28.40	343,464	1,229,762	40.00	267,671	9.00	213,725	7.20	481,396	16.20	.90	25.3	196.00
	1884	758,741	27.80	313,618	1,072,359	39.30	243,743	8.90	192,535	7.10	436,278	16.00	.87	25.3	200 00
	1883	660,028	26.40	331,623	991,651	39.70	232,511	9.30	167 097	6.70	399,608	16.00	.98	25.3	187.00
	1882	583,742	25.60	263,714	847,456	37.20	172,504	7.60	152,286	6.70	324,790	14.30	.72	26.0	202.00
Aggregate and mean results..		6,142,632	27.90	2,577,135	8,719,767	39.80	2,011,027	9.10	1,487,005	6.90	3,498,032	16 00	.94	24.4	203.00
UNION MUTUAL.....1849.	1888	711,888	27.00	251,632	963,520	36.50	449,003	17.00	301,487	11.40	750,490	28.40	1.67	42.3	159.00
	1887	688,327	26.70	296,548	984,875	38.20	458 952	17.80	287,351	11.10	746,303	28.90	1.93	41.8	165.00
	1886	676,956	26.90	263,941	940,897	37.30	356,223	14.10	279,014	11.10	635,237	25.20	1.57	41.2	143 00
	1885	668,998	27.20	361,657	1,030,655	41.90	469,409	19.00	270,954	11.00	740,363	30.00	1.67	40.6	162.00
	1884	718,179	29.60	267,444	985,624	40.60	288,506	11.90	277,687	11.40	566,193	23.30	1.44	38.7	140.00
	1883	710,520	29.00	301,499	1,012,019	41.30	397,168	16.20	266,667	10.90	663,835	27.10	1.54	37.4	139.00
	1882	732,341	29.80	258,716	991,057	40.30	329,936	13.40	268,221	10.90	598,157	24.30	1.59	36.6	160.00
Aggregate and mean results..		4,907,209	28.00	2,001,437	6,908,646	40.40	2,749,197	15.60	1,951,381	11.10	4,700,578	26.70	1.63	39.8	153.00
UNITED STATES.....1850.	1888	819,542	31.80	267,656	1.087,198	42.20	404,466	15.70	340,197	13.20	744,663	28.90	1.73	41.5	231.00
	1887	745,459	31.70	278,000	1,023,459	43.60	367,731	15.70	318,425	13.60	686,156	29.30	1.70	42.7	227.00
	1886	685,035	32.50	283,013	968,048	45.90	338,765	16.00	288,897	13 70	627,662	29.70	1.65	42.2	170.00
	1885	660,389	33.00	256,929	917,318	45.80	306,364	15.30	279,738	13.90	586,102	29.20	1.55	42.3	174.00
	1884	656,359	33.20	266,834	923,193	46.60	340,679	17.20	295,733	14.90	636,412	32.10	1.62	45.0	184.00
	1883	652,324	34.00	271,594	923,918	48.10	252,067	13.10	301,379	15 70	553,446	28.80	1.56	46.2	263.00
	1882	558,967	32.50	402,472	961,439	55 90	288,718	16.80	245,028	14.30	533,746	31.10	1.69	43.9	147.00
Aggregate and mean results.		4,778,075	32 70	2,026,498	6,804,573	47.10	2,298,790	15.70	2,069,397	14.20	4,368,187	29.90	1.64	43.4	199.00

VERMONT.....1869.	1888	62,662	31 30	18,585	81,247	40.60	15,883	7.90	35,815	17.90	51,698	25.80	.60	57.1	462.00
	1887	51,710	32.50	18,844	70,554	44.40	15,107	9.50	28,022	17.60	43,129	27.10	1.38	54.2	276.00
	1886	48,096	33.80	18,246	66,342	46.70	14,650	10.30	18,421	13.00	33,071	23.30	1.17	38.3	157.00
	1885	51,181	36.50	15,027	66,208	47.20	15,500	11.10	17,495	12.40	32,995	23.50	1.20	34.2	200.00
	1884	42,870	29.90	16,071	58,941	41.10	8,900	6.20	16,202	11.30	25,102	17.50	.60	37.7	160.00
	1883	40,728	29.40	12,917	53,645	38.50	16,612	11.90	14,435	10.40	31,047	22.30	1.02	35.4	336.00
	1882	34,618	30.00	12,293	49,611	40.80	4,295	3.70	14,933	13.00	19,228	16.70	.29	43.1	225.00
Aggregate and mean results.		331,865	31.90	111,983	443,848	42.70	90,947	8.70	145,323	13.70	236,270	22.30	.89	42.9	259.00
WASHINGTON.....1860.	1888	1,831,527	42.80	451,478	2,283,005	53.30	609,945	14.30	519,343	12.10	1,129,288	26.40	1.45	28.4	193.00
	1887	1,654,211	41.90	420,820	2,075,031	52.50	510,595	12.90	396,992	10.00	907,587	22.90	1.27	24.0	189.00
	1886	1,508,699	41.20	407,118	1,915,817	52 40	518,486	14.20	334,504	9.10	852,990	23.30	1.48	22.1	192.00
	1885	1,392,483	40.90	453,975	1,846,458	54.30	431,389	12.70	316,122	9.30	747,511	22.00	1.18	22.7	132.00
	1884	1,434,332	43.00	341,002	1,775,334	53.20	412,621	12.10	312,219	10.40	724,840	22.50	1.33	21.7	173.00
	1883	1,347,955	42.10	446,998	1,794,953	56.10	331,678	10.40	327,574	10.20	659,252	20.60	1.16	24.3	188.00
	1882	1,278,001	43.50	351,969	1,629,970	55.40	457,930	15.60	296,074	10.10	754,004	25.70	1.40	23.2	235.00
Aggregate and mean results.		10,447,208	42.20	2,873,360	13,320,568	53.90	3,272,644	13.20	2,502,828	10.20	5,775,472	23.40	1.32	23.8	186.00

TABLE C.—ECONOMIC EXHIBIT (*Concluded*).

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Disbursements in Detail.							Summation.			
		Other Payments to Policyholders.				Interest on Capital.		Profit and Loss.				
		Matured Endowments.	Annuities.	Cash Surrender Values.	Dividends.	Dividends to Stockholders.	Less Amount in Excess of Six Per Cent, Included in Expenses as Net Cost of Capital.	Depreciation and Loss on Securities (Except as Otherwise Indicated).	Total to Policyholders.	Total Outgo of all Kinds.	Balance of Income Remaining for Investment.	Ratio to Income.
		$	$	$	$	$	$	$	$	$	$	%
ÆTNA.....1850.	1888	778,162	.....	301,567	591,553	125,000	—50,000	.....	3,181,119	4,044,052	1,089,677	21.2
	1887	626,456	.....	309,433	575,094	112,500	—37,500	a 92,464	3,025,659	3,881,865	948,848	19.6
	1886	688,933	.....	352,566	552,920	100,000	—40,000	.....	2,978,025	3,687,045	952,586	20.5
	1885	881,607	.....	299,808	547,289	100,000	—40,000	.....	3,119,472	3,785,865	794,010	17.3
	1884	852,160	.....	313,086	530,015	100,000	—40,000	.....	2,960,728	3,566,139	724,089	16.9
	1883	705,549	.....	305,176	522,230	87,500	—27,500	.....	2,781,828	3,420,804	1,058,918	23.6
	1882	623,492	.....	224,267	506,244	75,000	—30,000	.....	2,460,940	3,054,865	978,361	24.2
		5,156,359	.....	2,105,903	3,825,345	700,000	—265,000	92,464	20,507,771	25,440,635	6,546,489	20.5
BERKSHIRE.....1851.	1888	124,541	.....	160,429	102,504	1,785	—255	.....	593,943	785,152	209,529	21.1
	1887	249,017	.....	158,492	104,882	1,785	—255	5,238	698,163	882,455	57,692	6.1
	1886	265,226	.....	131,861	103,792	1,785	—255	9,581	686,155	863,890	31,147	3.5
	1885	143,603	.....	206,893	99,845	1,785	—255	9,374	633,834	797,853	61,361	7.1
	1884	113,839	.....	194,134	89,882	1,785	—255	6,960	565,955	713,376	74,858	9.5
	1883	111,350	.....	150,638	92,227	1,785	—255	8,655	548,500	696,273	78,093	10.1
	1882	265,677	.....	133,071	88,588	1,785	—255	9,937	649,636	775,343	—60,004	—8.4
		1,273,253	.....	1,135,518	681,720	12,495	—1,785	49,745	4,376,186	5,514,342	452,676	7.0
CONNECTICUT GENERAL.....1865.	1888	20,437	.....	13,564	7,896	12,000	—3,000	.....	119,767	198,573	116,019	36.9
	1887	35,120	.....	11,110	7,240	12,000	—3,000	7,190	117,572	201,178	91,648	31.3
	1886	33,360	.....	17,263	7,355	12,000	—3,000	.....	131,997	197,648	71,628	26.6
	1885	39,854	.....	19,021	6,920	12,000	—3,000	1,362	126,280	194,671	56,352	22.5
	1884	38,887	.....	11,966	6,909	12,000	—3,000	2,493	112,515	183,064	55,878	23.4
	1883	37,647	.....	11,815	8,414	12,000	—3,000	.....	148,459	208,979	44,621	17.6
	1882	43,493	.....	10,479	9,475	12,000	—3,000	24,087	129,114	216,530	6,443	2.9
		248,798	.....	94,518	54,209	84,000	—21,000	35,132	885,644	1,400,642	442,580	23.0

	1887	601,996	.....	576,310	1,177,261	.....	.....	b 193,366	5,414,901	6,407,984	1,057,378	14.2
	1886	693,778	.....	582,847	1,189,132	.....	.....	b 164,660	5,285,001	6,296,269	1,128,738	15.2
	1885	794,213	.....	662,610	1,202,156	.....	.....	b 214,897	5,824,584	6,926,512	724,701	9.5
	1884	789,848	.....	816,475	1,153,609	.....	.....	b 164,551	5,512,307	6,499,846	1,002,169	13.3
	1883	634,204	.....	779,178	1,189,696	.....	.....	b 183,277	5,781,852	6,827,013	1,043,210	13.2
	1882	676,468	.....	901,486	1,230,501	.....	.....	b 152,673	5,309,494	6,364,813	1,394,278	18.0
		4,688,276	.....	4,848,134	8,302,723	.....	.....	1,592,471	38,512,887	46,021,582	7,074,805	13.3
EQUITABLE ..... 1859.	1888	1,221,216	171,972	1,773,332	2,376,663	7,000	—1,000	.....	11,884,457	16,829,906	10,129,071	37.6
	1887	919,093	138,603	1,555,515	2,319,783	7,000	—1,000	.....	10,062,510	14,139,154	9,101,695	39.2
	1886	436,407	112,659	1,093,010	1,859,259	7,000	—1,000	.....	8,336,608	11,764,987	8,108,746	40.8
	1885	369,194	91,580	866,706	1,740,170	7,000	—1,000	.....	7,138,689	10,040,260	6,549,793	39.5
	1884	571,733	90,022	1,086,229	1,850,144	7,000	—1,000	.....	7,194,787	9,898,009	5,105,471	34.0
	1883	558,804	58,544	999,809	1,801,809	7,000	—1,000	.....	6,461,071	8,567,903	4,902,669	36.4
	1882	346,759	43,652	978,471	1,842,031	7,000	—1,000	.....	5,977,542	7,861,539	4,017,632	33.8
		4,423,206	707,032	8,293,072	13,789,859	49,000	—7,000	.....	57,055,664	79,101,758	47,915,077	37.3
GERMANIA ..... 1860.	1888	213,620	15,150	128,678	250,837	24,000	—12,000	.....	1,352,910	1,833,304	743,726	28.8
	1887	202,870	13,143	135,524	240,026	24,000	—12,000	.....	1,302,161	1,700,818	721,419	29.8
	1886	211,297	11,209	144,248	231,384	24,000	—12,000	.....	1,200,829	1,589,873	818,274	34.0
	1885	250,073	10,042	145,715	204,871	24,000	—12,000	.....	1,300,526	1,694,403	482,265	22.1
	1884	291,747	7,903	126,062	203,695	24,000	—12,000	.....	1,261,675	1,654,741	432,684	20.7
	1883	241,397	5,119	127,875	206,253	24,000	—12,000	.....	1,173,780	1,558,635	450,634	22.5
	1882	167,857	4,745	126,217	172,898	24,000	—12,000	.....	1,108,773	1,450,655	395,241	21.4
		1,578,861	67,301	934,319	1,509,964	168,000	—84,000	.....	8,700,654	11,482,429	4,044,243	25.6
HOME ..... 1860.	1888	65,564	750	89,140	118,225	15,000	—7,500	322	613,160	853,156	246,039	22.4
	1887	81,364	611	74,437	115,120	15,000	—7,500	4,500	559,369	797,486	256,162	24.3
	1886	79,075	438	71,884	116,097	15,000	—7,500	.....	603,553	811,292	254,445	23.9
	1885	110,309	438	58,967	114,936	15,000	—7,500	.....	512,038	697,448	138,809	16.6
	1884	99,632	467	65,831	111,340	15,000	—7,500	116,543	517,321	806,386	14,421	1.8
	1883	94,536	797	56,891	112,069	15,000	—7,500	71,292	470,215	724,116	82,865	10.3
	1882	87,211	901	48,011	106,562	15,000	—7,500	.....	435,796	597,395	58,678	7.8
		617,691	4,402	465,161	794,349	105,000	—52,500	192,657	3,711,452	5,287,279	1,051,410	15.3

a "Premium on securities," $84,621. b Real estate expense, except $354,528, net loss in 1888.

TABLE C.—ECONOMIC EXHIBIT (*Concluded*).

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Disbursements in Detail.							Summation.			
		Other Payments to Policyholders.				Interest on Capital.		Profit and Loss.				
		Matured Endowments.	Annuities.	Cash Surrender Values.	Dividends.	Dividends to Stockholders.	Less Amount in Excess of Six Per Cent, Included in Expenses as Net Cost of Capital.	Depreciation and Loss on Securities (Except as Otherwise Indicated).	Total to Policyholders.	Total Outgo of all Kinds.	Balance of Income Remaining for Investment.	Ratio to Income.
		$	$	$	$	$	$	$	$	$	$	%
JOHN HANCOCK.....1862.	1888	86,650	345	33,131	56,888	.....	.....	.....	650,857	1,243,544	296,619	16.0
	1887	39,729	345	23,735	54,561	.....	.....	14,272	475,372	1,011,934	186,045	15.5
	1886	65,603	345	24,526	51,722	.....	.....	.....	449,134	852,705	131,862	13.3
	1885	84,138	345	37,903	45,594	.....	.....	.....	389,246	704,440	101,878	12.6
	1884	99,828	345	37,484	44,658	.....	.....	.....	388,775	649,920	34,146	5.0
	1883	68,045	647	34,008	42,008	.....	.....	18,867	320,146	560,398	47,441	7.8
	1882	82,346	845	27,752	43,951	.....	.....	.....	348,949	536,689	24,266	4.3
		526,339	3,217	218,539	339,382	.....	.....	33,139	3,022,479	5,559,570	762,257	10.6
MANHATTAN.....1850.	1888	59,576	3,167	207,527	218,188	32,000	—26,000	*a* 16,454	1,406,446	1,932,671	41,293	2.1
	1887	91,567	2,957	184,538	224,191	32,000	—26,000	*a* 24,717	1,282,514	1,735,650	102,535	5.6
	1886	81,713	3,179	164,583	221,888	40,000	—34,000	*a* 23,390	1,187,567	1,550,168	121,882	7.3
	1885	77,149	3,469	155,551	231,351	40,000	—34,000	*a* 25,905	1,177,729	1,490,093	99,891	6.3
	1884	49,554	4,000	182,909	234,521	40,000	—34,000	*a* 41,637	1,077,715	1,415,981	169,044	10.7
	1883	131,829	4,137	137,886	196,123	40,000	—34,000	*a* 41,791	1,157,001	1,475,178	160,871	9.8
	1882	132,070	4,142	170,403	184,362	40,000	—34,000	*a* 51,728	1,023,872	1,347,049	287,683	17.6
		623,458	25,051	1,203,397	1,510,624	264,000	—222,000	225,622	8,312,844	10,946,790	983,199	8.5
MASSACHUSETTS MUTUAL.....1851.	1888	143,659	.....	196,748	209,564	.....	.....	*b* 34,929	1,061,789	1,550,194	552,381	26.3
	1887	144,826	.....	147,205	197,892	.....	.....	*b* 56,037	1,015,234	1,449,988	401,956	21.7
	1886	142,807	.....	115,367	204,601	.....	.....	*b* 55,895	958,870	1,357,745	378,941	21.8
	1885	111,612	.....	100,724	221,929	.....	.....	*b* 188,435	821,673	1,338,708	275,084	17.0
	1884	163,146	.....	87,801	207,241	.....	.....	*b* 50,365	797,966	1,137,909	331,845	22.6
	1883	114,190	.....	82,858	199,256	.....	.....	*b* 44,105	815,847	1,125,327	244,115	17.9
	1882	136,552	.....	61,119	204,654	.....	.....	*b* 54,101	799,600	1,075,324	182,321	14.5
		956,772	.....	791,822	1,445,137	.....	.....	481,877	6,270,839	9,035,195	2,266,643	20.3

METROPOLITAN.....1866.	1888	2,259	.....	37,772	32,922	35,000	—5,000	.....	2,623,059	5,600,445	1,485,774	21.0
	1887	14,457	.....	38,261	42,353	35,000	—5,000	.....	2,194,007	4,661,345	1,168,370	20.0
	1886	16,328	.....	64,063	30,656	35,000	—5,000	.....	1,677,561	3,633,339	960,055	20.9
	1885	8,120	.....	80,665	53,934	35,000	—5,000	.....	1,422,364	3,088,476	460,401	13.0
	1884	6,319	.....	151,921	92,398	33,936	—3,936	.....	1,221,228	2,773,983	141,955	4.9
	1883	17,219	.....	283,945	142,456	21,000	.....	.....	1,075,259	2,267,250	—184,691	—8.9
	1882	76,206	.....	112,649	62,449	7,000	—1,000	3,751	620,618	1,355,402	—1,134	—.8
		140,908	.....	769,276	457,168	201,936	—24,936	3,751	10,834,096	23,360,240	4,030,890	10.0
MUTUAL.....1843.	1888	2,195,091	49,702	3,099,252	2,159,840	.....	.....	.....	14,727,550	19,699,658	6,516,275	24.9
	1887	1,245,128	35,117	3,086,733	2,654,185	.....	.....	.....	14,128,424	17,777,938	5,341,984	23.1
	1886	1,693,549	28,211	3,215,180	2,699,243	.....	.....	c 52,566	13,129,104	16,283,086	4,854,091	23.0
	1885	2,070,403	28,876	3,199,714	3,183,023	.....	.....	c 469,883	14,402,050	17,359,223	2,855,731	14.1
	1884	2,490,455	26,926	3,037,696	3,141,164	.....	.....	c 1,131,172	13,923,062	17,057,514	2,037,804	10.7
	1883	2,866,262	27,661	2,831,151	3,138,492	.....	.....	c 405,472	13,959,361	16,311,770	2,189,123	11.8
	1882	1,288,760	24,047	3,653,555	3,139,321	.....	.....	c 29,704	12,848,835	14,759,787	3,164,572	17.7
		13,849,648	220,540	22,123,281	20,115,268	.....	.....	2,088,797	97,118,386	119,248,976	26,959,580	17.9
MUTUAL BENEFIT.....1845.	1888	124,492	22,132	628,955	1,285,897	.....	.....	.....	4,953,800	5,883,507	1,487,745	20.2
	1887	212,038	20,087	592,199	1,223,797	.....	.....	103,517	4,726,176	5,715,507	1,349,159	19.1
	1886	210,330	15,684	571,197	1,180,198	.....	.....	c 106,856	4,688,849	5,647,946	1,055,041	15.7
	1885	257,157	12,356	678,219	1,120,379	.....	.....	.....	4,452,002	5,248,884	1,074,954	17.0
	1884	201,201	11,736	675,248	1,061,507	.....	.....	.....	4,118,965	4,868,641	1,258,542	20.5
	1883	216,383	9,355	564,962	981,984	.....	.....	.....	3,963,768	4,655,510	1,576,890	25.3
	1882	265,124	8,262	568,440	1,207,338	.....	.....	.....	4,406,272	5,091,731	946,068	15.7
		1,486,725	99,612	4,279,220	8,060,200	.....	.....	210,373	31,309,832	37,111,726	8,748,399	19.1
NATIONAL.....1850.	1888	32,710	.....	140,391	155,187	.....	.....	.....	619,497	942,051	599,486	38.9
	1887	12,950	.....	113,936	106,183	.....	.....	.....	445,241	670,480	516,968	43.5
	1886	9,625	.....	77,500	71,812	.....	.....	.....	336,369	514,237	398,118	43.6
	1885	26,400	5,815	66,988	62,858	.....	.....	.....	299,115	451,121	328,135	42.1
	1884	16,500	4,997	69,034	56,676	.....	.....	.....	305,812	432,768	236,125	35.3
	1883	7,000	3,817	37,271	59,172	.....	.....	24,181	282,027	394,169	171,426	30.3
	1882	12,960	3,117	30,662	65,117	.....	.....	.....	296,628	301,119	171,105	36.2
		118,145	17,746	535,782	577,005	.....	.....	24,181	2,524,689	3,705,945	2,421,363	38.6

a Real estate expense, except $12,389 in 1882–3. b Real estate expense, $324,014; premium on purchased securities, $8386. c Premium on purchased securities or "contingent guarantee" account.

TABLE C.—ECONOMIC EXHIBIT (*Concluded*).

Name of Company and Year Organized.	Year Ending December 31.	Disbursements in Detail. Other Payments to Policyholders. Matured Endowments.	Annuities.	Cash Surrender Values.	Dividends.	Interest on Capital. Dividends to Stockholders.	Less Amount in Excess of Six Per Cent, Included in Expenses as Net Cost of Capital.	Profit and Loss. Depreciation and Loss on Securities Except as Otherwise Indicated).	Summation. Total to Policyholders.	Total Outgo of all Kinds.	Balance of Income Remaining for Investment.	Ratio to Income.
		$	$	$	$	$	$	$	$	$	$	%
NEW ENGLAND.....1844.	1888	202,203	.....	304,992	594,979	.....	.....	*a* 8,381	2,303,828	2,821,109	665,807	19.1
	1887	300,275	.....	315,458	423,792	.....	.....	*a* 11,133	2,055,847	2,505,744	874,169	25.9
	1886	257,315	.....	228,736	450,279	.....	.....	*a* 94,493	1,971,574	2,493,650	660,236	20.9
	1885	280,373	.....	231,129	481,332	.....	.....	*a* 39,154	2,092,284	2,538,115	504,668	16.6
	1884	313,627	.....	252,429	535,526	.....	.....	*a* 11,123	2,176,902	2,582,751	283,895	9.9
	1883	336,356	.....	188,436	533,587	.....	.....	*a* 483	2,056,563	2,438,833	518,369	17.3
	1882	333,914	.....	134,501	516,904	.....	.....	*a* 2,400	1,990,188	2,350,691	303,916	11.4
		2,024,063	.....	1,655,681	3,536,399	.....	.....	167,167	14,647,186	17,730,893	3,811,060	17.3
NEW YORK .....1845.	1888	1,044,132	1,057,386	2,180,269	2,309,488	.....	.....	.....	10,973,070	15,389,610	9,481,564	38.1
	1887	444,370	967,917	1,881,704	2,324,223	.....	.....	.....	9,535,211	13,825,525	7,765,320	36.0
	1886	558,075	921,762	1,315,118	2,074,239	.....	.....	.....	7,627,230	10,810,207	8,021,551	42.6
	1885	741,764	899,271	1,350,460	1,691,269	.....	.....	.....	7,681,874	10,321,520	5,583,621	35.1
	1884	873,808	852,019	961,871	1,790,081	.....	.....	*b* 469,052	6,734,955	9,726,620	4,106,132	29.7
	1883	452,230	701,214	869,840	2,413,014	.....	.....	.....	6,699,390	8,931,377	4,276,155	32.4
	1882	427,259	509,054	881,818	2,436,887	.....	.....	.....	6,210,310	7,996,138	3,498,006	30.4
		4,541,638	5,908,623	9,441,080	15,039,201	.....	.....	469,052	55,462,040	77,000,997	42,732,349	34.9
NORTHWESTERN .....1858.	1888	234,943	.....	261,095	956,761	.....	.....	28,742	2,799,697	4,279,090	3,721,543	46.5
	1887	304,805	.....	169,090	1,457,611	.....	.....	219,245	3,347,809	4,771,700	2,088,419	30.4
	1886	343,613	.....	248,913	820,904	.....	.....	93,919	2,413,999	3,576,507	2,294,290	39.1
	1885	487,831	.....	322,365	778,594	.....	.....	170	2,637,794	3,488,977	1,615,253	31.6
	1884	614,401	.....	284,166	727,135	.....	.....	.....	2,485,969	3,239,710	1,416,171	30.4
	1883	308,851	.....	257,653	675,830	.....	.....	12,248	2,226,830	2,958,187	1,251,026	29.7
	1882	405,492	.....	191,279	686,895	.....	.....	*c* 138,811	2,143,350	2,958,370	837,468	22.1
		2,699,936	.....	1,734,561	6,103,730	.....	.....	493,135	18,055,448	25,272,541	13,994,170	32.8

PENN MUTUAL.....1847.	1888	75,237	.....	202,002	519,533	.....	.....	.....	1,620,096	2,229,388	1,124,367	33.5
	1887	64,282	.....	216,460	437,947	.....	.....	.....	1,313,134	1,851,882	1,148,389	38.3
	1886	66,615	.....	173,547	406,015	.....	.....	.....	1,279,125	1,767,542	941,253	34.8
	1885	54,895	.....	208,959	386,703	.....	.....	7,447	1,342,007	1,766,628	603,585	25.5
	1884	41,523	.....	135,139	363,193	.....	.....	.....	1,037,521	1,412,321	727,951	34.0
	1883	67,680	.....	117,494	310,143	.....	.....	13,007	1,097,730	1,457,727	511,641	26.0
	1882	62,932	.....	94,726	287,291	.....	.....	5,282	913,708	1,231,896	580,083	32.0
		433,164	.....	1,148,327	2,710,829	.....	.....	25,736	8,603,321	11,717,384	5,637,269	32.0
PROVIDENT LIFE AND TRUST..1865.	1888	204,995	22,319	79,166	309,664	.....	.....	.....	1,214,004	1,685,348	1,519,283	47.4
	1887	135,730	21,316	80,190	276,860	.....	.....	.....	904,068	1,370,809	1,464,477	51.7
	1886	132,310	22,087	54,474	247,470	.....	.....	.....	852,824	1,197,978	1,259,485	51.2
	1885	109,215	19,192	60,724	220,156	.....	.....	.....	703,469	1,011,446	1,207,906	54.4
	1884	154,964	17,807	62,389	189,896	.....	.....	.....	801,280	1,097,105	897,105	44.8
	1883	99,600	18,055	35,353	165,708	.....	.....	.....	595,007	850,965	891,769	51.2
	1882	87,065	14,332	2,953	141,557	.....	.....	.....	587,864	805,385	757,135	48.4
		923,879	135,108	375,169	1,551,311	.....	.....	.....	5,658,516	8,019,036	7,997,160	49.9
PROVIDENT SAVINGS.....1875.	1888	.....	100	4,629	376,681	.....	.....	.....	782,642	1,011,921	151,704	13.0
	1887	.....	.....	3,039	368,981	.....	.....	.....	693,428	917,285	85,028	8.5
	1886	.....	.....	7,357	200,285	6,325	—325	.....	410,859	570,372	87,086	13.2
	1885	.....	.....	1,895	70,743	.....	.....	.....	215,256	319,980	47,163	12.9
	1884	.....	.....	4,949	16,384	.....	.....	.....	91,643	151,350	21,754	12.6
	1883	.....	.....	9,986	2,442	.....	.....	7,140	38,141	99,468	10,827	9.8
	1882	.....	.....	6,587	1,024	1,380	.....	.....	31,122	72,081	—7,829	—12.2
		.....	100	38,442	1,036,540	7,705	—325	7,140	2,263,091	3,142,457	395,733	8.3
STATE MUTUAL.....1845.	1888	55,000	.....	73,983	161,400	.....	.....	324	619,458	836,098	421,586	33.5
	1887	81,393	.....	46,272	141,624	.....	.....	.....	490,975	684,454	416,786	37.8
	1886	92,053	.....	39,787	125,917	.....	.....	.....	494,625	659,446	328,433	33.2
	1885	63,155	.....	40,332	121,361	.....	.....	.....	443,469	598,777	316,134	34.5
	1884	64,301	.....	28,575	102,186	.....	.....	.....	362,806	489,640	255,076	34.2
	1883	63,540	.....	14,041	87,353	.....	.....	9,365	291,903	413,164	197,723	32.4
	1882	61,875	.....	9,335	81,218	.....	.....	.....	261,533	343,454	157,614	31.5
		481,317	.....	252,325	821,059	.....	.....	9,689	2,964,769	4,025,033	2,093,352	33.9

a "Interest on purchased securities." *b* "Contingent fund charged off on securities." *c* "Premium on bonds," $130,633.

TABLE C.—ECONOMIC EXHIBIT (*Concluded*).

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Disbursements in Detail.							Summation.			
		Other Payments to Policyholders.				Interest on Capital.		Profit and Loss.				
		Matured Endowments.	Annuities.	Cash Surrender Values.	Dividends.	Dividends to Stockholders.	Less Amount in Excess of Six Per Cent, Included in Expenses as Net Cost of Capital.	Depreciation and Loss on Securities (Except as Otherwise Indicated).	Total to Policyholders.	Total Outgo of all Kinds.	Balance of Income Remaining for Investment.	Ratio to Income.
		$	$	$	$	$	$	$	$	$	$	%
TRAVELERS .....1864.	1888	56,155	400	78,408	(a)	(b)	.....	.....	580,543	846,282	842,007	49.9
	1887	44,227	150	66,712	(a)	(b)	.....	25,065	448,501	726,277	783,226	51.9
	1886	58,293	150	58,257	(a)	(b)	.....	.....	428,306	671,217	749,531	52.8
	1885	68,535	150	43,214	(a)	(b)	.....	.....	379,571	593,296	636,466	51.8
	1884	54,730	150	50,461	(a)	(b)	.....	50,672	349,084	592,291	480,068	44.8
	1883	28,309	150	28,921	(a)	(b)	.....	.....	289,891	456,989	534,662	53.9
	1882	48,072	900	34,437	(a)	(b)	.....	.....	255,913	408,199	439,257	51.8
		358,321	2,050	360,410	.....	.....	.....	75,737	2,731,809	4,294,551	4,465,217	51.0
UNION MUTUAL.....1849.	1888	142,599	233	47,461	50,856	.....	.....	.....	690,152	991,639	—28,119	—2.9
	1887	172,522	194	57,517	54,450	.....	.....	.....	743,634	1,030,985	—46,110	—4.7
	1886	187,905	169	79,215	58,154	.....	.....	15,573	681,666	976,252	—35,355	—3.8
	1885	234,151	.....	55,857	60,260	.....	.....	13,258	819,677	1,103,888	—73,233	—7.1
	1884	232,146	.....	84,188	64,038	.....	.....	25,790	668,878	972,356	13,267	1.4
	1883	220,481	.....	117,002	75,678	.....	.....	.....	810,329	1,076,996	—64,977	—6.4
	1882	259,535	.....	123,639	72,442	.....	.....	.....	785,555	1,053,776	—62,720	—6.3
		1,449,339	596	564,879	435,878	.....	.....	54,621	5,199,891	7,205,892	—297,247	—4.3
UNITED STATES.....1850.	1888	81,706	126	41,117	(c)	30,800	—4,400	31,877	527,414	903,888	183,310	16.9
	1887	110,159	126	46,714	(c)	30,800	—4,400	.....	524,730	869,555	153,905	15.0
	1886	113,694	126	73,783	(c)	30,800	—4,400	.....	526,368	841,665	126,383	13.1
	1885	81,401	761	111,980	(c)	30,800	—4,400	14,808	500,506	821,452	95,866	10.4
	1884	136,279	126	100,810	58,255	30,800	—4,400	.....	636,149	958,282	—35,089	—3.8
	1883	59,805	137	117,319	46,597	30,776	—4,376	16,499	475,924	820,202	103,716	11.2
	1882	44,760	137	78,946	47,118	30,682	—4,282	.....	459,679	731,108	230,331	24.0
		627,801	1,539	570,669	151,970	215,458	30,658	63,184	3,650,770	5,946,152	858,422	12.4

VERMONT.....1869.	1888	.....	.....	8,900	2,220	3,000	.....	.....	27,003	66,993	14,254	17.5
	1887	133	.....	5,657	2,174	6,000	.....	.....	23,072	57,094	13,460	19.1
	1886	7,734	.....	6,763	2,616	3,000	.....	.....	32,040	53,461	12,881	19.4
	1885	1,000	.....	8,490	3,011	3,000	.....	.....	28,000	48,496	17,712	26.8
	1884	2,500	.....	3,152	2,865	6,000	.....	.....	17,417	40,699	18,242	31.0
	1883	.....	.....	1,863	2,938	6,000	.....	2,100	21,413	43,948	9,697	18.1
	1882	3,000	.....	3,307	2,766	6,000	.....	.....	13,368	34,302	12,509	26.7
		14,367	.....	38,132	18,590	33,000	.....	2,100	162,313	344,993	98,755	22.7
WASHINGTON.....1860.	1888	183,168	4,966	255,747	165,758	8,572	—1,072	2,405	1,219,584	1,746,413	536,592	23.5
	1887	163,307	4,761	252,766	157,171	8,547	—1,047	.....	1,088,600	1,501,302	573,729	27.6
	1886	152,719	4,544	286,527	149,107	8,591	—1,091	43,343	1,111,383	1,496,731	419,086	21.9
	1885	151,788	4,088	259,887	146,290	8,696	—1,196	25,000	993,442	1,335,760	510,698	27.6
	1884	184,244	3,110	314,797	234,869	8,820	—1,320	16,185	1,149,641	1,479,365	295,969	16.7
	1883	135,841	2,757	273,863	228,915	8,636	—1,136	.....	973,054	1,302,264	492,689	27.4
	1882	138,264	1,517	241,790	224,763	8,654	—1,154	.....	1,064,264	1,361,492	268,478	16.5
		1,109,331	25,743	1,885,377	1,306,873	60,516	8,016	86,933	7,599,968	10,223,327	3,097,241	23.0

a Purely stock company. *b* See report accident department for stockholders' dividends. *c* Quinquennial distribution plan adopted in 1885.

TABLE D.—COMPLETE EXHIBIT OF INTEREST AND ANALYSIS OF EARNED SURPLUS; SHOWING NET ECONOMIC RESULTS, 1882–88.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Interest.—Its Relation to Reserve, Average Rates Earned, Etc.					Gains from Interest, Mortality, Expense, Etc. (Surplus Proper) With Market Values and Profit and Loss as Incidental Factors.								Ratios Accurately Defining Comparative Annual Results, Individual Cos.		Undivided Surplus, Less Items not Admitted, Accruing to the Fund (Dividends, Table C).
		Total Amount Earned and Accrued Within the Year.	Rate Per Cent of Mean Ledger Assets.	Proportion (Closely Approximate) Going to Reserve. (Mean Premium Reserve + 1.02 × .04)	Proportional Reserve Rate (Equal to Four Per Cent).	Proportional Surplus Rate (Net as per Next Column).	Surplus Interest Less Dividends on Capital, or Net Profit to the Fund.	To Mean Amount of Premium Receipts.	Gain from Actual *vs.* Expected Mortality Expense-Loadings, Lapses, etc. (— Signifies Loss).	To Mean Amount of Premium Receipts.	Percentage of Total Scientific Gain or Surplus Proper.	Appreciation of Securities and Profit on Sales. (— Signifies Depreciation, or Loss).	Gross Surplus Earnings as Regards Policyholders, Mass. Standard.	Percentage of Gross Surplus.	Surplus Proper (or Scientific) to Mean Net Value of Assurance in Force.	Gross Surplus to Same.	
		$	%	$	%	%	$	%	$	%	%	$	$	%	%	%	$
ÆTNA	1888	1,734,778	5.46	1,060,920	3.34	1.73	548,858	16 6	137,114	4.2	20.8	46,553	732,525	22.9	2.54	2.71	148,857
1850.	1887	1,727,302	5.61	1,015,982	3.30	1.95	598,820	19.2	170,244	5.5	24.7	—9,221	*a* 509,843	16.4	2.94	1.95	*b* 197,156
	1886	1,589,976	5.34	989,630	3.32	1.68	500,346	17.0	266,114	9.0	26.0	—25,305	741,155	25.2	3.04	2.94	176,702
	1885	1,620,011	5.60	962,254	3.32	1.93	557,757	20.1	139,574	4.9	25.0	110,575	807,906	29.2	2.85	3.29	293,724
	1884	1,636,016	5.80	941,969	3.34	2.11	594,047	22.0	160,744	5.9	27.9	—71,558	683,233	25.3	3.14	2.84	128,343
	1883	1,543,831	5.66	920,266	3.37	1.96	536,065	20.5	134,339	5.2	25.7	153 816	*a* 574,220	21.9	2.86	2.33	*b* 324,522
	1882	1,482,201	5 64	892,233	3.39	1.96	514,968	21.0	171,772	6.8	27.8	69,617	756,357	30 8	3.02	3.32	240,735
		11,334,115	5.59	6,783,254	3.34	1.90	3,850,861	19.5	1,179,901	5.9	25.4	274,477	4,305,239	24.5	2.91	2.77	1,510,039
BERKSHIRE	1888	186,265	4.81	136,424	3.53	1.24	48,056	6.1	76,594	9.8	15.9	2,143	126,793	16.2	3.29	3.32	23,507
1851.	1887	181,645	4.87	131,686	3.53	1.29	48,174	6.8	93,723	12.9	19.7	—12,748	129,149	17.7	4.22	3.85	23,414
	1886	192,943	5.23	130,236	3.53	1.66	60,922	8.9	43,185	6.3	15.2	6,352	110,459	16.1	3.14	3.33	6,690
	1885	182,194	5.01	128,484	3.53	1.43	51,925	8.2	45,438	7.2	15.4	—6,083	91,280	14.4	2.97	2.79	—13,486
	1884	186,472	5.22	125,624	3.52	1.65	59,063	10.0	55,286	9.4	19.4	—14,574	99,775	17.0	3.57	3.12	9,893
	1883	182,139	5.20	121,800	3.48	1.67	58,554	10.6	—15,164	—2.7	7.9	9,339	52,729	9.4	1.40	1.70	—32,666
	1882	189,230	5.43	120,572	3.46	1.95	66,873	13.2	29,305	5.8	19.0	32,198	128,376	25.3	3.13	4.17	53,466
		1,300,888	5.11	894,826	3.51	1.55	393,567	9.1	328,367	7.0	16.1	16,627	738,561	16.6	3.10	3.18	70,818
CONNECTICUT GEN..	1888	98,756	5.81	50,632	2.98	2.12	36,124	17.1	10,775	5.1	22.2	7,721	54,260	26.0	3.61	4.23	46,829
1865.	1887	90,270	5.66	47,692	2.99	1.92	30,578	15.9	9,859	5.1	21.0	—5,865	34,572	18.0	3.33	2.85	24,992
	1886	81,833	5.40	45,392	3.00	1.61	24,441	13.9	14,168	8.1	22.0	2,737	41,346	23.4	3.33	3 57	34,663
	1885	84,317	5.81	44,244	3.05	1.94	28,073	17.0	—16,569	—10.0	7.0	921	12,425	7.5	1.02	1.10	5,109
	1884	81,749	5.86	43,212	3.10	1.90	26,537	16.5	16,649	10.4	26.9	—7,548	35,638	22.2	3.92	3.25	29,039
	1883	75,267	5.60	42,080	3.13	1.57	21,187	13.8	349	..	13.8	—660	20,876	13.6	2.01	1.95	12,608
	1882	72,017	5.47	41,372	3.14	1.42	18,645	12.8	—9,773	—6.7	6.1	2,845	11,717	8 0	.84	1.11	3,597
		584,200	5.66	314,624	3.06	1.78	185,585	15.1	25,458	1.7	17.0	151	211,194	17.0	2.58	2.58	156,837

CONNECTICUT MUT. 1846.	1888	2,975,837	5.36	1,987,372	3.58	1.78	988,466	22.3	666,755	15.1	37.4	c—422,032	1,233,189	27.9	3.27	2.43	144,028
	1887	2,985,201	5.47	1,961,704	3.59	1.88	1,023,497	23 0	666,275	15.0	38.0	c—260,778	1,428,994	32.2	3.38	2.82	282,485
	1886	2,826,475	5.28	1,934 060	3.61	1.67	892,415	19.8	707,661	15.7	35.5	c 147,159	1,747,235	38.8	3.24	3.54	559,555
	1885	2,902,561	5.52	1,909,034	3.63	1.89	993,527	21.5	473,767	12.4	33.9	c 205,759	1,673,053	36.2	3.01	3.44	622,482
	1884	2,771,374	5.36	1,886,215	3.65	1.71	885,159	18.6	718,893	15.1	33.7	c—286,294	1,317,758	27.6	3.34	2.74	182,318
	1883	2,895,551	5.71	1,856,046	3.66	2.05	1,039,505	21.2	605,565	12.3	33.5	c—117,625	1,527,445	31.1	3.48	3.23	435,473
	1882	2,609,897	5.27	1,817,272	3.67	1.60	792,625	15.5	808,974	15.8	31.3	c—53,898	1,547,701	30.2	3.46	3.34	412,828
		19,966,897	5.42	13,351,703	3.63	1.80	6,615,194	20.3	4,647,890	14.5	34.8	—787,709	10,475,375	32.0	3.31	3.08	2,633,169
EQUITABLE..... 1859.	1888	4,966,807	5.89	2,735,764	3.24	2.63	2,224,043	10.8	2,541,225	12.4	23.2	273,797	5,039,065	24.5	6.84	7.23	d 2,376,132
	1887	4,297,049	5.77	2,440,070	3.27	2.47	1,849,979	10.5	2,618,009	14.8	25.3	—495,130	3,972,858	22.5	7.18	6.39	d 1,445,331
	1886	3,627,354	5.49	2,174,230	3.29	2.19	1,446,124	9.7	2,294,127	15.4	25.1	700,188	4,440,439	29.9	6.75	7.94	d 2,433,948
	1885	3,338,456	5.68	1,946,360	3.31	2.36	1,385,096	10.9	1,989,660	15.6	26.5	1,428,211	4,802,967	37.7	6.80	9.68	d 2,710,890
	1884	2,925,330	5.52	1,772,632	3.35	2.16	1,145,698	10.1	2,431,963	21.4	31.5	—314,060	3,263,601	28.7	7.91	7.22	d 1,482,113
	1883	2,676,782	5.58	1,627,548	3.39	2.17	1,042,234	10.6	1,970,809	20.1	30.7	3,091	3,016,134	30.7	7.26	7.27	d 849,731
	1882	2,457,312	5.65	1,500,740	3.45	2.18	949,572	11.4	1,472,744	17.7	29.1	—24,666	2,397,650	28.8	6.36	6.29	d 562,616
		24,289,090	5.65	14,197,344	3.33	2.31	10,042,746	10.6	15318,537	16.8	27.3	1,571,431	26,932,714	29.0	7.01	7.43	11,860,761
GERMANIA ..... 1860.	1888	595,461	4.63	474,500	3.69	.75	96,961	5.2	143,471	7.7	12.9	20,663	261,095	13.9	1.99	2.16	10,258
	1887	615,610	5.08	443,608	3.66	1.22	148,002	8.1	170,658	9.7	18.1	38,055	356,715	20.2	2.82	3 24	116,689
	1886	577,081	5.09	417,616	3.69	1.20	135,465	8.4	198,711	11.8	19.9	103,305	437,481	26.0	3.14	4.11	206,097
	1885	555,314	5.20	396,036	3.71	1.27	135,278	8.5	35,173	2.2	10.7	133,968	304,419	19.2	1.69	3.01	99,548
	1884	534,437	5.21	378,500	3.69	1.29	131,937	8.6	100,007	6.6	15.2	10,329	242,273	15.9	2.40	2.51	38,578
	1883	513,459	5.23	361,552	3.68	1.30	127,907	9.0	93,163	6.5	15.5	55,317	276,387	19.4	2.40	3.00	70,134
	1882	488,789	5.20	344,168	3.66	1.28	120,621	9.0	22,794	1.7	10.7	30,539	173,954	13.0	1.63	1.98	1,056
		3,880,151	5.09	2,815,980	3.68	1.19	896,171	8.1	763,977	6.6	14.7	392,176	2,052,324	18.2	2.30	2.86	542,360
HOME ..... 1860.	1888	282,080	4.78	188,332	3.19	1.33	78,748	10.0	18,190	2.3	12.3	771	97,709	12.4	2.02	2.04	—21,386
	1887	275,381	4.87	178,692	3 16	1.45	81,689	11.4	53,900	7.5	18.9	—4,620	130,969	18.3	2.98	2.90	13,992
	1886	285,951	5.30	170,400	3.16	1.86	100,551	15 7	12,854	2.0	17.7	43,485	156,890	25.3	2.61	3.61	40,991
	1885	246,588	4.74	163,792	3.15	1.30	67,796	11.6	53,059	9.1	20.7	22,750	143,605	24.6	2.89	3.44	26,980
	1884	257,222	5.02	158,480	3.09	1.63	83,742	15.1	58,609	10.6	25.7	—81,398	60,953	11.0	3.52	1.51	—49,357
	1883	261,376	5.15	153,440	3.02	1.83	92,936	17.8	34,938	6.7	24.5	50,462	178,336	34.1	3.27	4.56	67,679
	1882	262,082	5.29	147,896	2.98	2.00	99,186	20.8	46,724	9.8	30.6	—16,240	129,673	27.2	3.86	3.44	23,428
		1,870,680	5.02	1,161,032	3.11	1.63	604,648	14.6	278,274	6.9	21.5	15,210	898,132	21.8	3.02	3.07	102,327

a a As reduced by transfer of $250,000 to capital account. *b b* Including increase of capital from earnings. *c* Including "real estate expenses" (classed as P. and L. item by department). *d* Including additions to tontine surplus aggregating (1882–88) $9,583,978. The minus sign (—) last column, signifies decrease of current surplus.

TABLE D.—COMPLETE EXHIBIT OF INTEREST AND ANALYSIS OF EARNED SURPLUS; SHOWING NET ECONOMIC RESULTS, 1882–88—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Interest.—Its Relation to Reserve, Average Rates Earned, Etc.					Gains from Interest, Mortality, Expense, Etc. (Surplus Proper) With Market Values and Profit and Loss as Incidental Factors.								Ratios Accurately Defining Comparative Annual Results, Individual Cos.		Undivided Surplus, Less Items not Admitted, Accruing to the Fund (Dividends, Table C).
		Total Amount Earned and Accrued Within the Year.	Rate Per Cent of Mean Ledger Assets.	Proportion (Closely Approximate) Going to Reserve. (Mean Premium Reserve ÷ 1.02 × .04)	Proportional Reserve Rate (Equal to Four Per Cent).	Proportional Surplus Rate (Net as per Next Column).	Surplus Interest Less Dividends on Capital, or Net Profit to the Fund.	To Mean Amount of Premium Receipts.	Gain from Actual *vs.* Expected Mortality Expense-Loadings, Lapses, etc. (— Signifies Loss).	To Mean Amount of Premium Receipts.	Percentage of Total Scientific Gain of Surplus Proper.	Appreciation of Securities and Profit on Sales. (— Signifies Depreciation, or Loss).	Gross Surplus Earnings as Regards Policyholders, Mass. Standard.	Percentage of Gross Surplus.	Surplus Proper (or Scientific) to Mean Net Value of Assurance in Force.	Gross Surplus to Same.	
		$	%	$	%	%	$	%	$	%	%	$	$	%	%	%	$
JOHN HANCOCK..... 1862.	1888	170,375	5.62	112,964	3.72	1.90	57,411	4.9	36,848	3.1	8.0	—3,419	90,840	7.7	3.39	3.15	33,522
	1887	158,988	5.62	105,004	3.71	1.91	53,984	5.8	—9,724	—1.1	4.7	—11,948	32,312	3.5	1.65	1.21	—19,883
	1886	151,383	5.67	98,500	3.69	1.98	52,883	7.2	—9,113	—1.2	6.0	13,551	57,321	7.8	1.74	2.28	6,606
	1885	143,573	5.63	94,400	3.70	1.93	49,173	8.2	2,845	.5	8.7	30,983	83,001	13.9	2.16	3.45	38,129
	1884	141,360	5.70	92,344	3.72	1.98	49,016	9.6	13,451	2.6	12.2	—2,657	59,810	11.7	2.65	2.54	18,030
	1883	138,645	5.70	90,972	3.74	1.96	47,673	10.7	29,751	6.7	17.4	—5,259	72,165	16.3	3.34	3.11	35,418
	1882	139,538	5.84	89,724	3.75	2.09	49,814	13.1	12,146	3.2	16.3	—15,362	46,598	12.2	2.71	2.04	332
		1,043,862	5.68	683,908	3.72	1.96	359,954	8.5	76,204	2.0	10.5	5,889	442,047	10.4	2.52	2.54	112,154
MANHATTAN ..... 1850.	1888	513,946	4.70	385,456	3.52	.88	96,490	7.1	—193,545	—14.2	—7.1	*a* 16,190	—80,865	—5.9	—.99	—.83	—299,053
	1887	595,965	5.48	372,748	3.43	1.76	191,217	15.9	40,953	3.4	19.3	*a* —59,306	172,864	14.3	2.44	1.82	—51,327
	1886	509,279	4.73	362,592	3.37	.99	106,687	9.8	47,345	4.3	14.1	*a* 16,807	170,839	15.6	1.67	1.85	—51,049
	1885	515,125	4.84	355,488	3.34	1.12	119,637	11.5	79,517	7.7	19.2	*a* 16,985	216,139	20.8	2.20	2.36	—15,212
	1884	563,401	5.36	349,080	3.32	1.66	174,321	17.0	48,033	4.7	21.7	*a* —65,452	156,902	15.4	2.50	1.76	—77,619
	1883	587,206	5.67	342,520	3.31	1.98	204,686	20.2	63,132	6.3	26.5	*a* 31,044	298,862	29.6	3.07	3.42	102,739
	1882	576,938	5.70	336,224	3.32	1.98	200,714	20.0	110,851	11.0	31.0	*a* 9,976	321,543	32.0	3.63	3.75	137,181
		3,861,860	5.20	2,504,108	3.37	1.48	1,093,752	14.5	196,286	3.3	17.8	—33,754	1,256,464	17.4	2.07	2.02	—254,340
MASS. MUTUAL..... 1851.	1888	475,610	5.56	333,464	3.90	1.66	142,146	9.2	192,285	12.5	21.7	*a* —66,316	268,115	17.4	3.93	3.15	58,551
	1887	435,577	5.39	314,692	3.89	1.50	120,885	8.8	185,489	13.6	23.4	*a* —65,154	241,220	17.6	3.82	3.01	83,840
	1886	424,298	5.52	297,320	3.87	1.65	126,978	10.1	110,130	8.8	18.9	*a* —4,907	232,201	18.5	3.13	3.06	—7,648
	1885	377,637	5.13	280,252	3.81	1.32	97,385	8.6	132,212	11.8	20.4	*a* 116,318	345,915	30.8	3.21	4.84	124,712
	1884	401,188	5.68	265,824	3.77	1.91	135,364	13.6	188,119	18.9	32.5	*a* —431,618	—108,135	—10.9	4.77	—1.58	—317,951
	1883	435,851	6.44	255,066	3.77	2.67	180,785	20.1	98,325	10.9	31.0	*a* —75,308	203,802	22.7	4.29	3.13	4,885
	1882	387,847	5.92	246,048	3.76	2.16	141,799	16.8	103,794	12.3	29.1	*a* —37,895	207,698	24.6	3.91	3.31	3,094
		2,938,008	5.66	1,992,666	3.82	1.84	945,342	12.5	1,010,354	12.7	25.2	—561,880	1,390,816	17.2	3.87	2.70	—51,117

METROPOLITAN ..... 1866.	1888	281,845	5.19	191,469	3.53	1.02	55,376	.89	128,397	2.07	2.96	—20,873	162,900	2.6	3.76	3.34	129,978
	1887	235,675	5.75	150,260	3.67	1.23	50,415	1.00	386,567	7.70	8.70	—29,389	407,593	8.1	11.41	10.64	365,240
	1886	158,625	5.22	118,020	3.88	.18	5,605	.14	145,212	3.70	3.84	—20,711	130,106	3.3	5.02	4.32	118,472
	1885	118,033	5.07	91,536	3.93	—.36	—8,503	—.27	—7,623	—.23	—.50	9,885	—6,241	—.2	—.69	—.22	—61,558
	1884	108,612	5.36	76,000	3.75	—.07	—1,324	—.06	—10,919	—.45	—.51	—23,703	—35,946	—1.5	—.63	—1.85	—130,265
	1883	106,286	5.19	68,552	3 34	.82	16,734	1.04	—191,868	—11.90	—10.86	—43,746	—218,880	—13.6	—10 00	—12.52	—367,317
	1882	107,852	5.56	64,272	3.31	1.89	36,580	3.47	15,679	1.50	4.97	27,247	79,506	7.6	3.19	4.24	19,159
		1,116,928	5.33	760,109	3.63	.67	154,883	.89	465,445	.34	1.23	—101,290	519,038	.9	1.72	1.14	73,709
MUTUAL ..... 1843.	1888	5,983,569	b5.28	4,471,784	3.95	1.33	1,511,785	8.3	698,589	3.8	12.1	1,175,329	3,385,703	18.5	1.94	2.97	1,252,664
	1887	5,696,906	b5.30	4,243,291	3.95	1.35	1,453,615	8.9	1,273,669	7.8	16.7	—640,981	2,086,303	12.7	2.52	1.93	—550,566
	1886	5,451,997	b5.33	4,033,903	3.94	1.39	1,418,094	9.3	1,305,775	8.6	17.9	289,871	3,013,740	19.8	2.65	2.93	315,069
	1885	5,400,963	b5.49	3,861,170	3.92	1.57	1,539,793	10.8	1,143,734	8.0	18.8	1,555,904	4,239,431	29.6	2.74	4.30	911,369
	1884	5,196,891	b5.41	3,722,336	3.88	1.53	1,474,555	10.8	1,731,598	12.7	23.5	—454,690	2,751,463	20.2	3.38	2.89	—434,212
	1883	5,116,820	b5.45	3,599,181	3.83	1.62	1,517,639	11.6	1,149,470	8.8	20.4	413,233	3,080,342	23.4	2.92	3.36	—58,150
	1882	5,092,480	b5.58	3,471,617	3.81	1.77	1,620,863	13.0	1,469,993	11.8	24.8	—42,104	3,048,752	24.4	3.49	3.44	—90,569
		37,939,626	5.41	27,403,282	3 90	1.51	10,536 344	10.4	8,772,828	8.8	19.2	2,296,562	21,605,734	21.2	2.81	3.12	1,345,605
MUTUAL BENEFIT... 1845.	1888	2,279,770	b5.53	1,530,024	3.71	1.82	749,746	15.2	734,325	14.8	30.0	—112,717	1,371,354	27.7	3.81	3.52	85,133
	1887	2,275,516	b5.72	1,480,654	3.72	2.00	794,862	16 8	725,198	15.4	32.2	—210,087	1,309,973	27.8	4.03	3.47	95,353
	1886	2,135,862	b5.53	1,435,592	3.72	1.81	700,270	15 4	563,034	12.4	27.8	—57,558	1,205,746	26.5	3.45	3.29	25,333
	1885	1,836,834	b4 90	1,393,887	3.72	1.18	442,947	10.1	764,881	17.4	27.5	—57,933	1,149,895	26.0	3.40	3.24	27,906
	1884	1,733,894	b4.77	1,353,727	3.72	1.05	380,167	8.9	888,841	20.9	29.8	—202,089	1,066,919	25.1	3.68	3.09	5,986
	1883	1,814,880	b5.19	1,311,144	3.76	1.43	503,736	12.3	802,001	19.5	31.8	—52,457	1,253,280	30.6	3.90	3.75	264,907
	1882	1,789,577	b5.39	1,274,106	3.84	1.55	515,471	12.5	917,001	22.8	35.3	—298,466	1,134,006	28.2	4.41	3.49	—40,781
		13,866,333	5.29	9,779,134	3.74	1.55	4,087,199	13.0	5,395,281	17.6	30.6	—991,307	8,491,173	27.4	3.81	3.41	463,837
NATIONAL..... 1850.	1888	276,447	b6.04	156,376	3.41	2.63	120,071	10.7	c 33,816	3.0	13.7	—16,269	137,618	12.3	3.86	3.45	—24,059
	1887	227,660	b5.66	132,872	3.31	2.35	94,788	11.3	c—8,815	—1.1	10.2	16,556	102,529	12.2	2.54	3.02	—6,554
	1886	198,169	b5.55	115,356	3.23	2.32	82,813	12 4	c 20,664	3.1	15.5	75,368	178,845	26.8	3.52	6.08	100,197
	1885	172,989	b5.41	101,500	3.17	2.24	71,489	12.8	c 31,015	5.6	18.4	382	102,886	18.5	3.96	3.97	34,323
	1884	166,434	b5.70	90,096	3.09	2.61	76,338	16.5	c—25,016	—5.4	11.1	—11,947	39,375	8.6	2.23	1.71	—10,800
	1883	144,328	b5.31	81,296	2.99	2.32	63,032	16 6	c 2,901	.8	17.4	—18,006	47,927	12.6	2.70	2.31	—6,148
	1882	134,357	b5.29	73,688	2.90	2.39	60,669	19.1	c 28,283	8.9	28.0	.....	88,952	28.0	4.87	4.87	26,162
		1,320,384	5.57	751,184	3.16	2.41	569,200	14.2	82,848	2.1	16.3	46,084	698,132	17.0	3.38	3.63	113,121

a Including "real estate expenses" (classed as P. and L. item by department). b Stocks and bonds held at par instead of cost. c A light "loading" to net premium on "bond" (endowment) policies causes a relatively less favorable showing here than conditions otherwise would insure. The minus sign (—) in gross surplus column signifies net deficit on year's business; in last column, decrease of current surplus.

TABLE D.—COMPLETE EXHIBIT OF INTEREST AND ANALYSIS OF EARNED SURPLUS; SHOWING NET ECONOMIC RESULTS, 1882–88—*Continued.*

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	Interest.—Its Relation to Reserve, Average Rates Earned, Etc.					Gains from Interest, Mortality, Expense, Etc. (Surplus Proper) With Market Values and Profit and Loss as Incidental Factors.								Ratios Accurately Defining Comparative Annual Results, Individual Cos.:		Undivided Surplus, Less Items not Admitted. Accruing to the Fund (Dividends, Table C).
		Total Amount Earned and Accrued Within the Year.	Rate Per Cent of Mean Ledger Assets.	Proportion (Closely Approximate) Going to Reserve. (Mean Premium Reserve ÷ 1.02 × .04)	Proportional Reserve Rate (Equal to Four Per Cent).	Proportional Surplus Rate (Net as per Next Column).	Surplus Interest Less Dividends on Capital, or Net Profit to the Fund.	To Mean Amount of Premium Receipts.	Gain from Actual *vs.* Expected Mortality Expense-Loadings, Lapses, etc. (— Signifies Loss).	To Mean Amount of Premium Receipts.	Percentage of Total Scientific Gain of Surplus Proper.	Appreciation of Securities and Profit on Sales. (— Signifies Depreciation, or Loss).	Gross Surplus Earnings as Regards Policyholders, Mass. Standard.	Percentage of Gross Surplus.	Surplus Proper (or Scientific) to Mean Net Value of Assurance in Force.	Gross Surplus to Same.	
		$	%	$	%	%	$	%	$	%	%	$	$	%	%	%	$
NEW ENGLAND..... 1844.	1888	972,439	5.44	650,480	3.64	1.80	321,959	13.4	5,263	.2	13.6	27,981	355,203	14.8	1.91	2.14	—139,776
	1887	933,081	5.46	624,092	3.65	1.81	308,989	13.6	363,523	16.0	29.6	—316,185	356,327	15.7	4.23	2.24	—67,465
	1886	899,589	5.50	598,298	3.66	1.84	301,291	14.0	199,708	9.2	23.2	45,617	546,616	25.3	3.28	3.58	96,337
	1885	895,102	5.68	574,547	3.65	2.03	320,555	15.6	47,582	2.3	17.9	240,482	608,619	29.6	2.51	4.15	127,287
	1884	850,851	5.54	556,128	3.62	1.92	294,723	14.9	278,558	14.1	29.0	—107,777	465,504	23.5	4.07	3.28	—73,436
	1883	837,364	5.60	540,688	3.61	1.99	296,676	15.7	85,290	4.5	20.2	118,715	500,681	26.5	2.77	3.63	—32,906
	1882	812,540	5.58	526,608	3.62	1.96	285,932	16.3	187,421	10.6	26.9	—40,036	433,317	24.6	3.54	3.23	—83,587
		6,200,966	5.54	4,070,841	3.64	1.90	2,130,125	14.8	1,167,345	8.1	22.9	—31,203	3,266,267	22.9	3.19	3.18	—173,546
NEW YORK..... 1845.	1888	4,199,959	5.11	2,899,764	3.53	1.58	1,300,195	6.8	2,225,436	11.6	18.4	562,054	4,087,685	21.3	4.77	5.53	*a* 1,650,031
	1887	3,728,064	5.07	2,594,826	3.53	1.54	1,133,238	6.9	1,807,987	11.0	17.9	—396,432	2,544,793	15.4	4.45	3.85	*a* 211,682
	1886	3,362,504	5.13	2,328,621	3.55	1.58	1,033,883	7.5	2,499,193	18.1	25.6	610,125	4,143,201	30.0	6.10	6.98	*a* 1,965,200
	1885	3,064,195	5.21	2,115,060	3.60	1.61	949,135	8.1	1,667,587	14.3	22.4	2,238,823	4,835,545	41.4	4.85	9.00	*a* 3,181,019
	1884	2,971,625	5.50	1,941,252	3.60	1.90	1,030,373	9.6	1,278,563	11.9	21.5	—1,086,350	1,222,586	11.4	4.66	2.47	*a* —538,164
	1883	2,693,733	5.41	1,770,001	3.55	1.86	923,732	9.6	1,413,081	14.7	24.3	202,302	2,539,115	26.4	5.15	5.63	*a* 84,309
	1882	2,571,849	5.60	1,609,565	3.51	2.09	962,284	11.6	1,332,529	16.1	27.7	9,276	2,304,089	27.8	5.59	5.61	*a* —146,549
		22,591,929	5.29	15,259,089	3.55	1.74	7,332,840	8.6	12224,376	14.0	22.6	2,139,798	21,697,014	24.8	5.08	5.58	6,407,528
NORTHWESTERN..... 1858.	1888	1,789,418	6.03	1,023,648	3.45	2.58	765,770	13.4	887,059	15.5	28.9	—15,724	1,637,105	28.6	6.33	6.27	*b* 680,057
	1887	1,669,044	6.24	913,958	3.42	2.82	755,086	15.7	535,298	11.1	26.8	—224,010	1,066,374	22.1	5.54	4.58	*b* —391,097
	1886	1,494,364	6.07	824,234	3.35	2.72	670,130	16.3	674,044	16.4	32.7	—97,035	1,247,139	30.9	6.39	5.93	*b* 431,641
	1885	1,375,168	6.08	757,709	3.35	2.73	617,459	17.2	575,345	16.1	33.3	—23,492	1,169,312	32.7	6.17	6.05	*b* 430,436
	1884	1,303,583	6.18	712,665	3.38	2.80	590,918	18.6	560,463	17.5	36.1	—35,144	1,116,237	34.6	6.34	6.14	*b* 387,841
	1883	1,219,303	6.17	672,083	3.40	2.77	547,220	19.4	313,563	11.1	30.5	—12,391	848,392	30.1	5.02	4.95	*b* 185,001
	1882	1,137,876	6.08	631,503	3.38	2.70	506,373	21.1	232,707	9.7	30.8	—46,846	692,234	28.8	4.59	4.30	19,004
		9,988,756	6.12	5,535,800	3.39	2.73	4,452,056	17.4	3,778,479	13.9	31.3	—454,648	7,776,793	29.7	5.77	5.46	1,742,903

PENN MUTUAL..... 1847.	1888	707,513	5.71	432,600	3.50	2.21	274,913	11.0	225,195	9.0	20.0	2,208	502,316	20.1	4.53	4.55	—17,217
	1887	657,155	5.84	392,228	3.49	2.35	264,927	12.0	358,485	16.3	28.3	—9,286	614,126	28.0	6.23	6.14	186,509
	1886	578,191	5.67	357,616	3.51	2.16	220,575	11.4	240,699	12.4	23.8	125,720	586,994	30.3	5.06	6.44	164,453
	1885	524,058	5.55	329,064	3.49	2.06	194,994	11.2	216,682	12.5	23.7	117,603	529,279	30.4	4.91	6.31	150,375
	1884	482,290	5.50	303,992	3.47	2.03	178,298	11.3	244,451	15.5	26.8	—82,534	340,215	21.6	5.46	4.39	—24,446
	1883	426,906	5.24	280,224	3.44	1.80	146,682	10.4	109,904	7.8	18.2	38,054	294,640	20.9	3.59	4.12	—28,517
	1882	430,907	5.67	259,196	3.41	2.26	171,711	13.7	144,345	11.5	25.2	28,702	344,758	27.5	4.78	5.22	64,631
		3,807,020	5.60	2,354,920	3.47	2.13	1,452,100	11.6	1,539,761	12.1	23.7	220,467	3,212,328	25.5	4.94	5.31	495,788
PROV. L. AND T..... 1865.	1888	c 618,582	4.98	467,920	3.77	1.21	150,662	6.3	d 145,578	6.1	12.4	102,816	399,056	16.7	2.40	3.35	89,392
	1887	c 578,642	5.30	411,693	3.77	1.53	166,949	8.0	d 273,237	13.1	21.1	—15,056	425,130	20.4	4.19	4.05	148,270
	1886	c 520,289	5.44	360,936	3.78	1.66	159,353	8.6	d 206,041	11.1	19.7	115,458	480,852	25.9	3.97	5.22	233,382
	1885	c 454,354	5.46	316,738	3.80	1.66	137,616	8.2	d 247,304	14.6	22.8	90,328	475,248	28.1	4.76	5.88	255,092
	1884	c 406,242	5.59	278,468	3.83	1.76	127,774	8.5	d 157,487	10.5	19.0	—87,163	198,098	13.2	4.02	2.79	8,202
	1883	c 337,026	5.28	224,268	3.83	1.45	92,758	7.0	d 130,322	9.8	16.8	26,470	249,550	18.8	3.59	4.01	83,842
	1882	c 307,280	5.53	213,320	3.84	1.69	93,960	7.9	d 87,755	7.4	15.3	2,728	184,443	15.5	3.34	3.39	42,886
		3,222,415	5.37	2,293,343	3.80	1.57	929,072	7.8	1,247,724	10.4	18.2	235,581	2,412,377	19.8	3.75	4.10	861,066
PROV. SAVINGS..... 1875.	1888	20,371	4.38	5,297	1.14	3.24	15,074	1.4	554,319	51.9	53.3	.....	569,393	53.3	(e)	(e)	194,862
	1887	13,075	3.76	4,318	1.24	2.52	8,757	1.1	382,141	46.6	47.7	.....	390,898	47.7	(e)	(e)	25,979
	1886	9,730	3.73	3,458	1.32	....	—53	....	264,430	52.5	52.5	—605	263,772	52.3	(e)	(e)	43,224
	1885	6,370	3.29	2,598	1.34	1.95	3,772	1.4	71,515	27.1	28.5	605	75,892	28.7	(e)	(e)	1,011
	1884	5,147	3.23	2,060	1.29	1.94	3,087	2.5	37,853	30.6	33.1	.....	40,940	33.1	(e)	(e)	20,785
	1883	4,953	3.46	2,118	1.48	1.98	2,835	4.1	—11,120	—16.1	—12.0	—8,890	—17,175	—24.9	(e)	(e)	f 13,836
	1882	4,720	3.33	2,321	1.64	.72	1,019	1.7	—22,848	—37.5	—35.8	1,750	—20,079	—34.2	(e)	(e)	—14,342
		64,366	3.60	22,170	1.35	1.76	34,491	1.7	1,276,290	22.2	23.9	—7,140	1,303,641	22.3	....	....	285,355
STATE MUTUAL..... 1845.	1888	225,661	4.91	158,086	3.44	1.47	67,575	7.0	65,816	6.8	13.8	35,405	168,796	17.5	3.31	4.19	7,396
	1887	202,591	4.85	141,356	3.39	1.46	61,235	7.2	94,810	11.2	18.4	5,676	161,721	19.1	4.33	4.49	20,097
	1886	188,621	4.96	127,628	3.36	1.60	60,993	8.2	86,765	11.6	19.8	—28,199	119,559	16.0	4.53	3.67	—6,358
	1885	181,423	5.21	115,628	3.32	1.89	65,795	10.4	50,927	8.0	18.4	60,424	177,146	28.0	3.93	5.97	55,785
	1884	165,717	5.19	105,864	3.32	1.87	59,853	11.5	90,925	17.5	29.0	8,671	159,449	30.7	5.54	5.86	57,263
	1883	153,751	5.18	97,840	3.29	1.89	55,911	13.2	63,936	15.0	28.2	—14,549	105,298	24.8	4.77	4.19	17,945
	1882	136,198	4.88	91,228	3.27	1.61	44,970	12.6	81,467	22.8	35.4	—47,877	78,560	22.0	5.39	3.35	—2,658
		1,253,962	5.03	837,630	3.34	1.68	416,332	10.1	534,646	13.3	23.4	19,551	970,529	22.6	4.54	4.53	149,470

a Including additions to tontine surplus aggregating (1882–88) $4,369,533. b Including tontine profits in excess of ordinary surplus on tontine policies aggregating (1883–88) $739,280. c Exclusive of earnings of invested capital, which belongs to the company's trust business, excepting as regard liability to policyholders. d A lighter than the usual net premium "loading" for expenses causes a relatively less favorable showing here than the conditions otherwise would insure. e Ratios not given because inapplicable to the system (natural premium) of this company. f Includes $26,000 paid in by stockholders. The minus sign (—) in gross surplus column signifies net deficit on year's business; in last column, decrease in current surplus.

TABLE D.—COMPLETE EXHIBIT OF INTEREST AND ANALYSIS OF EARNED SURPLUS; SHOWING NET ECONOMIC RESULTS, 1882–88—*Continued.*

Name of Company and Year Organized.	Year Ending December 31.	Interest.—Its Relation to Reserve, Average Rates Earned, Etc.					Gains from Interest, Mortality, Expense, Etc. (Surplus Proper) With Market Values and Profit and Loss as Incidental Factors.								Ratios Accurately Defining Comparative Annual Results, Individual Cos.		Undivided Surplus, Less Items not Admitted, Accruing to the Fund (Dividends, Table C).
		Total Amount Earned and Accrued Within the Year.	Rate Per Cent of Mean Ledger Assets.	Proportion (Closely Approximate) Going to Reserve. (Mean Premium Reserve ÷ 1.02 × .04)	Proportional Reserve Rate (Equal to Four Per Cent).	Proportional Surplus Rate (Net as per Next Column).	Surplus Interest Less Dividends on Capital, or Net Profit to the Fund.	To Mean Amount of Premium Receipts.	Gain from Actual vs. Expected Mortality Expense-Loadings, Lapses, etc. (— Signifies Loss).	To Mean Amount of Premium Receipts.	Percentage of Total Scientific Gain or Surplus Proper.	Appreciation of Securities and Profit on Sales. (— Signifies Depreciation, or Loss).	Gross Surplus Earnings as Regards Policyholders, Mass. Standard.	Percentage of Gross Surplus.	Surplus Proper (or Scientific) to Mean Net Value of Assurance in Force.	Gross Surplus to Same.	
		$	%	$	%	%	$	%	$	%	%	$	$	%	%	%	$
TRAVELERS..... 1864.	1888	444,102	5.21	277,392	3.25	1.96	166,710	14.4	—44,880	—3.9	10.5	—42,493	a 79,337	6.7	1.72	1.12	35,503
	1887	409,828	5.32	249,652	3.24	2.08	160,176	15.4	15,941	1.5	16.9	—104,453	a 71,664	6.9	2.70	1.12	37,083
	1886	415,442	5.98	224,564	3 23	2.75	190,878	20.9	—56,138	—6.1	14.8	—2,493	a 132,247	14.5	2.34	2.30	115,243
	1885	361,820	5.79	203,000	3.24	2.55	158,820	19.8	—24.137	—3.0	16.8	46,824	a 181,507	22.7	2.59	3.49	105,975
	1884	340,456	5.98	184,704	3.24	2.74	155,752	22.0	16,316	2.3	24.3	—114,305	a 57,763	8.2	3.64	1.22	57,988
	1883	268,101	5.17	169,488	3.27	1.90	98,613	15.9	—49,649	—8.0	7.9	—20,054	a 28,910	4.7	1.14	.67	28,985
	1882	259,193	5.51	154,368	3.28	2.23	104,825	18.2	20,406	3.5	21.7	—121,073	a 4,158	.7	3.20	.11	3,858
		2,498,942	5.57	1,463,168	3.25	2.32	1,035,774	18.1	—122,141	—2.0	16.1	—358,047	555,586	9.2	2.48	1.43	384,635
UNION MUTUAL..... 1849.	1888	251,924	4.34	220,606	3.80	.54	31,318	4.5	—31,867	—4.6	—.1	17,007	16,458	2.4	—.01	.29	—34,492
	1887	256,138	4.38	220,040	3.76	.62	36,098	5.3	—9,822	—1.4	3.9	—37,195	—10,919	—1.6	.46	—.19	—63,847
	1886	250,941	4.26	221,004	3.75	.51	29,937	4.5	23,381	3.5	8.0	8,399	61,717	9.2	.95	1.10	8,690
	1885	203,715	3.43	222,856	3.75	—.32	—19,141	—2.8	46,299	6.7	3.9	11,191	38,349	5.5	.48	.68	—25,058
	1884	328,185	5.50	224,736	3.76	1.74	103,449	14.5	24,048	3.4	17.9	—87,145	40,352	5.7	2.23	.70	7,381
	1883	288,030	4.80	225,956	3.77	1.03	62,074	8.6	3,929	.5	9.1	69,965	135,968	18.9	1.15	2.36	24,033
	1882	259,375	4.30	227,176	3.77	.53	32,199	4.5	—6,931	—1.0	3.5	68,732	94,000	13.1	.44	1.62	20,682
		1,838,308	4.43	1,562,374	3.77	.66	275,934	5.6	49,037	1.0	6.6	50,954	375,925	7.6	.81	.94	—62,611
UNITED STATES..... 1850.	1888	268,587	4.89	203,027	3.70	.63	34,760	4.4	—31,977	—4.1	.3	9,929	12,712	1.6	.05	.24	6,053
	1887	258,655	4.89	195,686	3.70	.61	32,169	4.5	—25,994	—3.6	.9	—60,390	—54,215	—7.6	.12	—1.09	—57,689
	1886	264,231	5.13	190,455	3.70	.83	42,976	6.4	—24,150	—3.6	2.8	45,530	64,356	9.6	.39	1.32	66,740
	1885	265,091	5.28	187,001	3.72	.94	47,290	7.2	—381	....	7.9	142,428	189,337	a 28.8	.98	3.97	196,226
	1884	258,061	5.17	184,804	3.70	.85	42,457	6.5	—23,103	—3.6	2.9	—23,951	—4,597	—.7	.41	—.10	—75,311
	1883	259,896	5.22	181,240	3.64	.96	47,880	7.9	—26,019	—4.3	3.6	24,737	46,598	7.7	.47	1.01	—11,102
	1882	265,128	5.50	176,432	3.66	1.20	58,014	10.4	—47,796	—8.6	1.8	—3,667	6,551	1.2	.23	.15	—37,093
		1,839,649	5.15	1,318,645	3.69	.86	305,546	6.8	179,491	4.0	4.8	131,616	261,742	5.8	.38	.79	87,824

VERMONT ..... 1869.	1888	19,034	6.18	10,090	3.28	1.93	5,944	10.4	—9,274	—16.4	—6.0	6,304	2,974	5.2	—1.29	1.15	—697
	1887	18,899	6.30	8,906	2.97	1.33	3,993	8.0	—15,343	—30.7	—22.7	305	—11,045	—22.6	—5 00	—4.87	—13,651
	1886	17,940	6.38	8,084	2.88	2.44	6,856	13.8	—7,199	—14.5	—.7	2,265	1,922	3.9	—.17	.93	—415
	1885	16,798	6.32	7,568	2.84	2.34	6,230	13.3	—1,113	—2.4	10.9	5,276	10,393	22.1	2.65	5.39	8,014
	1884	15,353	6.19	6,884	2.78	1.00	2,469	5.9	—1,270	—2.6	3.3	—526	673	1.6	.07	.04	—3,272
	1883	14,669	6.27	6,004	2.57	1.14	2,665	7.1	—4,530	—12.0	—4.9	340	—1,525	—4.0	—1.22	—1.00	—4,779
	1882	12,543	5.65	5,360	2.41	.53	1,183	3.9	4,882	16.1	20.0	—1,050	5,015	16.6	4.44	3.67	2,194
		115,236	6.18	52,896	2.82	1.53	29,340	8.9	—33,847	—8.9	....	12,914	8,407	3.3	—.07	.76	—12,606
WASHINGTON ..... 1860.	1888	460,759	5.32	337,870	3.90	1.32	114,317	6.6	—40,405	—2.3	4.3	19,879	93,791	5.4	.84	1.06	—64,994
	1887	417,227	5 15	313,292	3.87	1.18	95,388	6.0	115,057	7.3	13.3	2,956	213,401	13.5	2.63	2.67	23,810
	1886	392,558	5.16	292,644	3.85	1.20	91,323	6.3	46,879	3.2	9.5	6,670	144,872	10.0	1.85	1.94	—10,086
	1885	389,412	5.45	275,328	3.86	1.48	105,388	7.5	152,343	10.8	18.3	12,656	270,387	19.1	3.67	3.85	122,724
	1884	362 738	5.38	260,012	3 86	1.39	93,906	6.8	80,506	5.8	12.6	—31,079	143,333	10.3	2.63	2.16	—94,617
	1883	344,468	5.43	243,784	3.85	1.45	92,048	7.0	61,966	4.7	11.7	15,305	169,319	12.9	2.48	2.72	—48,320
	1882	329 119	5.52	226,500	3.80	1.58	93,965	7.8	62,804	5.2	13.0	73,502	230,271	19.2	2.71	3.99	4,299
		2,696,281	5.34	1,949,430	3.86	1.37	686,335	6.9	479,150	4.9	11.8	99,889	1,265,374	12.9	2.40	2.63	—67,184

a Belonging to stockholders. The minus sign (—) in gross surplus column signifies net deficit on year's business; in last column, decrease in current surplus.

TABLE E.—BUSINESS SUMMARY.—GRAND TOTALS AND AGGREGATES 26 COMPANIES* (TABLE A).

YEAR ENDING DECEMBER 31.	NEW AND OUTSTANDING ASSURANCE.						ASSURANCE CEASED AND MANNER OF TERMINATION.						
	New Assurance Issued and Paid for.	Total Outstanding.	Gain.	Relative Volume of New Business.	Per Cent of Annual Gain.	Per Cent of Total Gain, 1882-88.	Death.	Maturity.	Surrender.	To Amount Outstanding at Beginning of Year.	Lapse.	To Amount Outstanding at Beginning of Year.	Expiry and Change.
	$	$	$	%	%	%	$	$	$	%	$	%	$
1888	513,635,778	2,693,039,976	279,026,718	21.3	11.6	84.9	36,489,577	7,914,761	53,443,971	2.21	115,901,539	4.80	20,859,212
1887	435,701,251	2,413,998,133	245,951,407	20.1	11.3		31,986,238	6,337,981	47,758,295	2.20	87,040,140	4.01	16,627,190
1886	369,803,990	2,168,036,045	197,732,975	18.8	10.0		28,569,524	6,597,003	44,295,911	2.25	77,383,817	3.93	15,224,760
1885	315,609,956	1,970,302,948	149,217,556	17.3	8.2		27,403,560	7,537,206	42,965,355	2.36	74,680,824	4.10	13,805,455
1884	265,403,423	1,821,085,392	105,216,116	15.5	6.1		24,072,527	8,622,929	41,052,053	2.39	74,064,834	4.32	12,374,964
1883	261,512,047	1,715,869,276	125,675,344	16.4	7.9		23,929,770	7,622,473	35,479,827	2.23	54,041,753	3.40	14,762,880
1882	221,654,187	1,590,193,932	97,479,686	14.9	6.5		21,648,567	6,197,793	35,760,416	2.39	46,214,798	3.10	14,352,927
	2,383,320,632	.....	1,200,299,802	17.8	8.8	....	194,099,763	50,830,146	300,755,828	2.29	529,327,705	3.95	108,007,388

Summation.

New Assurance "Issued" 1882-88, inclusive	$2,783,546 356
Less "Not Taken"	400,225,724
Issued and paid for	$2,383,320,632
Leased from all causes	1,183,020,830
Leaving as Net Gain, 1882-88	$1,200,299,802

YEAR ENDING DECEMBER 31.	Total Terminated.	To Amount Outstanding at Beginning of Year.	Assurance Issued, but "Not Taken."	To Amount of New Business as Returned.
	$	%	$	%
1888	234,609,060	9.72	97,494,069	15.96
1887	189,749,844	8.75	77,164,780	15.04
1886	172,071,015	8.73	61,982,993	14.04
1885	166,392,400	9.14	49,922,125	13.66
1884	160,187,307	9.33	45,763,976	14.70
1883	135,836,703	8 54	38,481,742	12 83
1882	124,174,501	8.32	29,416,039	11.68
	1,183,020,830	8.93	400,225,724	13.99

* Exclusive of Industrial business.

TABLE F.—FINANCIAL SUMMARY.—GRAND TOTALS 26 COMPANIES (TABLE B).

YEAR ENDING DECEMBER 31.	Invested Assets, Reserve and Net Surplus.						Gross Assets, Liabilities and Surplus.				
	Cash Guarantee Capital	Ledger or Interest-Bearing Assets (Without Deduction, etc.).	Net Reserve, Mass. Standard.	Interest-Bearing Surplus (Including Capital).	Ledger Assets to Each $100 of Reserve.	Reserve* per $1000 Assured.	Gross Assets (Less Depreciation, etc.).	Gross Liabilities (Excluding Capital).	Surplus as Regards Policyholders (Including Capital).	Gross Assets to Each $100 of Liabilities.	Ratio of Increase in Assets, 1882-88.
	$	$	$	$	$	$	$	$	$	$	%
1888	4,215,500	593,781,938	541,629,073	52,152,865	109.60	*a* 199.00	624,332,546	548,267,298	76,065,248	113.87	50.4
1887	4,215,500	550,970,307	503,592,216	47,378,091	109 50	*a* 208.00	577,414,606	507,235,946	70,178,660	113.84	
1886	3,965,500	514,347,651	469,961,142	44,386,509	109.40	*a* 215.00	544 113,339	476,014,572	68,098,767	114.30	
1885	3,965,500	480,217,242	440,592,857	39,624,385	109.00	*a* 222.00	507,588,330	446,563,502	61,024,828	113.67	
1884	3,965,500	455,148,040	417,776,282	37,371,758	108.90	*a* 227.00	475,539,765	424,017,429	51,522,336	112.15	
1883	3,965,500	435,048,464	399,003,981	36,044,483	109.00	*a* 230.00	456,037,492	405,119,466	50,918,026	112 57	
1882	3,209,087	413,951,512	379,364,536	34,586,976	109.10	*a* 232.00	433,906,737	385,510,667	48,396,070	112.55	
	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	....

* Without deduction for reinsured risks. *a* Representing regular business on'y, 25 companies, excluding all figures of Provident Savings (natural premium) and the large annuity reserve of New York Life.

TABLE G.—INCOME AND OUTGO.—GRAND TOTALS AND AGGREGATES 26 COMPANIES (TABLE C).

YEAR ENDING DEC. 31.	Receipts from all Sources.			Disbursements in Detail.						Mortality and Expense Ratios Proper in Co-Relation With New Business.		
	Premium Receipts.	Interest. Rents, Profits, etc.	Total Income.	Paid Death Claims.	Per $1000 Assured.*	Expenses, Taxes, etc.	Per $1000 Assured.*	Combined Outgo or Net Cost of Assurance.	Per $1000 Assured.*	Claims by Death to Mean Amount Assured.†	Expenses, etc., to Premium Receipts.*	New (Higher Cost) Business per $1000 of Old.‡
	$	$	$	$	$	$	$	$	$	%	%	$
1888	111,995,490	31,763,981	143,759,471	38,293,209	13.20	27,537,705	8.90	65,830,914	22.10	1.43	23 4	213.00
1887	98,539,554	29,181,198	127,720,752	34,479,482	13.30	23,779,702	8.70	58,259,189	22.00	1.39	22.9	201.00
1886	86,926,666	27,369,005	114,295,671	29,565,802	12.90	20,094,703	8.20	49,660,505	21.10	1.38	22.0	188.00
1885	76,701,106	26,114,390	102,815,496	28,812,819	14.00	17,420,031	8.00	46,232,850	22.00	1.38	21.5	173.00
1884	70,391,991	24,108,351	94,500,342	24,987,869	13.20	15,618,831	7.70	40,606,700	20.90	1.31	20.9	155.00
1883	65,852,116	24,381,871	90,233,987	24,994,688	14.20	14,371,843	7.70	39,366,531	21.90	1.41	20.9	164.00
1882	59,111,312	23,703,619	82,814,931	22,129,476	13.70	12,715,955	7.50	34,845,431	21.20	1.38	21.0	142.00
	569,515,235	186,622,415	756,140,650	203,263,345	13.50	131,538,773	8.10	334,802,115	21.60	1.38	21.8	177.00

YEAR ENDING DEC. 31.	Other Payments to Policyholders.				Profit and Loss.	Interest on Capital.		Grand Summation.			
	Matured Endowments.	Annuities.	Cash Surrender Values.	Dividends.	Loss on Sales and Depreciation Charged off.	Dividend to Stockholders.	Less "Net Cost of Capital" Charged in Expenses.	Total to Policyholders.	Total Outgo of all Kinds.	Income Remaining for Investment.	Rate % Income.
	$	$	$	$	$	$	$	$	$	$	%
1888	7,845,884	1,348,748	10,877,483	14,165,869	a 651,052	294,157	—110,227	72,531,193	100,948,490	42,810,981	29.8
1887	6,094,491	1,205,327	10,149,007	14,687 405	a 756,745	284,632	—97,702	66,615,712	91,146,394	36,574,358	28.6
1886	6,599,359	1,120,563	9,138,571	13,055,326	a 565,783	283,501	—108,571	59,479,621	80,165,258	34,130,413	29.9
1885	7,429,403	1,076,384	9,274,776	12,794,975	a 1,018,715	277,281	—108,351	59,456,892	78,746,292	24,069,204	23.4
1884	8,457,371	1,019,608	9,138,022	12,868,186	a 2,400,604	279,341	—107,411	56,471,056	74,400,767	20,099,575	21.3
1883	7,019,303	832,390	8,435,214	13,233,494	a 857,998	253,697	—90,767	54,515,089	69,643,445	20,590,542	22.8
1882	6,076,124	615,651	8,888,424	13,302,364	a 472,474	228,501	—94,191	51,072,982	64,135,073	18,679,858	22.5
	49,521,935	7,218,671	65,901,497	94,167,619	6,723,371	1,901,110	—717,220	420,142,545	579,185,719	196,954,931	25.5

a Including premium on purchased securities, etc., aggregating $2,948,656, deducted from ledger assets, but added to gross. * For 24 companies only, excluding all figures of John Hancock and Metropolitan. † As per Massachusetts reports. ‡ "Regular" business only.

TABLE H.—INTEREST AND EARNED SURPLUS.—GRAND TOTALS AND AGGREGATES, 26 COMPANIES (TABLE D).

YEAR ENDING DEC. 31.	SYNOPSIS OF INTEREST, ETC., ETC.					SYNOPSIS OF SURPLUS, SCIENTIFIC AND INCIDENTAL.							
	Grand Totals Earned and Accrued Within the the Year.	Rate Per Cent of Mean Ledger Assets.	Proportion Going to Reserve.	Proportional Reserve Rate (Equal to 4 Per Cent).	Proportional Surplus Rate (Net).	Surplus Interest (Net).	Gains from Vitality Expense-Loadings and Lapses.	Total Scientific Gain.	Ratio to Mean Net Value of Assurance in Force.*	Appreciation of Securities and Profit on Sales.	Gross Surplus Earnings as Regards Policy-holders. †	Ratio to Mean Net Value of Assurance in Force.*	Undivided Balance (Less "Items not Admitted") Accruing to the Fund.
	$	%	$	%	%	$	$	$	%	$	$	%	$
1888	30,789,896	5.38	20,492,261	3.58	1.75	10,003,478	9,175,102	19,178,580	3.58	1,626,547	20,805,127	3.89	5,886,588
1887	28,941,144	5.43	19,089,022	3.58	1.80	9,567,490	10,271,325	19,838,815	3.92	—2,904,666	16,684,149	3.30	1,829,893
1886	26,605,626	5.35	17,860,389	3.59	1.70	8,461,736	9,867,520	18,329,256	3.98	2,127,794	20,457,050	4.44	7,073,939
1885	25,232,101	5.40	16,835,534	3.60	1.74	8,119,286	7,916,636	16,035,922	3.73	6,511,773	22,547,695	5.28	9,502,492
1884	24,194,628	5.44	16,017,608	3.60	1.77	7,897,679	9,121,055	17,018,734	4.18	—3,603,562	13,415,172	3.30	604,310
1883	23,340,621	5.50	15,265,157	3.60	1.84	7,821,767	6,868,384	14,690,151	3.78	843,245	15,283,396	4.01	1,765,543
1882	22,316,845	5.52	14,503,509	3.60	1.87	7,544,835	7,277,028	14,821,863	4.01	—392,063	14,429,800	3.90	1,035,648
	181,420,861	5.43	120,103,480	3.59	1.78	59,416,271	60,497,050	119,913,321	3.88	4,209,068	123,622,389	4.02	27,698,413

* For 23 companies only, excluding all figures of John Hancock, Metropolitan and Provident Savings, in order to define with accuracy the comparative annual results accruing from a purely "level premium" business. † Excepting stock profits of Travelers, aggregating (1882-88) $555,586.

Population of Cities and Towns of the United States.

Cities.	States.	Population. 1870.	1880.	School Census, 1885.
New York	N. Y.	942,292	1,206,590	.....
Philadelphia	Penn.	674,022	846,948	.....
Brooklyn	N. Y.	396,099	566,689	.....
Chicago	Ill.	298,977	503,304	.....
Boston	Mass.	250,526	362,535	390,406
St. Louis	Mo.	310,864	350,522	.....
Baltimore	Md.	267,354	332,190	.....
Cincinnati*	Ohio.	216,239	255,708	.....
San Francisco	Cal.	149,473	233,956	.....
New Orleans	La.	191,418	216,140	.....
Cleveland	Ohio.	92,829	160,142	.....
Pittsburgh	Penn.	86,076	156,381	.....
Buffalo	N. Y.	117,714	155,137	.....
Washington	D. C.	109,199	147,307	.....
Newark	N. J.	105,059	136,400	152,988
Louisville	Ky.	100,753	123,645	.....
Jersey City	N. J.	82,546	120,728	153,513
Detroit	Mich.	79,577	116,342	132,269
Milwaukee	Wis.	71,440	115,578	158,509
Providence	R. I.	68,904	104,850	118,070
Albany	N. Y.	72,216	90,903	.....
Rochester	N. Y.	62,386	89,363	.....
Allegheny	Penn.	53,180	78,681	.....
Indianapolis	Ind.	48,244	75,074	.....
Richmond	Va.	51,038	63,803	.....
New Haven	Conn.	50,840	62,882	.....
Lowell	Mass.	40,928	59,485	64,051
Worcester	Mass.	41,105	58,295	68,383
Troy	N. Y.	46,465	56,747	.....
Kansas City	Mo.	32,260	55,813	.....
Cambridge	Mass.	39,634	52,740	59,660
Syracuse	N. Y.	43,051	51,791	.....
Columbus	Ohio	31,274	51,665	.....
Paterson	N. J.	33,579	50,887	63,273
Toledo	Ohio	31,584	50,143	.....
Charleston	S. C.	28,323	49,999	.....
Fall River	Mass.	26,766	49,006	56,863

Cities.	States.	Population. 1870.	1880.	School Census, 1885.
Galveston	Tex.	13,818	22,253	.....
Watervliet	N. Y.	.....	22,220	.....
Norfolk	Va.	19,229	21,966	.....
Auburn	N. Y.	17,225	21,924	.....
Holyoke	Mass.	10,733	21,851	27,894
Davenport	Iowa.	20,038	21,834	23,830
Chelsea	Mass.	18,547	21,785	25,709
Petersburg	Va.	18,950	21,656	.....
Sacramento	Cal.	16,283	21,420	.....
Taunton	Mass.	18,729	21,213	23,674
Norwich	Conn.	16,653	21,141	.....
Oswego	N. Y.	20,910	21,117	.....
Salt Lake City	Utah.	12,854	20,768	.....
Springfield	Ohio.	12,652	20,729	.....
Bay City	Mich.	7,064	20,693	29,413
San Antonio	Tex.	12,256	20,561	.....
Elmira	N. Y.	15,863	20,541	.....
Newport	Ky.	15,087	20,433	.....
Waterbury	Conn.	10,826	20,269	.....
Poughkeepsie	N. Y.	20,080	20,207	.....
Springfield	Ill.	17,364	19,746	.....
Altoona	Penn.	10,610	19,716	.....
Burlington	Iowa.	14,930	19,450	23,459
Cohoes	N. Y.	15,357	19,417	.....
Gloucester	Mass.	15,389	19,329	21,713
Lewiston	Me.	13,600	19,083	.....
Pawtucket	R. I.	6,619	19,030	.....
East Saginaw	Mich.	11,350	19,016	29,100
Williamsport	Penn.	16,030	18,934	.....
Yonkers	N. Y.	12,733	18,892	.....
Houston	Tex.	.....	18,646	.....
Haverhill	Mass.	13,092	18,475	21,795
Lake Township	Ill.	.....	18,396	.....
Kingston	N. Y.	[new]	18,342	.....
Meriden	Conn.	10,495	18,340	.....
Hempstead	N. Y.	.....	18,160	.....
Zanesville	Ohio.	10,011	18,120	.....

Cities.	States.	Population. 1870.	1880.	School Census, 1885.
Nashua	N. H	10,543	13,397	.....
Pittsfield	Mass	11,112	13,367	14,466
South Bend	Ind	.....	13,279	.....
Pottsville	Penn	12,384	13,253	.....
Orange	N. J	.....	13,206	15,231
Little Rock	Ark	12,380	13,185	.....
Rockford	Ill	11,049	13,136	.....
Fond du Lac	Wis	12,764	13,091	12,726
Norristown	Penn	10,753	13,064	.....
Lincoln	Neb	.....	13,004	.....
Chattanooga	Tenn	.....	12,892	.....
Macon	Ga	10,810	12,748	.....
Richmond	Ind	.....	12,743	.....
Castleton	N. Y	.....	12,679	.....
Cortland	N. Y	.....	12,664	.....
Biddeford	Me	10,282	12,652	.....
Georgetown	D. C	11,384	12,578	.....
San Jose	Cal	.....	12,567	.....
Fitchburg	Mass	11,260	12,405	15,375
Canton	Ohio	.....	12,258	.....
Northampton	Mass	10,160	12,172	12,896
Warwick	R. I	.....	12,163	.....
Rutland	Vt	.....	12,149	.....
Hamilton	Ohio	11,081	12,122	.....
Keokuk	Iowa	12,766	12,117	13,151
Steubenville	Ohio	.....	12,093	.....
Rome	N. Y	11,000	12,045	.....
Malden	Mass	.....	12,017	16,407
Kalamazoo	Mich	.....	11,937	13,552
Easton	Penn	10,987	11,924	.....
Oyster Bay	N. Y	.....	11,923	.....
Aurora	Ill	11,162	11,825	.....
Vicksburg	Miss	12,443	11,814	.....
Middletown	Conn	.....	11,731	.....
Amsterdam	N. Y	.....	11,711	.....
Waltham	Mass	.....	11,711	14,609
Dover	N. H	.....	11,687	.....
Danbury	Conn	.....	11,669	.....
Rock Island	Ill	.....	11,660	.....
Derby	Conn	.....	11,649	.....
Brookhaven	N. Y	10,159	11,544	.....
Walkill	N. Y	.....	11,483	.....
Galesburg	Ill	10,158	11,446	.....
Portsmouth	Va	10,492	11,388	.....
Burlington	Vt	14,387	11,364	.....
Chicopee	Mass	9,607	11,325	11,528
Portsmouth	Ohio	10,592	11,314	.....
Los Angeles	Cal	.....	11,311	.....
Stamford	Conn	.....	11,298	.....
Muskegon	Mich	.....	11,262	17,845
Logansport	Ind	12,191	11,198	.....
Attleborough	Mass	.....	11,111	13,175
Hannibal	Mo	10,125	11,074	.....
Shreveport	La	.....	11,017	.....
Austin	Tex	.....	10,960	.....
Chillicothe	Ohio	.....	10,938	.....
Woburn	Mass	.....	10,938	11,750
Jacksonville	Ill	.....	10,927	.....
Saratoga Springs	N. Y	8,537	10,822	.....
Fishkill	N. Y	.....	10,732	.....
Watertown	N. Y	9,336	10,697	.....
Belleville	Ill	.....	10,682	.....
Weymouth	Mass	.....	10,571	10,740
Quincy	Mass	.....	10,529	12,144
New London	Conn	.....	10,529	.....
Saginaw	Mich	.....	10,525	13,767
Jeffersonville	Ind	.....	10,422	.....
Saugerties	N. Y	.....	10,375	.....
Dallas	Tex	.....	10,358	.....
Ogdensburg	N. Y	10,076	10,340	.....
Madison	Wis	.....	10,325	12,064
Stockton	Cal	10,066	10,287	.....
Lenox	N. Y	.....	10,249	.....
Winona	Minn	.....	10,208	15,624
North Adams	Mass	.....	10,192	12,540
Shenandoah	Penn	.....	10,148	.....
Marlborough	Mass	.....	10,126	10,941
Eau Claire	Wis	.....	10,118	21,668
Cedar Rapids	Iowa	.....	10,104	15,426
Jamaica	N. Y	.....	10,089	.....
Columbia	S. C	.....	10,040	.....

POPULATION OF CITIES AND TOWNS OF THE UNITED STATES—*Continued.*

Minneapolis	Minn	13,066	46,887	129,200	Allentown	Penn	13,884	18,063	.....
Scranton	Penn	35,092	45,850	.....	Council Bluffs	Iowa	10,020	18,059	21,557
Nashville	Tenn	25,865	43,461	.....	Newburgh	N. Y.	17,014	18,050	.....
Reading	Penn	33,930	43,280	.....	Wilmington	N. C.	13,446	17,361	.....
Hartford	Conn	37,180	42,553	.....	Binghamton	N. Y.	12,692	17,315	.....
Wilmington	Del	13,446	42,499	51,000	Bloomington	Ill.	14,590	17,184	.....
Camden	N. J	20,045	41,658	52,884	New Brunswick	N. J.	15,058	17,167	18,258
St. Paul	Minn	20,030	41,498	111,397	Long Island City	N. Y.	[new]	17,117	.....
Lawrence	Mass	28,921	39,178	38,845	Newton	Mass	12,825	16,995	19,576
Dayton	Ohio	30,473	38,677	.....	Bangor	Me	18,289	16,857	.....
Lynn	Mass	28,233	38,284	45,861	Montgomery	Ala	10,583	16,714	.....
Denver	Col	.....	35,630	54,308	Lexington	Ky	14,801	16,656	.....
Oakland	Cal	13,500	34,556	.....	Johnstown	N. Y.	.....	16,626	.....
Atlanta	Ga	21,789	37,421	.....	Leavenworth	Kan	17,873	16,550	.....
Utica	N. Y.	28,804	33,913	.....	Akron	Ohio	10,006	16,512	.....
Portland	Me	31,413	33,810	.....	New Albany	Ind	15,396	16,422	.....
Memphis	Tenn	40,226	33,593	.....	Joliet	Ill	.....	16,145	.....
Springfield	Mass	26,703	33,340	37,577	Jackson	Mich	11,447	16,105	19,136
Manchester	N. H	23,536	32,630	.....	Woonsocket	R. I	11,527	16,053	.....
St. Joseph	Mo	19,565	32,484	.....	Racine	Wis	9,880	16,031	19,636
Grand Rapids	Mich	16,507	32,015	41,934	Lynchburg	Va	.....	15,959	.....
Wheeling	W. Va	19,280	31,266	.....	Flushing	N. Y.	.....	15,919	.....
Mobile	Ala	32,034	31,205	.....	Sandusky	Ohio	13,000	15,838	.....
Hoboken	N. J	20,297	30,999	37,721	Oshkosh	Wis	12,663	15,749	22,064
Harrisburg	Penn	23,104	30,762	.....	Hyde Park	Ill	.....	15,716	.....
Savannah	Ga	28,235	30,681	.....	Newport	R. I	12,521	15,693	19,566
Omaha	Neb	16,083	30,518	.....	Topeka	Kan	.....	15,451	23,499
Trenton	N. J	22,874	29,910	34,386	Youngstown	Ohio	.....	15,431	.....
Covington	Ky	24,505	29,720	.....	Atchison	Kan	.....	15,106	15,999
Peoria	Ill	22,849	29,315	.....	Chester	Penn	.....	14,996	.....
Evansville	Ind	21,830	29,280	.....	Lafayette	Ind	13,506	14,860	.....
Bridgeport	Conn	18,969	29,148	.....	Leadville	Col	.....	14,820	10,925
Elizabeth	N. J	20,832	28,229	32,119	La Crosse	Wis	7,785	14,505	21,700
Erie	Penn	19,646	27,730	.....	New Britain	Conn	.....	13,978	.....
Salem	Mass	24,117	27,598	28,084	Norwalk	Conn	12,119	13,956	.....
Quincy	Ill	24,052	27,275	.....	York	Penn	11,003	13,940	14,466
Fort Wayne	Ind	17,718	26,880	.....	Concord	N. H	12,241	13,838	.....
New Bedford	Mass	21,320	26,875	33,393	Lincoln	R. I	.....	13,765	.....
Terre Haute	Ind	16,103	26,040	.....	Virginia City	Nev	.....	13,705	.....
Lancaster	Penn	20,233	25,769	.....	New Lots	N. Y.	.....	13,681	.....
Somerville	Mass	14,685	24,985	29,992	Schenectady	N. Y.	11,026	13,675	.....
Wilkesbarre	Penn	10,174	23,339	.....	Alexandria	Va	13,570	13,658	.....
Augusta	Ga	15,389	23,023	.....	Brockton	Mass	.....	13,608	20,783
Des Moines	Iowa	12,035	22,408	32,469	Newburyport	Mass	12,595	13,537	13,716
Dubuque	Iowa	18,434	22,254	26,330	Lockport	N. Y.	12,426	13,522	.....

*With reference to the statement of the population of Cincinnati, it should be said that the territory of the city has been reduced since 1870, through exclusion of several populous suburbs; the number of inhabitants in 1870 occupying present territory is estimated as between [illegible] and [illegible]. Comparison should be made with these figures.

INSURANCE AGENTS.

DIRECTORY OF FIRE AND LIFE INSURANCE AGENTS IN THE PRINCIPAL CITIES AND TOWNS IN THE UNITED STATES AND CANADA.

COMPILED FROM AUTHENTIC SOURCES ESPECIALLY FOR THE INSURANCE YEAR BOOK.

EXPLANATION.—In this Directory the letters following the names denote the specialty of the Agent, viz.: f—Fire, l—Life, m—Marine, a—Accident, c—Casualty, p g—Plate Glass, s b—Steam Boiler, s—Surety.

ALABAMA.

ALEXANDER CITY.

Burkstrosser, J. B.
Parker, R. N.

ANNISTON.

Brewer, S. B., Real Estate and Insurance Agent.
Burke, Geo. T. *f*
Duma & Co. *f*
Hammond, L. W. & Co. *f*
Ingram & Co. *f*
Keith & Henderson *f*
Parker, O. H. & Co. *f and l*
Vellborn & Goodwin *f*

ATHENS.

Allen, Ben Lee *f, l and a*
Chandler, W. P. *f, l and a*
Sanders, Benton *f*
Turrentine, John Jas. *f*

AUBURN.

Burton, R. W. *f*

BIRMINGHAM.

Adams & Co. *f*
Clarke & Shephard *f*
Dangaix, W. J. & Co. *f*
Going, Jas. A. *f*
McCary, C. J. & Co., *f and l*
Meade, J. T. & Co. *f*
Smith, Cheniwerth & Co. *f*
Smith, J. G. & Co. *f*
Terry, R. J. & Bro. *f*
Warren & Slaton *f*
Wilson, Martin & Leedy *f and l*

BREWTON.

Matthis, Henry M. *f and l*
Rankin, C. F. *f*
Powell, C. L. *f*

CLAYTON.

Betts, J. L. *f*
Solomon S. H. *f*

COLUMBIA.

Hall, S. *f and l*
Davis, John T. & Son *f*
Walker, C. E. *f*

COURTLAND.

Hardavoyne, W. V. *f*
Jordan, John *f*

CULLMAN.

Bato, Charles *f*
Kinz, G. A. *f*

DADEVILLE.

Berkstresser, J. B. *l*
Berkstresser & Salmon *f*
Wright, Z. J. *f*

DECATUR.

Adams and Lovelace *f and l*
Banks, Wm. H. & Son *f*
Bibb, Bond & Co. *f*
Joseph & Scovel *f*
Norris & Pickens *f*
Scott, Crane & Co. *f*
Skeggs, Echols & Co. *f*
Wilson, Wiatt & Co. *f*

DEMOPOLIS.

Prout & Robertson, *f and l*
Sharpe, A. Y. *f and l*

EUFAULA.

Foy, J. P. & Co. *f and l*
Martin, J. G. L. *f and l*
Reeves, W. N. & J. H. *f and l*
Thomas, Jno. C. *a*
Young, E. B. & Co. *f and l*

EVERGREEN.

Atkinson, W. D. *f and l*
Hickox, Fred L. *f*

GADSDEN.

McAndrew & Wilson *f*
Richards, I. B. *f*
Torrentine & Thomas *f and l*
Wynne, W. B. & Son *f and l*

GAINESVILLE.

McMahon, E. S. *f and l*
McMahon, J. J. *f*
Snow, H. P. *f and l*

GREENSBORO.

Chadwick, S. W. *f and l*
Steinhart, J. D. *f*
Stollenwerck, A. *f*

GREENVILLE.

Abrams, Jos. R. & Co. *f, l and a*
Drum & Ezekiel *l*
King, C. W. *f*
Metcalf, A. W. *f*
Steiner, Jos. & Sons *f*

HUNTSVILLE.

Baldridge & Raymond *f*
Jones & Rison *f and l*
Newman, Boyd & Cruse *f and l*
Rison, John L. *f and l*

JACKSONVILLE.

Hurter, Lawrence P. *f*
Swan, Isaac L. *f*

LAFAYETTE.

Andrews, John G. *f*
Burnett, Geo. E. *f*
McGehee & Davis *f*
McGehee, Driver & Co. *l*

LIVINGSTON.

Brown Bros. *f*
Scruggs, J. L. *f*

MARION.

Houze, H. Y. *f*
Huey, B. M. *f*
Lovelace, W. H. *f*
Palmore, W. R. & Son *f*

MOBILE.

Barnwall, Wm. *f*
Billups, J. P. & Co., Insurance Agents and Brokers, 50 St. Michael St.
Du Mont, A. & Co., General Insurance and Real Estate Agents.
Espella, I. & Co. *f*
Friend, H. M. & Co. *f*
Glennon, J. K. & Co., General Insurance and Real Estate Agents, 60 St. Francis.
Goldstucker & Scheible *f*
Higley, J. H. & Co., General Insurance Agents, 42 St. Francis St.
Hynde, Jos. A. *f*
Manly & Turner, Agents, Equitable Life, Hartford Fire, N. B. and Mercantile, Citizens, Phenix, Springfield, Orient and General Agents Rome Fire.
McDermott, M. J. & Co. *f*
McNeil, Daniel *f*
Outlaw & Co. *f*
Thames, G. B. & Co., Insurance Agency, N. E. corner Royal and St. Francis Sts.
Wheeler, Murray *f*

MONTGOMERY.

Beasley, S. H. & Co. *f*
Chandler Bros. *f*
Davidson & Joseph, Bankers and Insurance Agents.

ALA., Montgomery—*Cont.*
Dexter, R. P. & Co., *f and l*
Elsberry, S. A. *f*
Hill & McMaster *f*
Hubbard, W. H. *f*
Janney, A. G. W. & Dexter *f*
Joseph, E. B. *f*
Kohn, F. M. *f*
Lehman, Durr & Co. *f and l*
Levin, S. M. *l*
Moses Bros. & Co., Real Estate and Insurance Agents.
Noble, B. F. & Son *f*
Roberts and McMaster *f*
Stringfellow, R. S. *a*
Trimble, J. B. & Co. *f and l*
Uhfelder Bros. *f and l*
Wilcox & Wimbish, General Agents, Mutual L. Ins. Co.

OPELIKA.
Clower, T. H. *f*
Dean, J. L. *l*

OXFORD.
Draper, Son & Co. *f*
Draper, T. M. *f*
Kelly, J. S. *f and l*
Pearce, John T. *l*

PRATTVILLE.
Abney, Z. *f*
Hurd, W. G. *f*
Loveless, Robt. *f*

SCOTTSBORO.
Gregory, J. H. *f*
Ross, R. C. *f*

SELMA.
Bibb, B. S. & Co. *f*
Bowles, E. D. & Co. *f and l*
Cross, N. D. *f*
Franklin & Co. *f and l*
Gerstman, Louis *f and l*
Jones, E. H. *f*
Kayser, A. *f and l*
Lewis & Cory *f and l*
Nelson Insurance Agency *f and l*
Sink, W. L. *f*
Waller & Co., *f*
Woolsey's Sons *f*

SHEFFIELD.
Crow, J. R. & Co. *f*
Ellis & Brown *f*
Higgins & Watkins *f*
Keller & Schley *f and l*
Moses, A. J. *f*
Owen, J. H. *f and l*

TALLADEGA.
Haralson, W. W. *f and l*
McLane, J. A. *f*
Moseley, R. A., Jr. *f*
Moseley & Thornton *f and l*
Stamps, R. E. & Co. *f*
Thornton, W. T. *f*

TUSCALOOSA.
Cribbs, H. H. *f and l*
Fitts, W. F. *f*
Howen, W. L. *f*
Jemison & Hogan *f*
Kennedy, John S. *f*
Seavey, G. A. *l*
Seed, C. C. *f*

TUSCUMBIA.
Abernathy, Wm. *f and l*
Cloud, Robert *f*
Thornton, L. B. *f*

UNION SPRINGS.
Butterfield, E. M. *l*
Hanson, G. M. *f and l*
Sessions & Eley *f*
Simmons, M. R. *f*
Stakely, J. O. *f*

UNIONTOWN.
Bush, J. W. *f*
Ernst, M. L. & C. *f*
Faroler T. G. *f*
White, J. H. & Co. *f*

WETUMPKA.
Cain, E. M. *f*
Cain, J. J. *f*
Hohenberg, M. & Co. *l*
Lull, Cabot *f*

ARIZONA.

FLORENCE.
Benson, W. H.
Guild, W. E.

GLOBE.
Brookner, W. W. *f, l and a*

PHŒNIX.
Bennett, E. J.
Kales, M. W.
Kinkaid, J. W. *f*

TOMBSTONE.
Vickers, J. V. *f, l and a*

TUCSON.
Drake, Chas. R.
Starr, Richard
Underwood, H. D.

ARKANSAS.

ARGENTA.
Evarts, A.
Street, Geo. M.

ARKADELPHIA.
Cross, W. J. *f and l*

ATKINS.
Joyner, J. E. *f*

BATESVILLE.
Hinkle & Wolf, *f and l*
Padgett, T. B. *f and l*

BENTONVILLE.
Bruce, C. R. *f*
Cotton & Craig, *f*

BRINKLEY.
Baxter, John B. *f*
Olmstead & Tucker, *f*

CAMDEN.
Sithen & Rix *f*

CLARENDON.
Ewan, Parker C. *f*

CLARKSVILLE.
Pennington, F. L. *f*

DARDANELLE.
Collier, E. G. *f*
Cunningham, G. S. *f*
Halliburton & Catton *l*

EUREKA SPRINGS.
Fetty, R. H. *f*
Lynn, G. W. *l*
Lynn & Co. *f and a*

FAYETTEVILLE.
Van Hoose, J. H. *f, l and a*
Wall, E. B. *f and l*

FOREST CITY.
Avery, J. H. *f*
Gorman, H. P. *f*
Hooper, L. A. *f*
Stewart & Taylor *f*

FORT SMITH.
Boyd & Barnes *f and l*
Murphy & Kennedy *f and l*
Paterson & Parker *f*
Smith, John P. *f*
Tilles, Geo. *l*

HARRISON.
King Bros. *f and l*

HELENA.
Cage, H. H. *f and l*
Jackson, J. H. *l*
Nelson, W. L. & Co. *f, l and m*
Nelson, W. P. *f*
Stone, W. H. *f and l*

HOPE.
Bridewell, C. A. *f*
Knighton, S. A. *f*
Lowry, Jas. *f*

HOT SPRINGS.
Baxter & Hunt, *f and l*
Mellard, J. P. *f*
Smith, O. F. *f*
Sumpter, J. J. & Co. *f*
Ware, J. D. & Co. *f and l*

JONESBORO.
Malone, A. L. *f and l*

LITTLE ROCK.
Adams & Bevle, *f and m*
Gress & Leigh, *f, l and m*
Griffith & Brisbin *f*
Marshall, S. N. *f, l and m*
Raleigh, P. & Co. *f*
Smothers, L. F. S. *f*

LONOKE.
Daniel, Dan. *f*
Wright, Fla. *f*

MALVERN.
Duffie, A. M. *f*

MARIANNA.
Daggett & Nall *f and l*
Johnson, S. D. *f*
Weld, W. P. *f*

MONTICELLO.
Ahrens, John *f*
Bolling, W. J. *l*
Finn, R. W. *f*

MORRILTON.
Meyers, G. L. *f and l*
Moose, W. L. *f*

NASHVILLE.
Feazell & Rodgers, *f and l*
Van Dyck, I. H. *a*
Van Dyck, John H. *f and l*

NEWPORT.
Hirsch Bros. *f, l and a*
Jones & Jones, *f and m*

OZARK.
Bill, C. T. *f and l*
Jennings, W. W. *f*

PARAGOULD.
Cole, Thos. P. *f*
Hagey, Ben. M. *f*

PINE BLUFF.
Bell & Tait, *f and l*

Mills, R. H. *f*
Parker, W. H. & Co. *f*

POWHATAN.

Coffin, J. P. & C. H. *f*
Mack, R. P. *f*

PRESCOTT.

Gordon & Terry, *f*
Hamby, C. C. *f*
Ross & Maddin, *f and l*
Smoots, McRae & Arnold *f*

RICHMOND.

Cheever, Ed. J. *f*

RUSSELLVILLE.

Bullock, J. T. *f and l*
Butterfield, James E. *f*

SEARCY.

Battle, J. M.
Cypert, Eugene
Henderson & Walker
Rives & Rives

SPRINGDALE.

Wagner, H. A. *f*

TEXARKANA.

Manson, L. B. *f*
Offenhauser, F. W. *f, l and a*

VAN BUREN.

Harvey, Chas. F. *f*
Hynes & Pernot, *f*
Johnston, M. K. *f*
Lillard, Ben. D. *f*
Southmayd, L. C. *f*

WALDRON.

Benson, J. D. *f*

WALNUT RIDGE.

Dowell, S. C. *l*
Israel, A. B. *l*
Israel, J. F. *f and l*
Thornburgh, Geo. *f and l*

WARREN.

Hughey, W. W. *f and m*

CALIFORNIA.

AUBURN.

Dunn & Pray *f*
Hill, Geo. M. *f and l*
Hollenbeck, O. W. *f*
Janes, A. M. *f*
Lubeck, D. W. *f and l*
Morgan, G. J. *l*
Stevens, S. M. *f*
Wills, J. H. *f and l*

CASTROVILLE.

Lang, F. H. *f*
Merritt, M. R. *f*

CHICO.

Bartlett, H. W. *f*
Batchelder, H. T. *f*
Blood, A. F. *f and l*
Bowers, J. H. *f and a*
Campin & Costar, *f*
Coggins, C. *f*
Crew, Alex. H. *f*
Crew, T. N. *f*
David, Victor *f*
Diller, R. *f*
Faulkner, Chas. *f*
Gleeson, J. Rodney *f, l and a*
Hobart, Chas. V. *f*
Jackson, S. H. *f*
Kerr, W. S. *f*
Robinson, J. R. *f*
Roper, J. W. & Co. *f and l*
Wayland, J. A. *f, l and a*
Williams, W. R. *f*

COLFAX.

Benjamin, Wm.
Butler, John
Butler, W. L.
Hayford, W. B.
Kuengly, J.
Litner, M.
Stevens, Amos
Williams, O. E.

COLUSA.

Colusa Co. Bank *f*
Goad, J. W. *f and l*
Grover, Johnson *f*
Jones, E. W. & Co. *f*
Mogk, John C. *f*
Peart, E. C. *f*
Pope, J. H. *f*
Porter, Jas. W. *f and l*
Pryor, B. A. *f*
Rich, J. F. *f*

DIXON.

Cotten, J. W. *f*
Cowden, John *f*
Eames, N. *f*
Little, S. G. *f*
Rice, J. H. *f*
Story, A. R. *f*

DOWNIEVILLE.

Case, E. L. *f*
Davidson, S. B. *f*
Luther, W. T. *f*
Meroux, A. J. *f*
Orear, J. W. *f and l*
Vaughn, J. A. *f*

FOLSOM CITY.

Burnam, J. H. *f*
Cohn, P. C. *f*
Sortain, A. C. *l*

FOREST CITY.

Heintzen, C. *f*
Shepherd, Geo. N. *f*

FRESNO.

Colson, H. D.
Ferguson, J. W.
Griffith, S. N.
Hughes, T. E.
McKenzie, W. H.
Shepherd, W. A.
Short, John W.
Tadlock, F. E., Jr.
Wickersham, F. P.

GILROY.

Dunlap & Zuck *f*
Loupe & Donnelly *f*
Morey & Rogers *f*
Neiswonder, Milton *f*
Smith, S. *f*

GRASS VALLEY.

Biggs, Elam *f*
Fletcher, George *f*
Hill, Geo. W. *f*
Johnston, W. J. *f*
McDonough, M. *f and l*
Mulroy, John *f*
Nathan, Chas. *f*
Riley, P. T. *f and l*
Sampson, E. *f and l*
Thomas, Fred. *f*
Weissbeim Bros. *f*

GREENVILLE.

Bransford, J. S. *l*
Murray, J. R. *f*

HAYWARD.

Armstrong, T. C. *f*
Austin, J. D. *f*
Baxter, Geo. *f*
Bloomer, A. C. *f*
Bullock, A. M. *f and l*
Long, Chas. *f*
Morehouse & Bryant *f*
Pearce, Wm. *f*
Prowse, Chas. *f*
Smalley, David *f*
Williams, Benj. F. *f*

IONE.

Isaacs, B. & Bro. *f*
Marchant, J. *f*
Newman, J. *f*
Stewart, Daniel *f*
Surface, J. W. & J. P. *f*

JACKSON.

Conlon, Thos. *f*
Fontenrose, L. J. *f*
Freeman, E. A. *l*
Freeman, E. G. *f and l*
Meehan, James *f*
Meek, C. M. *f*
Muldoon, E. *f and l*
Richtmeyer, B. F. *f*

LOMPOC.

Farmer Union Store *f*
Rudolph, H. S. *f*
Rudolph, J. F. *f*
Saunders, C. L. *f*
Schuyler, W. H. *f*
Tucker, B. F. *f*
Tutt, E. R. *f*
Weill & Co. *f*

LOS ANGELES.

Bickford, F. B. *l*
Blanchard, E. S. *f*
Bonynge, W. A. *f*
Booty & Holmes *f*
Bradbeer, Geo. *f*
Brodrick, W. J., Fire, Life and Accident Insurance.
Bryan & Kelsey *f*
Burk, W. R. *f*
Chamberlain & Bell *f and p g*
Childs & Silent *f*
Coleman & Childress *f*
Dobinson, Geo. A. *f and l*
East Side Bank *f*
Fisher, W. J. & Co., *f*
Gaulke, M. G. *f*
Hanna, H. R. & Co. *f*
Hellman, Hass & Co. *f*
Henry & Lyndall *f*
Hoffman, A. P. *f*
Krause, O. W. *f*
Kremer, Campbell & Co. *f*
Laying, C. A. *f*
Lenz, Edmund *f*
Lunt, R. G. *f and p g*
McCoy, Horace W. *f*
McLellan, Geo. F. *f*
McNelly & Camfield *f*
Mead, Wm. *f*
Munro & Patterson *f and l*
Osborn & Co. *f*
Pauly & Calkins *f*
Poindexter, R. W. *f*
Pratt & Golsh *f*
Scott and Hicks *f*
Seamans, C. W. *l*
Seward, H. S. *f*
Stolp, G. M. *l*
Summerland & Phelps *f, l and a*
Sumner, C. A. & Co. *f*
Teele, A. L. *f*

CAL., Los Angeles—*Cont.*

Tillotson, Miles D., 27 W. First Street.
Todhunter, Alfred *l*
Ward, B. E. *f*
Warren & McLean *f*
Wells, C. M. & Co. *f*

MARYSVILLE.

Eckert & Harney *f and l*
Fuller, J. B. *f and l*
Marysville Land Association *f*

MENDOCINO.

Brown, E. *f*
Bunner, Fred *f*
Byrnes, M. J. *f and l*
Hessen, Wm. *f*
Murray, J. D. *f*
Ogle, W. G. *f*
Packard, C. O. *f and l*
Smith, G. C. *f*

MERCED.

Blackburn, J. O. *l*
Buckley, I. J. *l*
Elliott, J. G. *f*
Gifon, E. T. *f*
Gurr, H'y J. *l*
Huffman, M. S. *l*
Jones, J. R. *f*
McCloskey, H. H. *l*
McKain, E. J. *l*
Mackenzie & Co. J. A. *f*
McSwain & Co. *f*
Smith, J. W. *f*
Southworth, E. C. *l*
Turner, J. H. *l*
Wood, Simonson & Gracey *f*
Worden & Knox *f*
Wright, J. L. *l*

MODESTO.

Alexander, J. S. *f*
Bemis, E. *f*
Boggs, G. W. *l*
Boyd, A. P. *f*
Broughton, J. R. *f*
Cunningham & Wood *f*
Grange Co. *f*
Graves, G. R. *l*
Johnson & Jones *f*
McHenry, Robert *f*
Maze & Abbott, *f*
Rice & Son *f*
Rush & Hardin *f*
Tucker & Perley *f*
Walthall, L. B. *f*
Ward, J. E. *l*

MOKELUMNE ILL.

Peek, F. N. *f*
Peek, S. C. *f*
Peters, Thos. *f*
Phiffer, Chas. *f*

MONTEREY.

Duckworth, S. J. *f*
Hannon, Wm. *f and l*
Howard, Fred *f and l*
Hilby, F. M. *f*
Snively, J. B. *f*

NAPA CITY.

Baddelly, H. J. *f*
Conkling & Wood *f and l*
Evans & Rust *f*
Francis & Hayman *f*
Goodman, H. P. *f*
Gritman, C. R. *f*
Knapp, H. H. *f*
Lamdin, Jos. F. *f*
Mount & Boke *f*
Owen, J. C. *f*
Sterling, R. H. *f and l*
Smith, W. C. S. *f*
Towle, Geo. W. *f*
Towle, Mrs. Mary *f*

OAKLAND.

Agnew, Thos. *f*
Bigelow, E. *f*
Davis, A. G. *f*
Dingee, Wm. J. *f*
Dunlap, Chas. H. *l*
Fish, T. J. *f*
Fuller, Hinds *f*
Gordon, H. F. *f*
Harmon & Sears *f*
Laton, B. B. *f*
Martens & Meese *f*
Naismith, G. S. *f*
Prather, W. L. *f*
Raleigh, C. J. *f*
Roff, H. L *f*
Russ, John *f*
Seaman, Geo. B. *f*
Smith, H. T. *f*
Stone, A. L. *f*
Strong, T. P. *f and l*
Troy, J. H. *f*
Tyrrel, Jerry *f*
Winton, N. W. *f*

ORANGE.

Clayton, W. H. H. *f*
Craddick, S. M. *f*.
Travis & Smith *f*
Scott & Chubb *f*

OROVILLE.

Bell, H. C. *f and l*
Fogg & Green *f and l*
Gray, F. H. *f*
Guidery, John *l*
Leonard, J. P. *f and l*
Ludlum, T. B. *f and l*
Marks, J. *f and l*
Smith, Chas. J. *f*
Tucker, E. *f*

PASO ROBLER.

Bennett, E. M. *f*
Bryant, O. C. *f*
Clifford, John *f*
Earll, F. A. *f*
Jewell, J. I. *f*
Kelshaw, John *f*
Lewis, W. S. *f*
Speyer, D. *f*
Stowell, E. A. *f*
Street, W. E. & Co. *f*

PETALUMA.

Codding, G. *f*
Denman, Frank *f*
Dinwiddie, Brainard & Co. *f*
Doyle, Frank *f*
Fairbanks, D. B. *f*
Haskell, W. B. *f and l*
Hill, A. B. *f*
Newburg, Morris *f*
Wickersham F. A. *f*
Young, G. C. *f*

PINOLE.

Dohrman, H. G. F. *f and l*
Fernandez, B. *f*

PLEASANTON.

Chadbourn, J. C. *f*
Detjens, Herman *f*
Harris, T. W. *f*
Kolb, Philip, *f*
Palmer, J. R. *f*
Schweer, W. C. *f*
Vanderwort, A. C. *f*
Wise, C. H. *f*

RED BLUFF.

Coffman & Brown *f*
Eby, T. M. *f*
Hook, M. R. *f*
Kraft, Geo. *f*
Lee, Bruce B. *f and l*
Manasse, Martin *f*
Mayhew, C. R. *f*
Philliber & Lennon *f*
Ragland, R. Eli *f*

REDWOOD CITY.

Adams Bros. *f*
Cooper, B. F. *f*
Eikernkotter, E. W. *f*
Fox, G. W. *f and l*
Glennan, J. W. *f*
Hadler, C. *f*
Walch, A. D. *f*
Welch, R. C. *f*

RIVERSIDE.

Bakewell, T. & Son *f and l*
Collier & Abbott *f and l*
Coombs, A. P. *f*
Hoyt & Cox, *f*
Langworthy, S. R. *f*
Packard, C. E. *f*
Potter, Harvey *f*
Rosenthal, Jarvis & Co. *f and l*
Stewart, Chamblin & Cover *f*
Wallace, W. J. *f and l*
White & Miller *f and l*

SACRAMENTO.

Alsip, E. K. & Co. *f*
Amsden, Ed. F. *f*
Berkey, T. H. *f and l*
Bowley, A. D. & C. *f*
Bradley, Wm. H. *f*
Brand, Campbell & Co. *f*
Chandler, L. C. *f and l*
Coleman, W. P. *f and l*
Davis, R. *f and l*
Denton, Chas. H. *f and a*
Drew, W. L. *f*
Elkus, Louis *f*
Felch & Cooley *f*
Flint & Thompson *f*
Fox, Thomas *l*
Goethe, H. J. *f*
Hartig, O. G. *f*
Hayford, Geo. O. *f and l*
Hickman, Frank *f*
Kimbrough, Howard *f and l*
Lawton, W. D. *f*
Leonard, Albert & Son *f and l*
Longton, F. *l*
Lyon, Wm. M. *f, l and a*
McCatin, William *f*
Milliken & Hoagland *f and l*
Mills, James E. *f*
Parsons, Chas. R. *f*
Porter J. N. *f and l*
Pullman, W. P. *f*
Sacramento R. E. and Ins. Ass'n *f and l*
Schroth, Geo. & Co. *f*
Sewell & Wilson *f*
Smith, C. L. *l*
Steffens, Joseph *f*
Strobel, Carl *f and l*
Sweetser, A. C. *f*
Wiseman, Joseph *f*

SALINAS.

Birlun, F.
Connor, W. J.
Gibson, H. H.
Gorrigus, T. H.
Henry, A. J.
Harvey, G. J.
Parker, W. M. R.
Winham, W. P. L.

SAN BERNARDINO.

Baden, R. *f*
Bavon, I. L. *l*
Boven, A. D. *f*

Brown, I. R. *f and l*
Byone, Matthew *f*
Greer & Ingham, *f*
Jacobs, Lewis *f*
McDonald, Wm. *f*
Mack, Jas. E. *f*
O'Conner, C. *f and l*
Raynor, R. O. *f*
Scott, I. C. *f*
Smith, I. H. *f*
Waters, Jas. W., Jr. *f*
Wilson & Draper, *f*
Wozencraft, Henry *f*

SAN BUENAVENTURA.

Clay, Emory, *f*
Easley & Reppy, *f and l*
Hall, E. S. *f*
Hare, Ed. T. *f and l*
McKeeby, L. C. & Smith *f*
Sherwood & Neel *f*

SAN DIEGO.

Bailey, J. A. *l*
Ballagh, J. H. *f and l*
Barbour, J. H. *f*
Burdick, F. H. *l*
Devoll, H. H. *f*
Fish & Weber, *f*
Frost, A. *l*
Hamilton & Stevens *f*
Landrum, R. W. *l*
Low & Lightner *f*
Miller, Jas. A. *f*
Parker, W. B. *f*
Pierce & Reed *f*
Ross, A. L. *f*
Scott Bros. *f*
Spragg, J. C., Jr. *f*
Stayner, W. H. *f*
Walz, E. A. *l*
Wentscher, A. *f*
Williams, Jeff. *f and l*

SAN FRANCISCO.

Abbott, R. W. *l*
Balfour, Guthrie & Co. *f*
Belden & Cofran *f*
Bertheau, C. *f*
Boardman, G. C. *f*
Bromwell, L. L. *f*
Brown, Craig & Co. *f*
Butler & Haldan *f*
Callingham, W. J. & Co. *f*
Carpenter, E. W. *f*
Cotton, Bell & Co. *f*
Conrad & Maxwell, *f*
Craig, Hugh *f*
Dercksen, B. *f*
Dickson, Robert *f*
Donnell, A. C. *f*
Dornin, George D. *f*
Dunphy, W. H. *l*
Field, H. K. *l*
Fogg, J. L. *l*
Forbes, A. B. *l*
Garriss, J. R. *l*
Grant, Tom C. *f*
Gray, J. H. *l*
Gutte & Frank *f*
Hanna, Howard W. *l*
Haskell, W. W. *l*
Haven, Chas. D. *f*
Hawes, Alex. G. *l*
Hirshfeld & Jacoby *f*
Hutchinson & Mann *f*
Jacobs & Easton *f and l*
Jennings, Jos. C. & Co. *f*
Landers, John *l*
Landers, Wm. J. *f*
Laton, C. A. *f*
McKinley, J. H. *l*
Magill, Arthur E. *f*
Mailliard & Dickson *f*
Marcus, Geo. C. & Co. *f*
Mitchell, Thos. A. *f*
Muecke & Co. *f*
Mullins, C. F. *f*
Munsell, James Jr. *l*
Murray, A. S. *f*
Newhall, H. M. & Co. *f*
North & Snow *l*
Okell, C. J. & Co. *f*
Potter, E. E. *f*
Redmon, Dr. L. *l*
Sevett & Jones *f*
Smith, Clarence M., General Agent
Speyer & Herold *f*
Speyer, Walter *f*
Stevens, J. H. *f*
Stolph, G. M., General Agent
Syz, H. W. *f*
Watt, Rolla V. *f*
Wilson, U. B. *f*

SAN JOSE.

Bailey, D. C. *f*
Balbach, Geo. *f*
Bell, John *f*
Brandon, Baugh & Co. *f*
Branham, B. F. *f*
Caldwell & Cooper *f and l*
Clayton J. A. *f*
Colahan, John T. *f*
Cook, I. W. *f and l*
Field, Walter M. *f*
Foss & Morrison *f and l*
Hamilton & Caldwell *f*
Hawley, W. G. & Co. *f*
Higgins & Fisher *f*
Hughes, W. F. & Son *f*
Hunt, C. A. *f and l*
Hunt & Co. *f*
Malarin, J. *f*
Montgomery, Rea & Co. *f*
Moody, A. E. *f*
Murphy, Mrs. J. M. *f*
Otter, Charles *f*
Newman, Miss Ray *f*
Parkhurst, W. A. *f and l*
Phelps & Smith *f*
Portal, J. B. J. *f*
Porter, D. J. & Son *f*
Potts, Boring & Walthall *f*
Rucker & Son *f and l*
Rust, Frank N. *f*
Salsbury, Guy H. *f, l and a*
Spencer & Covel *f*
Welch & Rosenthal *l*
White, Wooster & Ensign *f and l*
Wright & Field *f and l*

SAN LUIS OBISPO.

Armstrong, W. M. *f*
Baker, E. *f*
Barrett, J. H. *f*
Blake, James *f*
Dallidet, P. H. Jr. *f*
Harrington, John F. *f*
Haskin, C. A. *f and l*
Henderson, W. A. *f*
Jack, R. E. *f*
Lasar, Mark *f*
Loomas, R. A. *f*
Maddox & Robbins *f*
Ortego, J. C. *f*
Parkhurst, A. L. *f*
Pollard & Watkins *f*
Steinheart, A. W. *f*
Stevens, G. W. *f*

SAN MATER.

Bartlett, A. T.
Bartlett, G. A.
Husing, E. A.
McDermott, Hugh
Mattingley, R. L.
Morse, C. M.
Price, W. A.
Wisnom, Robt.

SAN MIQUEL.

Barry, E. S. *f*
Currier, J. C. *f*
Harvey, O. T. *f and l*
Sittenfeld, A. *f*
Whisman, C. J. *a*
Wilmar, W. A. *f*
Wright, C. L. *f*

SAN RAFAEL.

Augustine, S. M. *f*
Barney, C. S. *f and l*
Barstow, S. F. *f*
Chapman, R. *f*
Grosjean, C. *f*
Miller, W. J. *f*
Sale, Wm. *f*
Springer, R. *f*
Stoy, S. B. *f*

SANTA ANA.

Beard, C. W. *f and l*
Cummings, R. & Co. *f and l*
Freeman & Sheats *f*
Huntington, George *f and l*
Marks, I. G. *f*
West & Sexton *f and l*

SANTA BARBARA.

Blake, F. A. *f*
Hardy, G. F. *f*
Heacock, E. H. *f and l*
Ivison, E. *f*
Latailade, C. *f*
Moore, Fred. A. *f, l and a*
Perkins, A. O. *f*
Perkins, Jos. J. *f and l*
Smith, Wm. *f*
Stoddard, Henry *f*
Whitney, F. M. *f*
Williams, N. W. *f*

SANTA CRUZ.

Bacon, E. *f*
Coppellmann, C. *f*
Davenport, J. P. *f*
Drennan & Chase *f and l*
Hinds, A. J. *f and l*
Hoffman, Chr. *f*
Meyrick, Henry *f*
Makinney, H. E. *f*
Williams, E. L. *f*

SANTA MARIA.

Batty, John *f*
Harris, H. H. *f*
Hertz, L. *f and l*
Kaiser, Joe *f*
Morse, Jas. *f*
Nuttall, R. W. *f and l*
Orr, A. H. *f*
Thomburg, M. *f*

SANTA MONICA.

Boyce, M. B. *f*
Lewis & Chamberlin *f*
McElfresh, G. A. *f and l*
Newby, Thos. J. *f and l*

STOCKTON.

Arnold, A. C. *f*
Austin, F. E. & Co. *f*
Austin, Wm. B. *f*
Baker, M. D. *l*
Belding, Chas. *f*
Clifford, H. K. *f*
Compton, Wm. T. *f*
Cutting, L. M. & Son *f and l*
Dohrmann, C. W. *f and l*
Eaton, Jas. E. *f*
Keys, H. C. *f*
Lane, Frank *f*

CAL., Stockton—*Cont.*
Lane, R. B. *f*
Littlehale, S. S. *f*
Long, J. M. *f*
McCarthy, Jas. *f*
McErlane & Worthing *f*
Potter, Fred'k E. *l and a*
Rhodes, W. A. & Co. *f*
Severy, W. *f*
Sperry, A. B. *f*
Starbird, W. B. *l*
Stowe & Homage *f*
Walsh & Eaton *f*
Wilhoit, Geo. *f*
Williamson, H. *f*
Wolf, Geo. *f*

TEHAMA.
Ashbrook, I. B. *f*
Dennis, Amos *f*
Ehrlich, John *f, l and a*
Ellis, A. T. *f and l*
Gyle, S. A. & Co. *f*
Harrington, John *f*
Simpson, Geo. C. *f, l and a*
Simpson, John *f*
Worthington, J. J. *f*

TRAVER.
Brownstone, H. *f*
Earl, S. F. *f*
Haden & Boone *f*
Hirschfeld & Co. *f*
Jones, J. S. *f*
Jurgens, F. C. *f and l*
Rockwell, L. A. *f and l*
Shelton, R. C. *f*
Traver Warehouse and Business Association *f*
West, H. D. *f*

VACAVILLE.
Blum, J. & I.
Chittenden, H. H.
Corn, D. K.
Fisher, Edward
Hill, Wm. H.
McLain, J. D.
Platt, G. N.

VALLEJO.
Brownlie, John *f and l*
Barny, Benas *f*
Connolly, John *f*
Demon, Geo. *f*
English, J. R. *f*
Frey, John *f*
Hatheway, A. L. *f*
Hubbs, Charles H. *f*
Kennedy, J. E. *f*
McCool, D. *f*
McElroy, Pat. *f*
McPike, A. J. *f*
Wilson, E. J. *f*

VISALIA.
Botsford, G. A. *f*
Chambers & Keener *f*
Giddings, C. J. *f*
Gilroy & Wilcox *f*
Grant, H. M. *f*
Harrell, A. J. *f*
Jefferds & Bell, *f*
Jordan & Hammond *f*
Knapp & Anderson *f*
Levy, Julius *f*
Lindsey & Frazier *f*
Millard, W. H. *f*
Mitchell, S. *f*

WOODLAND.
Bidwell, C. T. *f*
Clowe, E. T. *f and a*
Coward, W. M. *f*
Fiske, Geo. D. & Co. *f, l and a*
Freeman, F. S. *f*
Lawson & Walker *f*
Moses, W. F. *f*
Ruggles, A. C. *f*

YUBA CITY.
Weeman, C.
Wilson & McQuaid

COLORADO.

AKRON.
Boss, G. M.
Irwin, D W.
Lewis, H. A.
Phillips, J. E.
Prindle & Calder
State Bank of Akron
Stephenson, L. C.

ASPEN.
Bransford, J. D.
Davis, Wm.
Gill & Reynolds
Knowlton, S. I.
Roberts, A. B.
Williams, Arthur

BOULDER.
Coates, E. L. *f, l and a*
Dabney & Borden *f*
Day, John W. *f, l and a*
Ellett, John A. *f*
Houck, L. V. *f*
Mackey, Andrew J. *f*
Nicholson, John H. *f*
Rule, Wm. *f and l*
Snell & Albertson *f*

BRIGHTON.
Kidder, W. C. *f*
MacKeon, Jas. *f and a*
Thompson, W. H. *f*

BUENA VISTA.
Jones & Logan *f and l*
Sindlinger, D. C. *f*

CANON CITY.
Bridwell & Cassedy *f, l and a*
McClure, W. H. *f*

CENTRAL CITY.
Lake, Harry *f and l*
Seymour, B. E. *f*
Shuck, H. G. *f*

COLORADO SPRINGS.
Curtis & Irvine *f*
Dwinnell, L. E. *f*
Foster, W. J. *f*
Greenough, J. *f*
Kennedy, Matthew *f*
Lawton, A. L. *f and l*
McDaniels, J. W. & Co. *f*
McIntyre, W. H. *f*
Potter, John *f*
Renwick, Otis *l*
Rowe, F. G. *f*
Sprague, Ira G. *f*
Wills, Henry L. B. *f*

DEL NORTE.
Braxton, C. O.
Gorse, T. O. & Co.
Luce, J. W. & Co.

DENVER.
Anfenger, Louis & Co. *f*
Bowen, S. A. & Co. *l*
Brady & Sonneborn *l*
Busby, F. E. *l*
Cobb, Winne & Wilson *f*
Coe Bros. & Co. *f*
Coe & Williams *l*
Coolidge & Normell *f*
Crater, Geo. E. *f*
Frith & Zollars *f*
Halrey, J. C. *l*
Harrison, J. C. *l*
King & McDowell *f*
Lesem, Samuel *l*
Newkirk, G. A. *l*
Nunn & Gaylord *f*
Packard & Wilson, Fire Ins.
Perkins, J. A. & Co. Fire Insurance.
Rich, Edw. S. & Co. *f*
Riley, J. P. *f*
Sweeney, Anthony *f and l*
Wadsworth, H. L. *f*
Warren & Williams *f*
Wiswell, T. L. *l*
Wilson, Ben. H. & Bro. *f*

DURANGO.
Gallotti, F. *f, l and a*
Prewitt & Prewitt *f, l and a*

FORT COLLINS.
Avery & Millington *f*
Boughton, J. H. *f and l*
Budrow & Wayne *f and l*
Emigh, H. B. *f*
Golding, Dwyre *f*
Hall, W. F. *f*
Stolbrand, Gen'l *f*

GLENWOOD SPRINGS.
Clark & Reed *f*
Hedden, Rob't M. *f*
Hodges & Wallingford *f*
Moseley & Hopkins *f, l and a*

GLOBE.
Barnes, J. W.
Berthoud, E. L.
Townsend, Al.

GRANADA.
Merrill, J. C. *f*
Swift, W. A. *f*

GRAND JUNCTION.
Crawford, Thos. B.
DeLong, Horace T.
Layton, J. A.
Nichols, J. C.

GREELEY.
Adams & Hotchkiss
Barrett, J. L.
Dille, Fred. M.
Lyons & Brooks
McCreery, S. F.
Morley, T. C.
Sanborn, J. W.
Sanborn, Phillips & Co.
Steele, Rob't

GUNNISON.
Mathews, A. B. *f*
Sills, C. T. *f*

HOLYOKE.
Brannon, E. F. *f*
Johnson, W. E. *f*
McPherrin, E. N. *f*
Moore, B. F. *f*
Painter & Ellis *f*
Webb, A. E. *f*
Webster, R. E. *f*
Westover, P. C. *f*

IDAHO SPRINGS.
Hall, Origin *f*
McClellend, Geo. E. *f*

LA JUNTA.
Phillips, Rufus *l*
Phillips & English *f*

Russell, J. T. *f*
Seeley, C. L. *f*

LEADVILLE.

Daly, F. F. & Co. *f, l and a*
Keeler, Geo. O. *l*
Reardon, F. M. *l and a*
Steel, Ned., The Pioneer Agency
Stickley & Shaw *f and l*
Thompson, W. L. *f*
Wilson, A. C. *f and l*

LONGMONT.

Davis, F. B. *f*
Day, C. E. *f*
McFarland, O. A. *f*
Sutphen, R. G. *f*
Terry, S. *f*
White, Eben *f*

LOVELAND.

Aldrich, J. M.
Allen, E. S.
Smith, C. L.
Woolverton, J. R.

MANITOU SPRINGS.

Grafton, H. H. *f*
Wortman, F. B. *l and a*

MONTE VISTA.

Cheney, L. H.
Coffin, S. D.
How, John L.
Kipper & Graves
Wallace Bros. & Clark

MONTROSE.

Black, T. J.
Catland, F. D.
Diehl, R. C.
Selig, Hugo
Selig, Jos. & Co.

OURAY.

Abbott, Jas. W., General Insurance Agent
Rowan, W. W.
Stoddard, W. W.

PUEBLO.

Benson, M. V. B. *f*
Foote, A. C. *f and l*
Holton, D. S. *f and a*
Martin, E. H. & Co. *f*
Morris, H. O. *f and a*
Scott, G. R. *f*
Small, C. H. & Co. *f*
Strait & Sons *f*
Williams & Mallaby *f and l*
Young, J. G. *f*

ROCKY FORD.

Dye, Jas. K. *f*
Fenton, J. W. *l*
Rudolph, W. M. *f*
Smith, E. J. *f*

SAQUACHE.

Bennett, W. J.
Hunt, L. W.
Kirkendall & Co.
Scandrett, W. T.

SALIDA.

McKinney & Creamer *f and l*
Roller, W. W. *f*
Rudolph Bros. *f and l*
Westfall, W. G. *f*
Wood, J. W. *f*

SILVER CLIFF.

Currie, H. S.
Orange, Will. J.

TRINIDAD.

Brigham, E. *f and l*
Holly, Jockman & Co. *f*
Littlefield, Wm. *f*
Monash Bros. *f*
Morath & Mansfield *f*
Noble, Dan A. *f and l*
Shanley, Thos. *f*
Shryock & Holdsworth *f*
Stoddard, E. B. *f and l*
Trinidad Abstract Co. *f*

WALSENBURGH.

Kearns, John P. *f and l*
Magill, G. M. *f*
Walsen & Wheeler *f*

WHITE PINE.

Arkine, O. H.
Kinney, Jas. K.

CONNECTICUT.

ANSONIA.

Bartlett, Egbert *f*
Hull, Albert E. *f*
Lindley, John L. *f and l*
Wales, Terrell, *f and l*

BERLIN.

North, A. *f*
Sage, Geo. H. *f*

BIRMINGHAM.

Atwater, Wm. C. *f, l, a, p g and s b*
Beardsley, Geo. L. *f*
Birdseye, Thos. S. *f*
DeForest & Pavey, *f*
Hurd, Samuel A. *f and l*

BRIDGEPORT.

Bartram & Prindle *f and l*
Catlin, L. S. *f*
Disbrow, Wm. E. *f*
Fairchild, A. B. *f*
Fairchild, E. W. *f*
Goodsell, G. W. *f*
Goodsell, Z. *f*
Higby & DeForrest *f*
Johnson, J. W. *f*
Lineburgh, W. G. & Son *l*
Lyon, L. H. *f and l*
Marsh, Merwin & Lemon *f*
Mead, W. C. *f*
Nichols, H. *l*
Noble, J. F. *f*
Prescott, A. N. *f*
Scribner, H. H. *f*
Smith, J. H. *l*
Staples, James & Co. *f*
Whipple, W. C. *l*
Whittlesy, R. E. *l*

BRISTOL.

Mason, C. V. *f and a*
Peck, Miles Lewis *f*
Peck, M. L. & E. *l and a*
Treadway & Stevens *f and l*

BROOKLYN.

Palmer, Jas. C. *f*
Sibley, P. B. *f*

COLLINSVILLE.

O'Sullivan, H. C. *l*
Perry, F. *f and l*
Thayer, A. L. *f and l*

DANBURY.

Bigelow & Stevens *f and l*
Buckley, N. T. *f*
Crofut, H. *l*
Hoyt, T. *f and l*
Jones, T. *f*
Knapp, S. H. *f*
Purdy, Horace & Son, *f and l*
Rider, C. *f*
Robinson, H. M. *f and l*
Treadwell, L. P. *f*
Tweedy, John *f and l*
Williams, H. *l*

DANIELSONVILLE.

Bill, Arthur G. *f, l and a*
Crofut, Sidney W. *f and a*
Lloyd, George *f*

ENFIELD.

Allen, Geo. *l*
Brainard, David *f and l*
Ely, F. E.
Pease, L. H. *f and l*
Smith, Franklin *f*

GREENWICH.

Cameron, Chas. *f*
Dayton, John *f*
Ralli, P. C. *f*
Russell, B. A. *f, l, a and p g*
Russell, Joseph E. *f*

GROTON.

Packer, Geo. D. *f and l*
Packer, Thos. E. & Co. *f and l*
Perkins, Asa *f and l*

HARTFORD.

Allen, B. R. *f*
Baker, W. E. *f*
Bennett, M. Jr. *f*
Bestor, Howard G. *f*
Bond, A. H. *l*
Brewster, J. H. *f*
Burt, R. S. *f*
Chapman, Silas Jr. *f*
Conklin, H. W. *f*
Dickinson, L. A. *f*
Dillingham, E. B. *f*
Fisher, Geo. B. *f*
Gillett, Ralph *f*
Hall, James P. *l*
Harrington, H. E. *l*
Hart, J. C. *f*
Kimball, C. C. & Co., Fire and Marine Insurance
Lamb, John W. *l*
Langdon, C. S. *f*
O'Neil, Cornelius *l*
Osborne & Price, *f*
Schwab, Joseph *l*
Shepherd, Chas. E. *f*
Street, F. F. *f*
Thompson, Frank A. *l*
Tyler, H. A. *l*
Webster, Chas. M. & Co. *f*

KILLINGLY.

Bill, Arthur G. *f, l and a*
Crofut, S. W. *f and a*
Lloyd, Geo. *f*

MANCHESTER.

Rich, G. F. *f and l*

MANSFIELD.

Crane, E. B.
Sumner, E. G.

MERIDEN.

Brooks, W. L. *l*
Brown, E. L. *f and l*
Churchill, A. H. *l*
Cowles, E. B. *f*
Hall, E. D. *f and l*
Johnson, C. G. *f*
McWeeny, John *f*
Murphy, D. K. *f*
Page, Benj. *f and l*
Simons, W. N. *f*
Squires, W. H. & Co. *f and l*
Stevens, A. L. *f*

Connecticut—*Cont.*

MIDDLETOWN.

Bacon & Guy *f*
Broatch, John C. *f*
Butler, Dale D. *f, l and m*
Breckenridge, W. J. *f*
Camp, Fred. E. *f*
Chase, Daniel W. *f*
Fagan, N. V. *f*
Hubbard, E. N. *f*
Taintor, E. M. *f*

MOODUS.

Day, Amasa *f*
Lecrenier, G. P. *l*

NAUGATUCK.

Platt, L. S. *f, l and a*
Sweeney, Jas. E. *f*

NEW BRITAIN.

Butler & Hatch, *f and l*
Fowler, H. G. *f*
Humphrey, J. D. *f and l*
Markley, P. J. *f*
Morton, A. *f and l*
Northend, Chas. *f*
Walker & Parsons, *f*

NEW HAVEN.

Bowers, Caleb B. *f*
Bradley, J. & C. *f*
Cannon & Burton *f*
Coan, C. R. *f*
Coolidge, E. C. *l*
Dudley, A. E. & Son *f*
Faulhaber, Geo. J. *f*
Gurney, A. L. *l*
Hinman & Morse, *f*
Horton, W. L. *l*
McDermott, J. Y. *l*
McNeil, V. F. & Co. *f*
Moody, L. W. *l*
Morse, Gardner *f*
Nichols, John W. *l*
North, J. G. & J. C. *f and l*
Pond, J. W. *f*
Pond, Philip *l*
Post, J. H. *l*
Sloan, John T. *f*
Sperry & Kimberly *f*
Thompson, C. S. *f*
Warren, H. C. *f*
Weld & Son *f and l*
Wilson, Chas. & Co. *f*

NEW LONDON.

Braddock & Stark *f and l*
Daboll, E. V. *f*
Edgar, Geo. P. & Thos. *f*
Hartshorn, J. W. *f*
Hill, James H. *f*
Learned, J. C. & Sons *f and l*
Peters, Melvin M. *f*
Starr, Chas. F. *f*
Weaver, H. C. *f and l*

NEW MILFORD.

Bucher, S. G. & Son
Fuller & Hoyt
Pixley, Mrs. A. E.
Soule & Stout
Todd, C. A.

NORWALK.

Camp, A. H. *l*
Coolidge & Lockwood *f*
Cowles & Merrill *f*
Crauford, R. B. *f*
Lockwood, Wm. *f*
Wilson, Oliver E. *f and l*

NORWICH.

Bishop, S. B. *l*
Carpenter, I. W. *l*
Colt, Geo. D. *f*
Fuller & Story *f and l*
Lathrop, J. L. & Son *f*
Learned, B. P. *f, l and a*
Parker, John F. *f*
Royce, A. I. *f*
Tarrant, Nicholas *f*
Williams, J. F. & Son *f*

ORANGE.

Gill, John T. *l*
Main, Walter A. *f*

PORTLAND.

Cady, W. O. *l*
Sage, J. H. *f and l*

ROCKVILLE.

Andross, W. W.
Bissell, L. & Son
Holt, Chas. H.
Laubseher, A. & Son
Randall, G. W.
Stickney, John N.

SEYMOUR.

Atwater, C. J.
Bradley, Henry
Culver, S. Hart

SOUTHINGTON.

Barnes, C. D. *l*
Bradley, A. *f*
Hemingway, J. *f and l*
Martin, J. H. *l*

SOUTH NORWALK.

Layton, Jacob M. *f and l*
L'Hommedieu, S. S. *l*
Leipnick, J. *l*
Morrell & L'Hommedieu, *f*
Pardee, M. C. *f*
Taylor & Golden *f and l*

SOUTHPORT.

Perry, H. H.
Sherwood, O. T

STAFFORD.

Chandler, J. W. *f and l*
Howard, A. *f and l*
Harwood, Chas. F. *f and l*

STAMFORD.

Begent, L. S. *f and l*
Bell, Harry *f and l*
Bell, E. M. *l*
Brown, O. S. *f and l*
Clark, D. H. *f*
Dunn, M. L. *f*
Hanrahan, Daniel *f*
Hoyt, Frank H. *f*
Hubbard, H. A. *f*
Reed, J. B. Jr. *f*
Strowbridge, W. C. *l*
Taff, Fred. A. *f*
White, Elbert *f*
White, W. N. *f*

STONINGTON.

Anderson, Jerome S. *f*
Bentley, S. H. *f and l*
Bentley & Pendleton *f*
Grant, O. B. *f*
Packer, T. E. & Co. *f and l*
Trumbull, H. N. *f*

SUFFIELD.

Fuller, C. S. *f*
Fuller, W. H. *f and l*
Reid, F. H. *l*
Spencer, A. Jr. *f and l*

THOMASTON.

Blakeslee, A. E. *f*
Stoughton, Geo. H. *f*
Thomas, Edson *f*

THOMPSONVILLE.

Brainerd, David
Ely, Jas. & F. E.
Pease, Loren H.
Smith, Franklin

TORRINGTON.

Allen, Henry J. *l*
Brooks, Isaac W. *f and l*

UNIONVILLE.

Brooker, T. C.
Hitchcock & Taft

WALLINGFORD.

Cook, Edward *l*
Hall & Simons *f*
Hall, Wm. M. *f*
Morse, Wm. J. *f, l and a*
Newton, W. H. *l and a*
Roach, Jas. *f*
Vail, H. E. *f*

WATERBURY.

Abbott, Anson & Son *f*
Bassett, Homer F. *l*
Bronson, C. H. *f, l and a*
Carmody, M. F. *f*
Cook, F. F. *f*
Dougherty, T. F. *f*
Granniss, Fred. A. *f*
Hoadly, F. B. *f and l*
Jones, John G. *f and l*
Judd, George E. *f*
Lamb, Charles E. *l*
Lawrence, Gordon B. *f*
Moses, Harry *l*
Parsons, G. S. & Co. *f*
Ryan, John *f and l*
Schlegel, W. J. *f and l*
Segur, F. P. *l*
Smith & Root *f*
Williams, S. P. *l*
Williams & Lawrence *f*
Welton, Nelson J. *f and l*
Whipple, Fredk. C. *l*

WEATHERSFIELD.

Smith, Geo.
Warner, Wm.
Wells, W. T.
Woodhouse, E. G.

WEST HARTFORD.

Fitch, Orrin,
Jewell, Fredk. A.

WESTPORT.

Hull, John H. *f*
Hyatt, Joseph G. *f*
Raymond, Josiah *f*

WILLIMANTIC.

Adams, A. B. & Co. *f*
Andrews, C. N. *f and l*
Bowen, A. J. *f*
Brown & Peckham *f*
Loomer, S. F. *f*
Tilden, Chester *f*
Walden, James *f*
Walden, John L. *f*

WINDSOR.

Hakes, D. W. *a*
Hayden, N. W. *f*

WINDSOR LOCKS.

Briscoe, Chas. *l*
Converse, Alfred W. *f*
Hayden, Jabez H. *f*

WINSTED.

Carrington, G. M. *f and l*
Griswold & Pierre, *f and l*
Hunt, C. K. *f and l*

WOODBURY.

Martin, R. B.
Norton, O. E.

DAKOTA.

ABERDEEN.

, Jno. *f*
Bros. *f*
, J. *f*
er & Fisher *f*
, J. C. *l*
C. E. *f*
or & Milligan *f*

ALEXANDRIA.

, E. P. *f*
nter, E. B. *f and l*
n, M. I. *f*
T. R. *f*
m, J. W. *f*
ut, A. C. *f*
ll, S. F. *f*

ARMOUR.

n, C. F. *f and l*
, E. W. *f*
ing & Lumley *f*
erson, D. M. *f*
ers, Peter *f*
son, Frank H. *l*
son Bros. *f*
n, W. E. *f*

ASHTON.

ghurst Bros. *f and l*
ing, Jno. J. *f and l*
mond, S. F. *f and l*
iman, F. W. *f and l*
T. W. P. *f and l*
an & Selleck *f and l*

BATHGATE.

sen, Ed. *f and l*
ney, T. W. *f and l*
mon, C. T. *f and l*
ter, C. L. *f and l*
k & Hoskins, *f and l*
nholme, J. D. *f and l*
ng, N. C. *f and l*

BISMARCK.

is, O. F. *f*
child, G. H. *f and l*
t, O. H. & Co. *f*
wenworth & Perkins, *f and l*
le, C. B. *f*
Shaughnessy, Thomas *f*
lson, E. H. *f*

BRIDGEWATER.

el, E. L. *f*
ge & Payne *f*
Kee, J. F. *f*
rse, W. A. *f*
rris, Z. & Co. *f*
itzkan, L. *f*

BUTTON.

rston & Guillanden *f and l*
cDonough & Abbott *f*
nerin, A. *f*
horp, G. C. *f*
urner & McCoy *f*
Vells & Parliman *f*

CASSELTON.

est, W. H. *f*
Crawford, A. M. *f*
Fisher, Walter I. *f and l*
Gunkel, John L. *l*
Sandquist, Victor *l*

CASTLEWOOD.

Cheever & Curtis *f and l*
Horswill, H. P. *f and l*
Taft, Geo. T. *f and l*
VanArman, C. A. *f*

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Coulter, I. H. *f and l*
Dirstine, F. H. *f and l*

CHAMBERLAIN.

Curtice & Farrel *f*
Davis, W. D. *f*
Drury, E. L. *f*
Graybill, W. C. *f*
Hayes, Scott *f and l*
Henry Bros. *f and l*
Lucas & Spalding *f*
Morrow, C. C. *f*
Stearns, J. T. *f*

COLUMBIA.

Atkins, C. W.
Hunsberger, I.
Lawin, J. D.
Loomis & Corry
Lyon, G. M.
Sessions, H. C.
Taylor, P. E.

DEADWOOD.

Cushman, Samuel, Fire and Life Insurance
Dague, B. P. *l*
Edmunds, J. F. *f*
Hamilton, F. W. *l*
Miller, L. C. *f*
Pope, R. R. *l*

DELL RAPIDS.

Bawerman, G. E.
Johnson, G. H.
Kenefick, M. R.
Robertson, Henry
Smith, O. H.
Thorne, Albion

DE SMET.

Bunn, R. N. *f*
Carroll, J. H. *f*
Seelye, W. L. *f and l*
Schenian & Dunlap *f*
Thomas, A. *f*
Waters & Dawley *f*

DEVILS' LAKE.

Eaton & Higbee *f and l*
Fisher, C. M. *f*

ELKTON.

Alexander, J. P. *f*
Feigl, Ferdinand *f*
Grattan, O. T. *f*
Hahn, A. G. *f*
Lees, David *l*
Maloney, P. H. *f*
Meyer, Theo. *f*
Murphy, H. S. *f*
Onstine, E. F. *f*
Watson, G. L. *l*
Wendelken, Geo. *l*

ELLENDALE.

Austin, Jas.
Hall, C. W.
Kincaid, J. R.
McLeod, D. A.
Sefton & Geer
Walker & Kent

ESTELLINE.

Gould, C. P. *f and l*
Hayes, John *f and l*
Reeves, H. H. *f and l*
Shonnfelt, J. B. *f and l*

FARGO.

Baker, Thos. Jr., Fire and Life Insurance.
Beal, B. D. *l*
Bliss, C. H. J. & Co. *f and a*
Davenport, F. L. *f*
Eddy & Amerland *l*
Foster, Geo. I. *f*
Gilman & Terry *f*
Kinnear, E. C. *l*
McKinstry, W. P. *f*
Spalding, B. F. *l*
Winship, E. B. *l*

GRAND FORKS.

Birkholtz, John *f*
Cole, John L. *l*
Lander, E. J. *f*
Rucker, H. P. *f*
Webster, O. A. *f*
Wilder, W. L. *f*

HERMOSA.

Benedum & Co. *f*
Churchill, Dr. *l*
Maxson, M. R. *f*
Scanlon & McMahon *f*
Wight, John F. *f*

HOWARD.

Farmer & Farmer *f*
Holdridge, D. D. *f*
Kendall, F. A. *f*
Olson, C. L. *f*
Thayer, J. W. *l*
Winden, A. W. *l*

HURON.

Eastman, W. W. *f*
Ferry, E. C. *f*
Hinckley, H. C. *f*
Klemme, J. C. *f*
Lyon, P. B. *l*
Merrill, N. H. *f*
Ohlwine, Jas. *f*
Turner, J. E. *l*
Wilson, C. M. *f*

JAMESTOWN.

Allen, A. A. *f and l*
Hamilton, L. T. *l*
Lloyd, Wm. M. Jr. *f*
Mills, Joe. D. *l*
Nickeus, Johnson *f*
Nickeus & Baldwin *f*
Steele, Alfred *f*
Trimble, W. B. S. *f*
Wade, I. C. *f*

KIMBALL.

Butler, D. W.
Craft, Frank
Roberts, A. E.
Ryan, Dennis
Savage, C. D.
Weeks, I. A.
Whitbeck, A. C.

MADISON.

Beardsley, Geo. *f*
Fitts, F. D. *f*
Kennedy, Chas. B. *f and l*
Kennedy, W. F. *f and l*
Law, J. A. *f*
MacKay, W. *f*
Rogers, F. *f*
Scott, D. T. *l*
Smith, W. F. *f*
Trow, J. A. *f*

MAYVILLE.

Ames & Stomner
Fladeland, J. E.
Hubbard, N. K. & Co.
Huber, A. B.
Paulson E. M. & Co.

MILNOR.

Bishop, J. E.
Enochson, E. A.
Jorgenson, O. B.

DAK, Milnor—*Cont.*
Wolfe, W. S.
Wolfe & Thorp

MITCHELL.
Crow, Jno. *f*
Green, J. Harry *f*
Hagar, A. B. *f*
Helwig, W. H. *f*
Jacobs, W. B. *l*
McGovern, P. T. *l*
Rogers, W. A. *f*
Scott, W. A. *f*
Scriven, J. H. *l*
Warren, W. L. *f*

PIERRE.
McDonald Bros. *f*
Pratt & Wellman *f and l*
Steere, Eugene *f*
Stough, Wm. *f*
Yarnell, S. C. *f*

RAPID CITY.
Bailey, Henry E. *f and l*
Cooper, O. L. *f*
Dilger, Chas. *f*
Falconer, W. *f*
Lake, J. D. *f*

ST. THOMAS.
Holmes, T. B. *f*
McBride, W. *f*
Nevers, E. A. *hail*
Roberts, A. F. *l*
Taylor, E. A. *f*

SALEM.
Biernatzki, A. C. *f*
Headlee, J. C. *f*
Mielke, Wm. *f*
Pendar, O. S. *f*
Shepard, W. M. *f*
Todd, I. J. *f*
Wilson, E. H. *f*

SCOTLAND.
Duus, J. M. *f*
Enos, R. C. *f and l*
Krause, Jno. *f*
Schatz, Henry Jr. *f*

SIOUX FALLS.
Allen, J. J. *f*
Briggs & Robinson *f and l*
Clark, J. B. *f and l*
Dunning, E. C. *f*
Hazleton, F. H. *l*
Holt, Cloudas & Co. *f and l*
Lewis, John S, Fire Ins.
Mallaney, J. M. *l*
Mittelstaedt, Paul *f*

SPEAR FISH.
Bradley, W. W. *f*
Clark & Harlow *f*
Cook, Jos. E. *f*
Dwinnell, D. C. *f*
Lown, W. B. *f*
Summers, J. F. *f*

TYNDALL.
Berndt, Theo. *f and l*
Eicher, Lee *f and l*
Krause, Adolph *f*
Little, Wm. *f and l*
Smith, L. I. *f*
Smith, P. W. *f*

VALLEY CITY.
Andrus, G. K. *f*
Clark, D. W. Jr. *f and l*
Scott, J. W. *f*
Winters & Anderson, *f and l*

VERMILION.
Inman, D. M. & Co. *f*
Lewis, S. J. *f*
Runyon, J. S. *l*
Sweezey, L. T. *f*

WAHPETON.
Gray, Frank *f*
Orcutt, W. *f*
Seely, W. A. *f and l*
Vandeveer, W. J. *f*

WEBSTER.
Alley, J. *f and l*
Alley, Will. *f*
Blake, J. F. *f*
Bones, T. A. *f*
Chalmers, Curtis *f*
Gross, L. *f*
Huntington, E. *f and l*
Lee, J. A. *f and l*
Smith, A. *f and l*
Wolf & Lund *f*

YANKTON.
Bruce, E. A. *f, l and a*
Gamble, H. S. *f*
Pennington, J. L. *f and l*
Roberts, G. W. *f*
White & Jackson, *f, l and a*

DELAWARE.

DELAWARE CITY.
Money, Geo. B. *f, l and a*

DOVER.
Burnett, P. *f*
Burnett & Boggs *l*
Clark, Enoch *f*
Collins, J. S. *l*
Denney, Wm. *f and l*
Morris, Walter *f*
Todd, Jas. H. *f*

GEORGETOWN.
Rawlins & Robinson *f and l*
Wagaman, B. Frank *f and l*

LEWES.
Marshall, Chas. M. *f*
Waples, Lemuel W. *f*

MIDDLETOWN.
Cox, Alfred G. *f*
Mifflin, Wm. P. *f*

NEWARK.
Donnell, S. M. *f*
Williams, G. W. *f*

SMYRNA.
Cummins, R. L. *f*
Hofferker, W. O. *f*
Jerman, Joshua T. *f*
Mifflin, J. B. *f and l*

WILMINGTON.
Buck & Co., *f, l and m*
Carpenter, H. C. *l*
Gilpin & Co., *f and l*
Hamlon, Thos. F. Fire Life Insurance, 9 East 7th St.
Hawkins & Co. *f and a*
Knox, S. M. *l*
Marshall, G. C. *l*
Mather, Jos. M. *f and l*
Smith, Arthur H. *f*
Van Trump, E. A. *f, l and a*

DISTRICT OF COLUMBIA.

WASHINGTON.
Abraham, Wallace *f*
Arms, J. T. *f and l*
Balloch, G. W. *f and l*
Barstow, Wm. H. *f*
Beall, Brown & Co. *f and l*
Bellinger, J. B. & Co. *f*
Bergmann, H. H. *f*
Bird & West *f*
Bond, Thomas D. *f*
Bowles & Hall *l*
Bradley & Casalear *f*
Brown & Bradley *f*
Bushnell & Carusi *f*
Casileas, Geo. W. *f*
Ceas, Samuel *l*
Callisher, Henry *f*
Chase & Smith *f*
Choate, Warren *f*
Conard, William *f*
Copenhaver, Henry E. *f*
Cowgill, John *f*
Cralle & Morgan *f*
Cross, Sam *f*
Cullinane, John F, *f*
Cutter, E. C. & Co.
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Dante, F. B. & Co. *f*
Davidson & Davidson *f*
Deeble, W. Riley *f*
Dickinson, T. C. & Co. *f*
Dodson, J. McL. *f*
Dulany & Whiting *f*
Duvall W. Clarence *f*
Easterday & Haldeman *f*
Evans, R. E. L. *f*
Fague, G. M.
Fickling, Charles H.
Fletcher, Lawrence
Flint, Josiah D.
Gaddis, William L.
Gantz, George C.
Gadsby, J. Eakin
Gibbs, Archibald C.
Gresham, Edwin J.
Hanson, Thomas M.
Harding & Waters *f*
Harding, T. A. *f*
Hardy, William B. *f*
Heizer, John H. *f*
Hensey, Thomas G. *f*
Hill, Geo. I. *f*
Holderman, M. F. *f*
Hyde, Granville F. *f*
Jackson, William H. *f*
Jewell, Claudius B. *f*
Johnson, Jerome F. *f*
Johnson, John O. *f*
Jordon, James S. *f*
Knight, Israel Y. *f*
Larner, N. D. *f*
Leipold, R. H. T. *f and l*
Lincoln, Hartwell *l*
Linkins, Geo. W. *f*
McCullen, Bryan, Jr. *f*
McIntire, E. A. *f*
Marr, James H. *f*
Milliken, W. F. *f*
Morgan, Thos. P., Jr. *l*
Myers, John W. P. & Son.
Nyman, Howard S.
Oberteuffer, William G.
Percy, Henry C.
Phillips, R. A. *f*
Pitney & Bradford *f*
Pickrell, D. S. *f*
Pratt, A. S. & Sons, General Insurance Agents

y, Elmer E. *f*
tson & Blackford *f*
es, John
r, M. M. *f*
ner, Herman *f*
, F. H. & Son *f*
, W. Scott *f*
r & Lieberman *f*
rt, H. C. & Co. *f*
mstedt & Bradley, Insurance
Talbott, W. M. *f*
Thompson, Oliver T. *f*
Truesdell George *f*
Tyler & Rutherford, General Insurance and Real Estate Agents.
Underwood, C. H. *f*
Unsworth, Thomas H. & Co. *f*
VanDoren, William T. *f*
Waggaman, John F. *f*
Wall, Andrew *f*
Walker & Taylor *f*
Waugh, James E. *f*
Weller & Repetti *f*
Wescott & Wilcox *f*
West, James G. *f*
Willson, Harry B. *f*
Wimer, James B. *f*
Wolf, Simon & Co. *f and l*
Woods, Thos. E. *f*
Vanderpoel & Dante *f*
Young, William P. *f*

FLORIDA.

APPALACHICOLA.
. John G. *f*

BARTOW.
, J. R. *f*
ns, Geo. A. K. *f and l*

BRAIDENTOWN.
well, S. T. *f, l and a*

DAYTONA.
eley, Robt. B. *f*

DE LAND.
hell, Walter *f and l*
ht, Silas B. *f*

FERNANDINA.
er, C. V. *f*

GAINESVILLE.
pton & Jordan *f and l*

GREEN COVE SPRINGS.
r & Bemis, *f, l and a*
r, P. C. *f, l and a*

HAWTHORN.
re, W. S.

JACKSONVILLE.
rkson, Robertson & ., Fire, Life and Accident
d Plate Glass
rkins & Towns, Fire, fe and Accident
er, Geo. R. & Co. *f and l*
ton, J. H. *f and l*

JASPER.
ll, A. B. *f and l*

KEY WEST.
dleton, C. B. *f and l*

KISSIMMEE CITY.
Cannon, Wm. *f and l*
Makinson, C. L. *l*
Taylor, Robert *l*

LAKE CITY.
Baya, Joseph F. *f*
Collins, Noyes S. *f and l*

LAKELAND.
Bristow, L. L. *l*
Drave, H. J. *f, l and a*

LEESBURG.
Lees, J. W. *f*
Spiver, T. W. *f*

LIVE OAK.
Blackburn, M. M. *f*

MADISON.
Jordan, Wm. S. *f and l*

MARIANNA.
Carter, Francis B. *f, l and a*
Guyton, Moses, *l*

MONTICELLO.
Clarke, T. L. *f and l*
Harrison, A. B. *f and l*
Tucker, J. H. *f*

OCALA.
Davis, D. W. *f*
Fox, Lewis *f*
Moody, S. W. & Son *f, l and a*

ORLANDO.
Curtis, Fletcher & O'Neal, Fire and Life Insurance
Jaycox, C. W. *f*
White, Knox and Giles *f and l*

PALATKA.
Bailey, G. Loper, *f, l, a and p g*
Webb, W. J., *f, l, m and a*

PENSACOLA.
Anderson, Walker, General Insurance.
Knowles Bros., Fire, Life, Marine and Accident
Quina, Ed. Gale, Fire, Life, Marine and Accident

QUINCY.
Wilson, W. W. *f*

ST. AUGUSTINE.
Cooper, M. R. *f*
Hamblen, Frank, General Insurance Agent
Oliveros, B. F. *f*

SANFORD.
Chase & Co. *f and l*
McRae, D. J. *f*

STARKE.
Peek & Frazee *f*

TALLAHASSEE.
Bernard, Son & Co. *f*
Gamble, Jas. B. *f*
Greenhow, Geo. *f and l*
Perkins & Randolph *f*
Shine, R. A. *f and l*

TAMPA.
Corruth, Thos. A. & Son *f and l*
Macfarlane, Geo. R. *f, l and a*

TARPON SPRINGS.
Snyder & Co. *f, l and a*

TAVARES.
Whitley, N. B. *f and a*

ZELLWOOD.
Robinson, R. G. *f*

GEORGIA.

ACWORTH.
hell, R. M.
hfield, L. A.

ALBANY.
is, J. A.
bs & Tucker
ntosh, H. M.
er, Daniel
ht, Ed. L. & Co.
on, T. M.

AMERICUS.
ns, J. E. *f*
l, R. T. *f and l*
away, M. *f*
enport, W. T. & Son *f*
esley, J. J. *f*
rold, U. B. *l*
kes, T. N. *f*
kins, W. E. *f*
h, A. W. *f*
atley, J. W. & Co. *f*
dsor & Turlow *f*

ATHENS.
ith & Mell *f and l*
t & Willcox *f, l, a and m*
Scudder, A. M. *l*
Thomas, S. *f*

ATLANTA.
Angier, Clarence *l and a*
Benedict, E. C. Gen'l Agent Mutual Life of New York
Berkeley & Arnall *l*
Berry, C. M. *f*
Bloodworth, T. P. H. *l*
Bowie, John A. *f, l and a*
Castleman, H. *f*
Cobb, W. H. *l*
Crenshaw, W. T. *f, s and a*
Cronhein, H. *f and l*
Dawson, Lambdin, 31½ Peach Tree St.
De Graftenreid, M. *l*
De Saussure, Geo. R. & Co. *l*
Douglass, P. H. *l*
Gay, Edward S. Manager Ins. Co. of North America
Hale, W. C. *f and l*
Harris, C. R. & D. B. *f and l*
Haskell, W. W. & Co. General Ins. Agts., 27½ Whitehall St.
Howard, A. G. *l*
Hunter, J. C. *f*
Hurt, Joel *f*
Jones, T. R. *l*
Ketner, John H. *f, l and a*

CLARENCE KNOWLES,

Southern Department

Germania Fire Ins. Co.

OF NEW YORK,

AND

Mutual Fire Ins. Co.

OF NEW YORK.

McCandless, Mr. *f, l, a and p g.*
Meador, J. J. *l*

GA., Atlanta—*Cont.*

Mims, Livingston *f*
Moody, Joseph N. *f*
Morgan, Joseph H. *l*
Murphy, Otis A. *f*
Orchard, J. J. *l and a*
Pattillo, W. F. *f*
Pattillo, W. P. General Insurance Agt., 26½ Alabama St.
Perdue & Eglestón, Gen'l Ins. Agts., and Agts. Equitable Life
Peters, Thomas, Gen'l Agent Washington Life
Sanders, O. A. & Co. *l and a*
Shepard, F. B., Mgr. So. Dep't U. S. Life
Sibley, R. E. *l*
Stockdell, H. C. Manager Phenix Ins. Co. of Brooklyn
Thompson, J. E. *f*
Torbett, L. *f, l and a*
Waldo, A. L. *f and l*
Warren, S. F. *l*
White, W. Woods *l*
Whitner, J. C. & Co. *f*
Whitner & Thompson *f*
Wynn, J. O. *l*

AUGUSTA.

Allen, J. V. H. & Co. *f and l*
Boykin, Walter C. *l*
Burdell, J. M. *f*
Butt, J. D. & Son *f and l*
Carr, Henry W. *l*
Cohen, John Jay *l*
Cranston Bros. *f*
Cranston, John M. *l*
Doughty, A. S. & L. G. *l*
Gardner, W. S. & Co. *f and l*
Hickman, T. I. *l*
Jackson, Jas. U. *l*
Jordan, W. M. *f and l*
Mulburn & Armstrong *f and l*
Newberry, J. T. *l*
Phinizy, F. & Co. *f*
Smith & Dawson *f*
Stafford, T. H. & Son *f*
Symms, Geo. & Son *f*
Thomas, Turner *l*
Thornton, Willet & Co. *f and l*
Wright, D. R. & Son *f*

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Brown, J. M. *l*
Graves, Jas. R. *f and l*
Harrell, J. D. & Bro. *f and l*

BARNESVILLE.

Elder, Edward *f and l*
Murphy, Otis A. *f*
Murphy, T. E. *l*
Woodward, S. N. *f*

BRUNSWICK.

Burroughs, W. B. *f and l*
Dexter, J. M. *f and l*
O'Connor, T. & Co. *f and l*

CAMILLA.

Turner, John C. *f*
Twitty, W. Watson *f*
Underwood, John L. *l*

CANTON.

Perry, Ben. F. *f and l*

CARROLLTON.

Kramer, E. G. *f*
Lanier, Henry *f and l*
Mandeville, L. C. *f*
Reese, Oscar *f*

CARTERSVILLE.

Aubrey & McEwen *f and l*
Griffin, G. *f and l*
Leake, Bartow *f and l*
Norris, John T. *f and l*
Owen, John T. *l*

CEDARTOWN.

Ledbetter, L. S. *f*
Stubbs, J. S. *f*

COCHRAN.

Harvard, Quinn L. *f and l*

COLUMBUS.

Blackmar, John *f*
Brannon & Blackmar *f*
Browne, Rhodes *f*
Chappell, L. H. *f, l and a*
Epping & Lang *f*
Grimes, C. B. *f*
Jordan, G. Gunby *f*
Murdoch, R. B. *f and l*
Redd, S. & Co. *f*
Slade, J. J. *f, l and a*
Wilcox, D. F. *a*

CONYERS.

Daniell, J. S. *f and l*

COVINGTON.

Dearing, J. J. *f*
Pace, J. M. *f*
Scott, W. *f*
Shepherd, T. J. *f*

CUTHBERT.

Gunn, John D. *f and l*
McDonald, E. *f*
McDonald, Geo. *f and l*
Parkerson, M. C. *f*
Powell, Mrs. T. S. *f*

DALLAS.

Davis, E. *f and l*
Foote, T. A. *f and l*

DALTON.

Jones & Maddox *f*
Lyle & Pruden *f*

DARIEN.

Kenan, Randolph S. *l*
Kenan, Spalding *f*
Wylly, Thos. S. Jr. *f and m*

DAWSON.

Griggs & Laing *f*
Loyless, S. A. *l*
Parks, J. G. & Co. *f*

DOUGLASVILLE.

Le Van, W. H. *f*

EATONTON.

Adams, I. H. & Co. *f and l*
Adams, John W. *l*
Reid, D. H. & Co. *l*

FLOVILLA.

Boynton, S. H. *l*
Lancaster, Dr. J. F. *f*
Lindsay, M. A. *f and l*

FORSYTH.

Amos, W. B. *f*
Bloodworth, O. H. B. *f*
Gibson, W. D. *f*

FORT GAINES.

McLendon, S. A. *f and l*

FORT VALLEY.

Brown, W. E. *f and l*
Gray, C. G. *f*
Harris, H. C. *f and l*

GAINESVILLE.

Brown, W. A. *f*
Holleman, J. T. & C. L. *f*
Kimbrough, E. E. *f and l*

GREENSBORO.

Norton, C. C. *f*
Park, J. B. Jr. *f*
Weaver, W. M. *f*

GRIFFIN.

Drake, Roswell H. & Co. *f and l*
Johnson, C. H. *f*
Mangham, S. W. & Sons *f and l*
Nichols, J. P. *l*
Rhea, J. G. *l*

HAMPTON.

Griffin, S. H. *f and l*

HARTWELL.

Alford, D. C. *f*

HAWKINSVILLE.

Bozeman, F. H. *f*
Leonard, L. & Co. *f*
Merritt, R. A. *f and l*
Stetson, J. D. *f and l*
White, Mrs. G. H. *f*

JACKSON.

Crum, J. W. *f*
Mallet, W. M. *f*

JESUP.

Littlefield, O. F. *f*

JONESBORO.

Heidt, W. T. *l and a*
Stewart & Heidt *f*

LA GRANGE.

Boyd, A. J. *f*
Evans, W. S. *f*
Gresham, Y. A. *f*
Johnson, James T. *f*
Reeves & Pitts *f*
Speer, George A. *f*

LAWRENCEVILLE.

Brand, C. H. *f*
Spence, James D. *f*

MACON.

Barr, Geo. W. *f*
Cobb, Cabaniss & Cobb, General Insurance Agents.
Collins, W. W. & R. S. *f*
Connor, Granville C. *f*
Cubbedge, R. W. *f*
Duncan & Carnes *f and l*
Hoft, W. A. *l*
Horne, Henry *f, l and a*
Jemett, Geo. B. *f and l*
Lowry, T. S. General Agent Union Central Life Ins. Co.
Plant & Hurt *f*
Plant, R. H. *l*
Tinsley, A. R. *f*
Turpin, Frank M. *l*
Turpin, Ogden & Co. *f and l*

MADISON.

Andrews, A. E. *f and a*
Chiles, Jas. E. *l*
Hollingsworth, W. T. *f*

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Coryell, H. G. *f and l*
Groves Bros. *f*
Power, W. R. *f*

MARSHALLVILLE.

Rice, W. H. *f and l*
Sperry, M. E. & Bro. *f and l*

MILLEDGEVILLE.

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Bethune, B. T. *l*
Carr, A. J. *l*
Carrington, Misses C. B. & C. S. *f*
Compton, P. M. *f*
Humber, R. C. *l*
Lamar Bros. *f*
Windsor, T. T. *f*

MONTEZUMA.
rison's, J. M. Sons *f*
s, J. F & Son *f*
hn, J. E. D. *f*

NEWNAN.
ett, A. R. *f*
ical, Geo. H. *f*
r, H. C. & Co. *f and l*

OGLETHORPE.
rory, S. M. *l*
ams, Edwin *f and l*

PALMETTO.
l, F. H. *f*

PERRY.
er, C. F. *f*
on & Miller *l*
rt, C. E. *l*
in, J. D. *f*

QUITMAN.
nark, E. P. S. *f*
, W. A. *f*

ROME.
ran, C. H. & Co. *f and l*
ey, Hamilton *f*
ht, A. S. *l*

SANDERSVILLE.
e, W. G. *f*
her, Wm. *f*

Jones, J. F. *f*
Warthen, G. D. *f*

SAVANNAH.
Cohen, M. A. & Co. *f*
Davant, R. J. *f and l*
Dearing & Hull *f*
Footman, R. H. & Co. *f and l*
Haines & Daniel *f and l*
Hayden, T. H. *f*
Hohenstein, H. *l*
Johnson, I. N. & Co. *f*
Johnston & Douglas *f and l*
Lamar, G. W. *l*
Neufville & Co. *f*
Reitze, C. A. *f and l*
Rowland & Meyers *f*
Stewart, J. T. *f*
Sullivan, John & Co. *f and l*
Wheaton, J. F. & Son *f and l*

SPARTA.
Burnett, W. H. *f*
Roberts, S. W. *f*

TALBOTTON.
Carreker, N. P. *f and l*
Smith, L. W. *f and l*

THOMASVILLE.
Evans, J. F. *f*
Hansell & Merrill *f and l*
Mitchell, W. H. *f*
Smith, A. & R. *f*
Smith, E. M. *f*

THOMSON.
Curtis, W. S. *f*

TOCCOA.
Schorfer, E. *f*
Simpson, E. P. *f, l and a*

VALDOSTA.
Lamar, J. S. *l*
Lane, M. B. & E. W. *f*
Peeples, R. A. & Sons *f*
Vorndoe, J. O. *l*

WARRENTON.
Felts, R. L. *l*
Heath & Bro. *f*
Hundley, Thos. S. *l*
Walker, W. J. & Son *f*

WASHINGTON.
Boyce & Ficklen *f*
Hardeman, S. H. *f*
Irvin, B. S. *l*
Terry, Mrs. S. J. *f*

WAYCROSS.
Lott, Warren *f and l*
Stanton, V. L. *l*

WAYNESBORO.
Jones, W. E. *f*
McCathern, McElmurry & Banks *f*
Malone, R. H. *f*
Munnerlyn, Jno. D. Sr. *l*

WEST POINT.
Jackson, W. S. *f*
Lanier, W. C. & L. *f*

IDAHO TERRITORY.

BELLEVUE.
mon & Boone *f and l*
r, H. F. *f*

BOISE CITY.
n, Jonas W. *f*
man, Mason *f*
ns, F. B. *f*
b, John M. *f*
dy, S. W. *f*

Stevenson, Chas. C. *f*
Tage, E. B. *f*

HAILEY.
Lemmon & Boone *f and l*
Malloy, B. M. *f and l*

KETCHUM.
Gittell, T. W. *f*
Greenhow & Rumsey *f*
Pinkham, A. J. *f*

Snow, Geo. M. *f*

LEWISTON.
Bink, John *f*
Brown, W. W. *f*
Kettenbach, W. F. *f*
Vollmer, J. P. *f*

PAYETTE.
Chase, D. C. *f*
Moss, A. B. *f*

ILLINOIS.

ALBION.
n, Alfred
iman, Geo.
, L. W.
cie, Wm.
wn, W. R.

ALTAMONT.
e, D. B. *f*
nes, W. S. *f and l*
thers, J. A. *l*

ALTON.
er, Frank *f and l*
ran, R. *f and l*
lass, Jas. *l*
Kinney, A. R. & Son *f and l*
ike, H. G. *f*
ershausen & Sonntag *f and l*
ueter, C. A. *f and l*
pple & Smiley, *f and l*

AMBOY.
rus, W. B. *f and l*
se, E. E. *f*
n, Michael *f*
, W. E. & Son *f*
es, Pealeg M. *f and l*
le, Josiah *f and l*
erson, Israel R. *f*
, James F. *f*
oster & Hauze *f and l*

ANNA.
Andrews, Hugh *f*
Coleman, J. W. *f and l*
Kirkpatrick, C. E. *f*
Otrich, C. L. *f*
Roland, R. H. *f*
Tuthill, H. P. *f*
Worthington, J. A. *f and l*

ARCOLA.
Basset, W. H. *f*
Bradbury, W. J. *f*
Breeden, J. K. *f*
Dimond, A. B. & Co. *f and l*
Goudy, J. J. W. *l*
Jacoby, David *f*

ATLANTA.
Capps, F. L.
Randolph, A. J.
Summers, Joseph
Turner, C.

AUGUSTA.
Babcock, J. J. *f and l*
Compton, James *f*
Ketchum, Mrs. L. A. *f*
McAfee, S. B. *f*
Mead, W. H. *f*
Skinner, A. W. *f and l*

AURORA.
Alschuler, J. & G. W. *f*
Beaupre, W. S. *f*

Currier, Charles *f and l*
Day, T. H. *f*
Hertz, H. F. *f and l*
Huntington, A. *f*
Krahl & Thayer *f and l*
McWethey Bros. *f*
Murphy, James *f*
Nobles, F. M. *f and l*
Norris, N. F. *f*
Thorwarth, J. F. *f*
Tyler, Warren *f*

AUSTIN.
Gilbert, Mrs. Emma *f*
Race, F. L. *f*
Race, L. E. *f*

BATAVIA.
Cooley, O. E. *f*
Geiss, John *f*
George, F. E. *f*
Knapp, M. M. *l*
McClellan, F. O. *f*
Smith, E. S. *f and l*

BEARDSTOWN.
Condit, T. K. *f and l*
Dilley, D. C. *f*
Fischer, Adam *f*
Irwin, D. M. *f*
Parsons, M. N. *f*
Schaar, Theo. *f*

ILLINOIS—*Cont.*

BELLEVILLE.

Fletsam & Tindale *f*
Guentz, Henry *f*
Krafft, Theo. J. & Son *f and l*
Miller, A. F. *f and l*
Pieper & Badgely *f and l*
Rich, James P. *f and l*
Sikkema, U. H. *f and l*
Sikkema & Weber *f*
Wangelin & Brosius, *f and l*

BELVIDERE.

Balliet, J. R. *f*
Jenner, A. E. *f*
Lampert, P. *f*
Marean, M. C. *f*
Smiley, F. R. *f*
Spackman, C. T. *f*
Wood, W. W. *f and l*

BLANDINSVILLE.

Ballou, C. E.
Clements, W. R.
Grigsby, Jas.

BLOOMINGTON.

Bunn, F. L. *f*
Daggy, E. & C. *f*
Fell & Perry *f*
Henderson, J. T. *f*
Hennecke, Charles *l*
Judd, E. T. *l*
McCoy, A. S. *f*
McIntyre, R. S. *f*
Seibil, H. P. *f*
Shaw, O. A. *f*
Stringfield & Brandican *f*
Thomas, L. B. *f, l and a*

BRAIDWOOD.

Francis, David *f, l and a*
Newell, Samuel *f*
Rickson, Samuel *f*
Steen, W. H. *f*

BRIGHTON.

Brown, Geo. A. *f*
Keas, Geo. A. *f*
Patter, Asa *f*
Schoeberle, Frank *f*

BUNKER HILL.

Budd, W. N. *f and l*
Burnann, Adolf *f*
Cummings, J. F. *f*
Huggins, F. E. *f*
Sanford, S. N. *f*
Smith, Rob't A. *f*
Spangenberg, Th. L. *f*

BUSHNELL.

Chambers, D. *f*
Chain, W. H. *f*
Cole, Geo. *f*
Hicks, O. C. *f*
Pinckley, Mack M. *f*
Sparks, T. J. *f*
Solon, Banfil L. *l*
Wells, Thomas *f*

CAIRO.

Burnett, E. A. *l*
Candee, H. H. *f, l and m*
Fisher, George *l*
Wells & Kerth *f, l and m*
Yocum & Co. *f, l and m*

CAMBRIDGE.

Brown, Edw.
Hadley, B.
Kinsey, J. C.
Randall, S. B.
Riggs, E. R.
McFadden, J.

CANTON.

Abbott, Jacob *f*
Abbott & Shepley *f and l*
Armstrong, S. H. *f*
Atwater, I. T. *f and l*
Boyer, O. J. *f*
Coleman, C. T. *f and l*
Haynes, A. R. *f*
Henkle, C. N. *f and l*
Jackson, Wm. *f*
Johnson, Isaac C. *f*
Maynard, Jacob *f*
Russell, Martin *f*
Tyler, G. D. *f*

CARBONDALE.

Able, O. H. *f*
Burkett, J. H. *f*
Hawkins, M. C. *f*
Hudson, W. H. *f*
Lawrence & Throgmorton *f*
Scurlock, J. M. *f*
Smith, Sam. *l*
Williams, C. W. & Son *f*
Wykes, Wm. *f*

CARLINVILLE

Behrens & Mounts *f and l*
David, A. G. *f*
Heinze, Peter *f*
Hulse & Burke *f and l*
Westermeier, C. Jr. *f and l*

CARLYLE.

Brown, Porter W. *f and l*
Keshner, Ed. P. *f*
Maddux, J. W. *f*
Menkhaus, J. M. *l*
Neihoff, B. H. *f*
Norris, W. H. *f*
Wuller, Nic. *f*

CARMI.

Boyer, Z. T., Sr. *f*
Bozeman, H. L. *f and l*
Hay, Thos. W. *f and l*
McClintock, Jas. I. *f and l*
Pearce, P. A. *f*
Pomeroy, Frank E. *f and l*
Pomeroy, Hubert M. *f and l*
Spicknall, Richard Jr. *f and l*

CARROLLTON.

Armstrong, Wm. L. *l*
Corrington, Frank F. *f*
Hussey, Harry D. *l*
Hodges, B. C. *f*
Johnson, Jas. S. *l*
Pierson, Ornan *f*
Roberts & Lavery *f*

CASEY.

Adams, B. L.
Hitt, J. W.
Kelly, D. B.
Kelly, J. C.
Leamon, Wm.
Lowry, W. S.
Quinn, J. B.

CENTRALIA.

Bruning, George *f*
Condit, Z. T. *f*
Dickerson & Duncan *f*
Frazier, S. A. *f and l*
Gray, A. S. *f*
Hobbs, Jos. S. *f and l*
Meyers, M. R. *f*
Stoker, E. L. *f*
Walraven, J. C. *f*
Zick, J. *f*

CERRO GORDO.

Barnwell, E. A.
Brown, E. H.
Huff, B. F.
Sayler, D. C.

CHAMPAIGN.

Faulkner, L. W. *l*
Harwood, G. W. *f and l*
Price, Walter *f*
Rayburn, W. S. *f and l*
Sherfy, C. M. *f and l*
Sperry, H. T. *f and l*

CHARLESTON.

Briggs, W. M. *f and l*
Hibbard, G. J. *f and l*
Tooke, S. M. *f and l*

CHESTER.

Gerlach, J. D. *f and l*
Lehuher, R. F. *f*
Nisbet, H. B. *f and l*
Speckman, H. *f and l*
Staly, C. L. *f and l*

CHICAGO.

Andrus S. D. *f*
Alexander, W. A., Gen. Agt. Accident Branch Fidelity and Casualty of N. Y., Home Ins. Building, 205 La Salle st.
Aldrich & Jenks *a*
Ayars & Magill *f*
Bates, Benj. F., Gen. Agent Prudential Ins. Co. of America, Insurance Exchange Building
Barnum, W. L., Fire Insurance, 205 La Salle st.
Barrett, O. W. & Co. *f*
Beckwith & Massey *m*
Belding, Geo. T., Sup't Western Dep't United Fire Ins. Co., 208 La Salle st.
Belden, John S., Manager Western Dep't London and Lancashire, 217 Rialto Building
Bentley & Taylor *f*
Bigelow, H. D. P. *s b*
Billings, J. R. *l*
Bishop, Charles Nelson, City Manager, Northern Assurance Co., London, 155 La Salle st.
Bissell, Frank R., Fire Insurance
Bissell, Geo. F. *f*
Blackwelder, I. S. *f*
Bliven, Chas. E. *f*
Bradshaw, W. D. *f*
Brown, H. H. & Co., Insurance Agents, 185 La Salle st.
Brown, M. O., General Agt. Westchester Fire, 701 Royal Insurance Building

W. W. BROWN,

GENERAL AGENT

Buckeye Mutual Fire, Ohio

Mutual Fire and Citizens

Mutual,

ROOKERY BUILDING.

Browning, W. H. *l*
Buckman, R. H., General Agent Rhode Island Underwriters Ass'n 169 La Salle st.
Burch, T. R., General Agent Phenix of Brooklyn, Phenix Building, Clark and Jackson st.
Burch, T. R. (O. C. Gay Manager), Ins. Agent, 183 La Salle st.
Buell, Fred. P. & Co., Fire Insurance, 175 La Salle st

aldwell, W. W., Fire Insurance, 202 La Salle st.
ameron, John, Manager Northwestern National Insurance Co.
ampbell, John P., Metropolitan Plate Glass, 162 La Salle st.
ary, Eugene, Manager German-American Insurance Co., 335 Rialto Building
ase, Charles Lyman, Manager London Assurance Corporation, 161 Adams st.
ase, C. H. & Co., Managers for Ill., Wis., Neb., Mo., Mich., Minn., Kan., Ia., Col., Wy. and Dak., Royal (F.) Ins. Co. of England, Royal Ins. Building, 169 Jackson st.
ase, C. H. & Co., Insurance Agents, 169 Jackson st.
atlin, W. E. *l*
hard, Thomas S., Manager Firemans Fund Ins. Co. of Cal., 157 and 159 La Salle st.
hetlain, A. L. *l*
larke, George C. & Co., Ins. Agents, 161 and 163 La Salle st.
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Peirce & Norton *f*

JACKSONVILLE.

Bancroft, Joseph H. *f*
Brown & Oliver *f, l and a*
Catlin, C. A. *l*
Doan & Upham *f*
Dunlap, Phil. *l*
Goheen, Lycurgus *f*
Henderson, A. *f*
Johnson, R. C. *f*
Keating, Ed. *f*
Kimber & Bogle *f*
Kirby & Grierson *f*
Lathrop & Ward *f*
Lusk, M. *l*
McAhan, J. R. *l*
McCullough, W. H. *f*
McDonald, Andrew N. *f and l*
Mayfield, G. *f*
Milburn, Nicholas *f*
Trabue, John *f*
Vanzant, Geo. *l*

JERSEYVILLE.

Bowman, S. H. *f*
Brockman, Henry *f*
Cutting, L. M. & Son *f, l and a*
Diemunsch, E. C. *l*
Spencer, Anna *f*
Stelle, Geo. B. *l*
Warren & Stelle *f*

JOLIET.

Bischman, L. C. *f and l*
Clement & Oliver *f*
Cullom, H. C. & Co. *f*
Egan, Jas. *f*
Goodspeed, S. A. & Co. *f and l*
Grinton, Wm. *f*
Marsh H. N. & Co. *f and l*
Rowell, Nat. J. *f and l*
Shaw, E. B. *f and l*
Soule, Lester *l*
Tyler, S. S. & Co. *f*
Wood & Howard *f and l*
Zarley, W. H. *f and l*

JONESBORO.

Cook, Alvan
Soergel, I. G.
Watkins, T. J.

KANKAKEE.

Durham, D. L. *f and l*
Goodnan, Louis *f and l*
Hanna, Isaac B. *f and l*
Ripley, Lorenzo *f*
Savoie, Chas. O. *f and l*
Schneider, Chas. *f*
Warriner, E. B. *f and l*
Weinland, Chas. *f*
White, Harvey *l*
Zinkann, Adam *f*

KANSAS.

Hisey, D. W. *f and l*
Hurst, E. E. *f and l*
Moffett, M. B. *f and l*
Rose, E. G. *f and l*
Salee, J. R. *f and l*
Shaver, M. L. *f and l*
Vale, J. E. *f and l*

KEWANEE.

Anthony, Geo. A. *f and l*
Litchfield, Geo. *f*
Long, H. H. *f*
McCullough, C. E. *f and l*
Maul, A. *f*
Potter, Ph. *l*
Remick, C. P. *f and l*
Remick, W. H. *f and l*
Sites, Wm. *f*
Talcott, J. A. *f*

KIRKWOOD.

Cummings, J. K. *f and l*
Hess, J. F. *f and l*
Stockton, I. C. *f and l*
Tubbs, W. C. *f and l*

KNOXVILLE.

Gault, Isaac B. *f*
McIntosh, J. D. *f*
Nisley, J. M. *f*
Hill & Switzer *l*

LACON.

Bane, Geo. M. *f and l*
Blackstone, Geo. F. *l*
McMurtrie, L. C. *f*

LANARK.

Glotfelty, Josiah M. *f and l*
Weary, Millard S. *f*
Yeager, Joseph *f*

LA SALLE.

Cleary, Chas. *f*
Hanly, P. *f*
Mason, W. S. *f and l*
Murphey, G. M. *f*
O'Sullivan, M. *f and l*
Rosenhaupt, Solomon *f*
Stickels, A. J. *f and l*
Walrad, B. F. *f*
Zwick, F. B. *f*

LEBANON.

Buscher & Herding *f*
Hightower, David *f*
Sanspuer, A. *f*
Wagoner, E. B. *f*
Zerwick, Louis *f*

LENA.

Bowker, W. E. *f*
Brown, E. P. *f*
Dodds, H. M. *l*
Dodds, S. J. *f and l*
Hinds, Andrew *f*
Krape, A. A. *l*
Waite, Chas. *f and l*
Wilsey, O. J. *f and l*
Wingart, H. *f*

LEWISTOWN.

Boyd, Wm.
Linton & Phelps
Whitaker, Geo.

LEXINGTON.

Davidson, A. B.
Mohan, J. C.
Weakly, J. M.
Wells, R. A.

LINCOLN.

Beson, Wm. M. *l*
Cadwallader, A. D. *f*
Corwine, Geo. D. *f*
Cox, Geo. D. *f*
Dana & Haller, *f*
Jenkins, Mrs. Minnie E. *f*
Maxwell, R. C. *f*
Parker, Geo. W. *f*
Pegram & Bro. *f*
Schwetferger, L. C. *f*
Thomas, W. A. *l*
Wallace, Geo. S. *f and l*

LITCHFIELD.

Atterbury & Shutt, *f*
Charles, Willis, *f*
Elliott, E. R. *f*

ILL., Litchfield—*Cont.*
Fahey, Wm. *f*
Hood, H. H. *f*
Rose, Jno. W. *f*
Ward, Chas. W. *f*
Wood, L. F. *f*

LOCKPORT.
Butler, A. J.
Freeman, J. T.
Stowe, F. F.
Walter, M.

McHENRY.
Perry & Owen
Stevens, C. V.
Stoffel, Wm.
Stoffel, Simon

McLEANSBORO.
Hall & Hogan *f*
Jones, J. W. *f*
Shoemaker, J. M. *f*
Webb & Lane *f*

MACOMB.
Brewster, S. P. *f*
Chrisinger, John W. *l*
Cummings, J. H. *f*
Holly, T. R. *f*
Innes, Chas. I. *f*
McLean, Alex. *f*
Piper, O. F. *f*
Ruckle, W. H. *f*
Vose & Sherman, *f and l*
Wooten, D. *f*

MARENGO.
Cressey, S. A. *f*
Fisher, W. H. *l*
Joslyn, W. W. *l*
Mead, F. M. *f and l*
Smith, S. A. *f*
Woolaban, N. V. *f*

MARION.
Benson, Arch. *l*
Binkley, T. J. *f*
Goddard, L. A. *f*
Keeler, J. W. *f*
Warder, W. H. *f*

MARSEILLES.
Blanchard, M. E. *l*
Harrington, R. T. *f*
Morey & Neff *f*
Neff, F. T. *l*
Stone, A. L. *f*

MARSHALL.
Benallack, Phil. *f*
Clark, Thos. W. *f*
Cole, A. P. *f*
Cole & Cole *f*
Duncan, Wm. D. *f*
Emerson, Edward *f*
Greenough Bros. *f*
McCann & Pierce *f and l*
Perdue, Chas. *l*
Rhoads, W. E. *f and l*

MASCOUTAH.
Hebner, Philip D. *f*
Henrich, George *f*
Lill, Peter W. *f*
Lischer, Christopher *f and l*
Scheve, Gust. J. *f and l*

MASON CITY.
Badger, S. M. *l*
Forsyth, N. S. *f*
Thompson, H. C. & Co. *f*

MATTOON.
Cox, Frank *f and l*
Craig & Craig *f*
Cunningham, John *f*
Feagan & Minter *f and l*
Jackson & Spitler *f and l*

MENDOTA.
Bartlett, W. S. *f*
Cranwell, T. S. *f and l*
Crooker, L. B., *f*
Fassett, E. P. *f and l*
Guy, George *f*
Kieselbach, Otto *f*
Lamberton, J. A. *f*
Madden & Goedtner *f and l*
Smith, Austin *f*

METROPOLIS CITY.
Brown, W. R. *f*
Bruner, W. P. *f*
Conner, J. Q. A. *f*
Kerr, D. B. *f*
Kerr, G. L. *f*
Kerr, S. B. *f*
Lukkens, J. R. *f*
McBane, W. A. *f*
Morris, J. H. *l*
Norris, P. H. *f*
Sawyer, Geo. *f*
Young, G. W. *l*

MINONK.
Cutler, C. A. *f*
Dunn, W. R. *f and l*
Pickard, Jos. *f*
Simpson, Helena B. *f*
Simpson, Jas. A. *f*
Tjardes, John E. *f*

MOLINE.
Cleaveland, H. C. *f*
Gleason, E. H., *f*
Keller & Walker, *f*
Oakleaf, J. B. *f*
Stevens, W. E. *f and l*
Swenson, Gustaf *f*
Walker, Geo. W. *f and l*

MOMENCE.
Durham, W. M. *f*
Hall, H. B. *f*
Lane, W. D. *f and l*

MONMOUTH.
Bolon & Shields *f, l and a*
Cotes, F. H. *f, l and a*
Huey & Bolon *f and l*
Johnson, J. *l and a*
Roberts, Peyton *f and l*
Turnbull, Mr. *f and l*
Whitenack, W. W. *f*

MONTICELLO.
Jewell, Chas. R. *f*
Pittman, Frank *f and l*
Porter & Jewell, *f and l*
Smith, W. P. *f*
Stickel, D. *f*
Ta'man Bros. *f*
Woolington, A. J. *f*

MORRIS.
Bliss, S. C. *f and l*
Goold, C. H *f and l*
Woodbury, A. G. *f*

MOUNT CARMEL.
Gowenlock, David *f*
Henning, Henry J. *f*
Hughes, Wm. H. *f, l, a and p g*
Titus, Dan'l E. *f*
Turner, G. C. *f*
Utter, G. L. *l*

MOUNT PULASKI.
Danner, G. C. *f*
Landis, C. S. *f*
Lincoln, C. W. *f*
Nicholson, F. V. *f*
Scroggin, L. B. *f*
Scroggin, T. A. *f*

MOUNT VERNON.
Baugh, J. W. *f*
Burton, C. H. *f*
Casey, Sam. *f*
Crowder, J. B. *f*
Green, W. H. *f*
Johnson, A. C. *f*
Pace, W. T. *f*
Peery, R. A. *f*
Pettit, O. O. *l*
Pollock, J. L. *f*
Rutherford, G. L. *f*
Watson, Albert *f*
Webb, A. C. *f*

MOWEAQUA.
Aydelott, J. P. *f*
Combs, A. J. *f*
Johnson, E. E. *a*
Snyder, V. *f*

MURPHYSBOROUGH.
Cox, D. *l*
Decker, Phil. *f*
Hill & Martin *f*
Kennedy, Geo. Jr. *f*
Keuhle, F. & Son *f and l*
Roberts, A. H. *f*
Thomas, D. B. *l*
Vancloostre, Joseph *f*

NAPERVILLE.
Cody, Arthur B. *f and l*
Dieter, V. A. *f*
Freeman, Arthur R. *f and l*
Goodrich, H. H. *f*
Kendall, F. A. *f and l*
Rassiweiler, H. H. *f*
Scott, B. A. *f and l*
Scott, W. Sr. *f*
Strubler, Phil. *f*

NASHVILLE.
Forman Bros. & Jones *f*
Le Compte, T. S. *f*
Miller, I. *f*
Washington Co. Abstract Co. *f*
Weinman, Chas. *f*

NEWTON.
Arnold, J. F.
Bail, L. F.
Deames, D. N.
Hall, A. S.
Hizey, J. S.
Lemay, J. C.
Lothrop, W. H.

NOKOMIS.
Blue & Plummer
Draper, A. H.
Hulbert & Wild
Richards, Thos.

NORMAL.
Baird, W. W. *f and l*
Chaplin, R. B. *f*
Fleming, R. L. *f*
Garrett, H. *l*
Herriman, J. W. *f*
Miller, J. B. *f*
Park, C. R. *f*

OLNEY.
Gunn, John H. *f*
Heap, John P. *f*
Hinman, C. A. *f*
Lingle, R. E. *f*
Slanker, G. D. *f*
Tennyson, A. *f*
Von Almen, J. C. *f*
Wharf, James E. *l*
Wharf, James W. *l*

OTTAWA.
Black, Robert O. *f*
Cooke, J. E. *l*

'uchs, G. W. *f*
Gibson, Theodore C. *f*
Harris, J. O. & Son *f, l and a*
Jeland, Sherman *f*
Mackinlay, Thos. E. *f and l*
McManus, James *f*
Mattes, Nic. *f*
Ravens, George W. *f and l*
Stout, John *f*
Tyron, C. E. *f and l*

PANA.

Dobbs, Wm. T. *f*
Little, O. W. *f and l*
McQuigg, J. C. *f and l*
Smith, Preston W. *f*
Stockbridge, F. W. *f*
Vidler & Tribbett *f and l*

PARIS.

Bristol, R. A. & Son *f, l and a*
Gregg, W. J. *f and l*
Hudson, W. H. *f*
Magner, J. H. *f*
Nelson, H. F. *f*
Roach, W. O. *f*
Shepherd, J. W. *f*
Tanner, *f and a*

PAW PAW.

McMahan, Wm.
Morris, C. A.
Parker, F. A.
Preston, C. F.

PEKIN.

Flanagan, M. J. *l*
Haines, James *f and l*
Heisel, L. *f*
Kuhl, C. A. *f and l*
Kuhl, J. G. *f*
Lucas, J. *f*
Montague, L. *f and a*
Rhodes, Erastus *f*
Schaefer, Fred. *f and l*
Velde, Henry F. *f and l*

PEORIA.

Bills, Roswell & Co. *f and l*
Callender & Co. *f and l*
Cramer, J. C. *f*
Cummings & Hatfield *f*
Cunningham, F. O. *f*
Deyo, J. H. *l*
Diefendorf, J. W. *l*
Ely, T. S. *l*
Feger, I. N. *f and l*
Fry, R. *f*
Giles, W. R. *l*
Gilliam, Geo. T. *f and l*
Hansel & Brown *f, l and a*
Henry, A. & Co. *f, l and a*
Jacobs, Hero *f*
Keene, J. E. *f*
Keene, John G. *l*
Kempshall, R. W. *l*
Kinney, S. N. *f*
Miles, B. F. *f, l and p g*
Oberhauser, Wm. *f and a*
Page, M. K. *l*
Richmond, Lizzie R. *f and a*
Slevin, Frank T. *f*
Smith, David *l*
Smith & Cassell *f*
Veir, L. T. *l*

PERU.

Griel, J. C. & Geo. *f and l*
Hulfer, August *f*
Moon, Thos. *f*
Seam, Henry *f*
Struever, Chas. *f and l*
Struever, Rudolph F. *f and a*
Verling, F. X. *f*

PETERSBURGH.

Fischer, J. H. *f*
Oeltjen, E. R. *f*
Ott, Jesse M. *f and l*
Scott, P. S. *f*
Young, Arthur *f*

PINCKNEYVILLE.

Bischof, J. J. *f*
Breese, Wm. M. *l*
Craig, J. W. *f*
Hawkins, E. M. *f*
Williams, R. G. *f*

PITTSFIELD.

Burt, E. A. *f and l*
Chamberlain & Bros. *f*
Chapman, C. P. *f*
Clare, M. *f*
Dow, Aug. *f*
Fuhett, Albert *l*
Graves, A. D. *f*
Hirsheimer, I. *f*
Johnston, W. H. *f*
Matthews, Ross *f*
Nieber, F. W. *f*
Rider, J. A. *f*
Scanland, R. C. *f*
Steers, Wm. *f*

PLANO.

Bennett, I. E. *f*
Henning, E. L. *f*
Sears, A. H. *f*
Smith, J. H. *f*
Turpin, J. E. *f*

PONTIAC.

Avery, O. F. *f*
Ball, A. C. *f*
Dye, Miss Estella *f*
Jenkins, Wm. H. *f*
Kay, Jos. T. *f*
Lacey, Wm. S. *f*
Sims, S. E. *l*
Tanquary & Myers, *f*

PRINCETON.

Hungerford, John *f and l*
Johnson, F. A. *f*
Loverin, M. G. *f*
Mesenkop, W. H. *f*
Miller, Jacob *f and l*
Romberger, L. D. *f*
Streeter, L. H. *f*
Ziegler, O. H. *f*

PROPHETSTOWN.

Besse, H. C.
Greene, J. J.
Paddock, Geo. E.
Stewart, Henry

QUINCY.

Ahrends, G. *f*
Berger, Sim. *f*
Binkert & Cruttenden *f*
Bishop, James M. *f and l*
Brown, Geo. W. *f and l*
Cleveland & Murphy *f*
Denson, Wm. *f*
Dines & McMasters *f and l*
Eull, Wm. *f and l*
Farrell & Haxsey *f*
Glenn, John G. *f*
Jansen, Richard *f*
Karp, Wm. *f*
Kemp, Henry *f*
King, Clinton *l*
Merriam, S. S. & Co. *f*
Parish, Mrs. B. *f*
Parker, E. J. *f*
Poole, A. F. & Co. *f*
Priette, H. E. *l*
Ricker, Geo. E. *f*
Ricker, H. F. Jos. Jr. *f*
Rigg, Frank M. *l*
Seeger, Chas. E. *f*
Vasen, Benj. *f*
Waldhaas, Fred. *f*

ROCKFORD.

Aageson, N. S. *f*
Banks, H. O. *l*
Blake, E. *f*
Briggs, C. C. *f*
Eustace, Jno. V. *l*
Folsom, F. L. *l*
Gray, D.P. *f*
Griffin, R. L. *l*
Marsh, E. H. *f*
McInnis, Wm. *f*
Penfield, L. S. & G. F. *f*
Porter, C. H. *l*
Sheldon, C. W. *f*
Weld, W. R. *f*
Weyburn, S. D. *l*

ROCK ISLAND.

Bahnsen, F. *f and l*
Buford, J. M. *f and l*
Cleland, J. H. *f*
Ferguson, W. B. *f*
Harris, Geo. W. D. *f*
Hellspenstell, Carl *f and l*
Heyman, W. B. *f*
Hodgson, Chas. E. *f*
Huckstardt, G. O. *l*
Huesing, A. D. *f*
Hurst, E. W. *f and l*
Kerr, W. T. *l and a*
Knowlton & Loosley *f*
Lieberknect, Ed. *f and l*
Medill & Whitehead *f and l*
Quist, Geo. L. *f and l*

ROGER'S PARK.

Fouby, P. L. & Co.
Hoodless, G. L. Jr.
Kean, J. M.
Kingwill, C. G.
Sharp, E. A.

RUSHVILLE.

Bogby, John S.
Glass, David H.
Jarman, L. A.
Little, John S.
Metz, John B.
Noble, A. L.
Warren, Aug.

SALEM.

Farson, G. W. *l*
Feltman, H. C. *f*
Gresham, C. D. *f*
Lear, I. D. *f*
Marshall, T. S. *f*
Williams, G. W. *f*
Williams, J. P. *l*

SANDOVAL.

Bellamy, Geo. *f*
Main, Isaac *f*
Patterson, Chas. F. *f*
Reinhardt & Pate *f*
Sherman, I. B. *f*

SANDWICH.

Cox, F. R. *f, l and a*
Faxon, C. G. *f*
Sedgwick, S. P. *f*
Sedgwick, W. W. *f*
Schneider, Charles A. *f*
Stinson, S. B. *f*

SAYBROOK.

Adams, M.
McMurry, M. C.
Means, Schureman & Co.
Nelson, Geo. M.

ILLINOIS—*Cont.*

SHABBONA.

Allen, M. V.
Archer, Samuel
Hubbell, C. W.
Lovering, Geo.
Ray, W. H.

SHAWNEETOWN.

Boyd, John R.
Millspaugh, J. W.
Norton, D. F.

SHELBYVILLE.

Barbee, Milton *f*
Baum, Wm. *f*
Craig & Garis *f and l*
Graybill & Amlin *f*
Johnson, J. W. *f*
Lloyd & Keller *f and l*
Martin, H. L. *f*
Miller, J. F. *f and l*
Miller, W. H. *f*
Robertson, H. C. *f*

SPARTA.

Barker, D. P.
Doherty & Eiker
McIlwain, Jas. A.

SPRINGFIELD.

Brinkerhoff, D. C. *l*
Brown, Dwight *f*
Connolly & Co. *f*
Culp, Troxell & Co. *f and l*
Garland & Garland *l*
Garland, J. M. *f*
Gehlman, S. H. *f and l*
Grant, D. & F. L. *f and l*
Hays, W. F. *a*
Herman & Co. *f and l*
Kessberger, A. *f and l*
McConnell, John *f*
Muckols, J. M. *l*
Roseberry, T. C. *l*
Ruckel, J. H. *l*
Stevens, H. A. *f and l*
Walker, E. S. *f and l*
Wilson, E. A. *f and l*
Yeakle, Henry *l*

SPRING VALLEY.

Barton, M.
Berkstresser, L. D.
Buchan, R. D.
Davison, J. B.
Murphy, J. L.

STERLING.

Baum, E. G. *f*
Champion, R. *f*
Criswell, James *f and l*
Emmitt, J. V. *f*
Goltmon, John L. *f*
Greenough, J. St. John *f and l*
McCune, James A., *f and l*
Miller, D. L. *f*
Oltmanns, L. *f*
Teats, J. C. *f*
Underwood, E. C. *f and l*

STREATOR.

Baker & Williams *f*
Bawden, T. C. *l*
Chubbuck, O. *f*
Myers, Ed. C. *f*
Painter, U. S. *f*
Pirkey, J. C. *f and l*
Richards, G. L. *f*
Ryon, O. B. *f*
Wilson, J. G. *f*

SULLIVAN.

Grider, John T. *f*
Jennings, J. E. *f*
Lane, C. M. *f*
Lilly, John P. *f*
Minor & Spitler *f*
Peadro, R. M. *f*
Scott, T. H. *f and l*

SYCAMORE.

Alden, P. M.
Knights, Henry
Whalen, John B.

TAYLORVILLE.

Anderson, Hiram R. *f*
Barnes, A. G., *f*
Kinney, A. T. *f*
Kirkwood, W. H. *f*
Shumway, J. N. C. *f*

UPPER ALTON.

Collet, D. W. *f*
Hamilton, Frank *l*
Leverett, C. W. *f*
Lowe, W. W. *f*
Morgan, H. A. *f*

URBANA.

Dunlop, Jas. *f*
Hubbard, G. W. *f*
Russell, C. M. *a*
Russell, H. M. *f, l and a*

VANDALIA.

Capps, Benj. *f*
Collins, J. D. *f and l*
Dings, C. L. *f*
Emmel, F. *f*
Fehren, F. L. *f*
Gochenour & Dickman *f*
Higinbotom, C. W. *f*
Lever, S. M. *f*
McCord, J. N. *f*
Miller, L. W. *f and l*
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Little, John L. *f*
Little, W. L. *f*
McMahon & White *f*
Medsker C. L. *f*
Moore, C. W. *f*
Rose, T. F. *f*
Sample, C. W.
Sanders, J. F. *l*
Shipley, C. E. *f and l*
Walterhouse, J. T. *f*
Whippo & Tyler *f*
Winningham, Jesse *l*
Wright, A. L. *f*

NAPPANEE.

Best, D. M. *f*
Dansman, E. A. *f*
Long, George *f*
McEntoffer, J. S. *f and l*
Mellenger, J. C. *l*

NEW ALBANY.

Bentley, A. W. *f*
Brewer, J. C. *f and l*
Burke, R. E. *f*
Condiff, M. D. *f*
Dodd, H. C. *f and l*
Harrison, J. G. *f*
Heimberger, C. *f*
Horn, John *f*
Knirihm, H. *f and l*
Knoetel, C. D. *f*
McKay, W. H. *f and l*
Morris, N. D. *f and l*
Schwartzel, Chas. *f*
Scribner, H. A. *f*

NEW CARLISLE.

Lancaster, S. C. *f and l*
Shurts, J. W. *f*
Warner, F. D. *f*

NEW CASTLE.

Bagot & Bagot *l*
Beach, Frank E. *f*
Bunce, Geo. W. *f*
Gary & Harvey *f*
Jeffrey, W. E. *f*
Livezy, W. E. *f*
Mellette, J. I. *f*
Millikan, Thos. *l*
Morris, J. M. *f*
Mowrer, J. K. *f*
Nixon, R. M. *f*
Phillips, E. B. *f*
Redding, T. B. *f*
Tracy, D. A. *f and l*

NEW HARMONY.

Johnson, E. V. *f and l*
Pellham, L. *f and l*

NEWPORT.

Cushman, T. *f*
Hartman, J. W. *f*
Stephens, R. E. *f*

NOBLESVILLE.

Lucas, R. G. *f and l*
McCole, C. J. *f*
McKenzie, U. B. *f*
Wainwright, W. A. *f*

NORTH MANCHESTER.

Arthur, J. W. *f and l*
Clemens, B. F. *f*
Mills, A. C. *f*
Switzer, Frank *l*
Watkins, Jno. *f and l*

NORTH VERNON.

Fable, John *f*
Fall, W. R. *f*
Hudson, J. D. *f*
Little, F. E. *f*
McMillan, J. B. *f*
Reeder, W. S. *f*
Verbarg, W. F. *f*

INDIANA—*Cont.*

PENDLETON.

Campbell, G. W. *f*
Hardman, J. W. *f and l*
Manning, J. C. *f and l*
Rogers, B. *f*

PERU.

Armitage, J. T. *f*
Deibert, J. A. *f and l*
Gibney, W. A. *f and l*
Haines, W. W. *f*
Heuton, J. T. *f*
Jackson, J. M. *f*
Myers, B. L. *f and l*
Oates, J. D., *f and l*
Parsons, C. A. *f and l*
Raymond, W. C. *f and l*
Sullivan, W. W. *f*

PETERSBURG.

Alexander, A. H. *f*
Fields, Henry *f and l*

PIERCETON.

Barbour, Virgil *f*
Connell, D. H. *f*
Cummins, J. A. *f*
Hayes, H. W. *l*
Logan, J. F. *f*
McAlpine, B. *f*
Miller, J. H. *f*

PLYMOUTH.

Bender, John S. *f*
Buck & Toan *f*
Corbin & Corbin *f*
Hess, Wm. B. *f*
Houghton, John W. *f*
Kendall, W. M. *l*
McDuffy, David *f*
Packard, O. M. *f*
Parks, John W. *f*
Snyder & Stevens *f and l*
Tibbetts, Chas. B *f*
Whitmore, Charles *f*

PORTLAND.

Adair, O. H. *f*
Corwin, C. *f*
Farber, C. C. *f*
Headington, N. & Co. *f*
Jaqua, J. A. *f*
Kinsey, D. S. *f and l*
Lafollett, J. F. *f*
McLaughlin, Geo. *f*
Marsh, E. J. *f*
Ristim, C. W. *f*
Thomas & Collins *f*

PRINCETON.

Creswell, Wm. R. *f and l*
Kolb, O. M. *f*
Lathom, Josephus *f and l*
McDonald, W. B. *f*

RENSSELAER.

Austin, W. B. *f*
Dwiggins, R. S. *f*
Jessen, John H. *l*
Nowels, C. D. *f*
Peacock, E. *f*
Rhoodes, E. D. *f*
Spitler, Marion L. *f*
Steward, C. B. *f*
Watson, W. W. *f and l*
Willey, J. H. & Son *f and l*

RICHMOND.

Barber, J. O. *l*
Bradbury & Son *f*
Crocker, A. E. *f*
Doan, Isaac C. *f and l*
Fulghum, O. B. *f*
Moore & Hutton *f*
Ostrander & Co. *f and l*
Peele, Charles *f and l*
Vaughan, F. C. *f*

RISING SUN.

Davis, R. L. *f*
Perkins, J. N. *f*
Stewart, S. H. *f*
Wilbur, D. S. *f*
Withers, F. *f*

ROCHESTER.

Baker, M. A. *f*
Davis & Kendrick *f*
Dillon, A. J. *f*
Smith, M. R. *f*
Smith, J. W. *f*

ROCKPORT.

Hudson, Walter G. *f and l*
Mansfield, G. W. *f and l*
Sweeney, T. J. *f and l*
Taylor, Jessie D. *f*

ROCKVILLE.

Cord & Lambert *f and l*
Harvey, W. H. *f*
Sage, J. W. *f*
White, Wm. J. *f and l*

RUSHVILLE.

Armstrong, Jos. *f, l and a*
English, J. A. *f*
Griffin & Henly *f*
Hilligoss, S. *l s*
Irvin, Arthur B. *f*
Kelly Robt. *l and a*
Kennedy, C. F. *l and a*
Miller, B. F. *f*
Osborne, John H. *f*
Poe, Thomas *f*
Smith, Benj. L. *f*
Spurrier, Dr. J. H. *l*
Thomas, John Q. *f, l and a*

SALEM.

Alspaugh, D. M. *f and l*
Alspaugh & Lawler *f*
Hardin, J. J. *f and l*
Lanning, A. *f*
Morris, Harvey *f*
Ward, W. H. *f*

SCOTTSBURGH.

Davis, J. B. *f*
Ervin, J. F. *f*
Gladden, A. L. *f*

SEYMOUR.

Carter, P. L. *f*
Krewell, A. J. *f*
Laugel, Philip *f*
McClellan, Joe F. *f and l*
Miller, H. P. *f*
Reynold, W. G. *l*
Thurston & Leininger *f and l*
Weaver, Jesse *f*

SHELBYVILLE.

Drake, Frank *l*
Fleming, T. W. *f and l*
Greish, M. H. *l*
Kirk, G. W. F. *f*
Levinson, Jos. *f*
Otte, Fred A. *f and l*
Showers, J. L. *f and l*
Whitcomb Harry, *f and l*
Winterrow, Taylor *f*
Young, John A. *l*

SOUTH BEND.

Brick, A. L. *f*
Brown, John M. *f*
Burns, A. M. *l*
Clifford, A. B. *f*
Creed & Horne *f*
Evans, E. W. *f*
Fisher, John E. *f*
French, C. H. *l*
Greene, Daniel *f*
Gibson, A. M. *l*
Hagerty, John *f*
Henderson, J. D. *f*
Howard, T. E. *f and l*
Hibberd & Arnold *f*
Kizer & Woolverton *f and l*
Krueper, Paul *f*
Lederer, John *f*
Lewis, Jasper E. *f*
Listenburger, M. E. *f and l*
Mueller, F. W. *l*
Myler, Robt. & Co. *f*
Stach, D. *f*
Tong, Lucius G. *f*
Witherill, O. S. *f*

SPENCER.

Beaman, W. H. *f*
Boswell, T. H. *l*
Coffey, J. A. *f*
Freeland, F. H. *f*
Lucas, I. S. *f*
Matthews, Matt. *f*
Pickens, W. A. *f*
Spangler, T. G. *f*
Steele, E. C. *f*
Wolf, Michael *f and l*

SULLIVAN.

Coulsow, Elwood *f*
Kalley, Isaac H. *f*
Stewart, C. M. *f and l*
Wolfe, Sol. T. *f and l*

TELL CITY.

Bollinger, J. *f*
Huthsteiner, G. *f and l*
Ludwig, H. *f and l*
Patrick, J. T. *f*

TERRE HAUTE.

Allen, Kelley & Co. *f*
Armstrong, Sam'l E. *l*
Biel, Wm. *f*
Bigelow, Jas. D. *f*
Conn, Chas. W. *l*
Day, Chas. A. *f*
Donaghoe, Wm. E. *f*
Foulkes & Dahlen *f*
Havens, Benj. F. *f*
Heyroth, Otto H. *l*
Henry & Early *f*
Reichert, J. C. *f*
Riddle, Hamilton & Co. *f, l and*
Royse, I. H. C. *f*
Schmidt, Frank F. *f*
Slaughter, Wm. M. *f*
Smith and Hager *f*
White, Chas. C. *f*

THORNTOWN.

Brown, W. S. *f and l*
Johnson, C. W. *f and l*
Moore, L. B. *f and l*
Neal, H. C. *f and l*
Potter, S. L. *f and l*
Potts, R. S. *f*
Smiley, W. W. *l*

TIPTON.

Gilbert, D. E. *f, l and a*
Hancock & Co. *f*
Jennings, H. L. *l*
Martindale & Patterson *f*
Robinson, J. W. *f*
Roulds, S. D. *f*
Seright & Clark *f*
Wright, R. W. *f*

UNION CITY.

Bell, S. R. *f*
Brown, J. *f*
Buck, L. C. *l*
Gist, The. *f*
Gordon, C. *l*
Lefever, H. H. *f*

ll, I. G. *f*
ylor, P. A. *l*
er, B. E. *l*
odbury, Cyrus *f*

VALPARAISO.

tholomew, A. D. *f*
tholomew S. *f*
l, R. Jr. *f*
Motte, Mark L. *f*
williams, John *f*
wkins, Jas. B. *f*
rquardt, P. *f*
Clelland, M. L. *f, l and a*
ler, Thos. G. *f*
chner, Grant *f*
ding, W. L. *f*
yer, D. A. *f*
nner, J. H. *f*

VERSAILLES.

ssmer, E. H. *f and l*
wart, W. K. *f*

VEVAY.

four, A. P. *f and l*
ay & Livings *f and l*
m, J. P. *f*
asants, G. S. *f and l*
rks, Addison *f*

VINCENNES.

ard, J. L. & Co. *f*
avery, Jerome *f and l*
Bruler & Keith *f and l*
w, J. L. *f and l*
ee, M. P. *f and l*
Hall & Alsop *f*
Hopkins, A. R. *f*
McCoy, Geo. W. *f*
Mason, Wm. C. *f*
Ramsdell, Geo. *l*
Robinson & Johnson *f*
Tyler, W. M. *f*

WABASH.

Amos, Jas. M. *f*
Atkinson, A. M. *l*
Barton, Mike *f and l*
Newhouse, M. & C. *f and l*
Parmenter, John *f*
Ross, J. P. *f and l*

WARSAW.

Ale, Alfred *l*
Bair, A. J. *f*
Biggs, H. S. *f*
Coleman Bros. *f*
Cook, H. S. *f and l*
Cook, Howard *l*
Encille, Wm. S. *f*
Lesh & Peddycord *f*
Maish, W. F. *f*
Milice, A. S. *f*
Morris B. Q. *f*
Muman, M. W. *f*
Runyan, J. N. *f and l*
Stewart, T. C. *f*
Wood, Bowser & Moreland *f*

WASHINGTON.

Alford & Beck *f and l*
Backas, H. *f*
Barber, A. C. *f and l*
Kelley, J. D. *f*
McCracken, J. H. *f*
Marmaduke, W. W. *f and l*
Walters, Geo. S. *f*
Williams, J. E. *f*

WATERLOO.

Abbey, G. T. *f*
Leas, Wm. H. & H. K. *f*
Shirman & Blattner *f*

WINAMAC.

Freeman, N. R. *f*
Steis, H. H. *f*
Thompson, J. S. *f*

WINCHESTER.

Boltz & Boltz *f and l*
Caltom, John W. *f*
Canada & Marsh *f*
Diggs, C. W. *f*
Engle & Engle *f, l and a*
Fielder, Sam'l R *f*
Shultz, P. M. *f*

WORTHINGTON.

Andrews, W. C. *f*
McKee, R. S. *f*
Schryer, G. *f*
Shaw, H. C. *f*

ZIONSVILLE.

Beamer, C. N. *f*
Davenport, M. S. *f*
Malin, James *f*
Smith, Caleb *f*

IOWA.

ACKLEY.

g, O. *f*
ke, R. S. *f*
ck, S. *f*
rton, J. A. *f*
novan, M. K. *f*
nner, Mary A. *f*

ALBIA.

rrier, Marcus *f*
ncan, J. L. *f*
ler, W. E. *f*
y, George M. *f*
ce, B. F. & Sons *f*
lson, C. L. *f and l*
rson, M. L. *f*
msay, Ed. I. *f*
ele, H. K. *f and l*
ung, J. T. *f*

ALGONA.

rtlett, J. W. *f*
lkins, C. F. *f*
rk, A. D. *f*
rk, M. L. *f*
ngly, Frank *l*
xsee, C. M. *f*
xie & Reaver *f*
nes, J. B. *f*
nd, C. L. *f*
sions, H. A. *f*
ssi ns, S. S. *f*
ith, L. H. *f*
ylor, F. M. *f*
inkel, J. B. *f*

AMES.

ndit, A. P. *f*
wler, F. N. *f*
rnstreet, M. *f*
ayer, A. H. *f and l*

ANAMOSA.

own, C. M. *f and l*
ah, W. B. *l*
ckox, B. E. *f*
eler, H. F. *f*
Matson, B. L. *f*
McIntyre, W. *f*
Needham, S. *f and l*
Shapley, T. W. *f*
Shean, J. L. *l*
Warren, P. *f*
Yount, G. L. & Co. *f and l*

ANGUS.

Griffin, Hiram *f and l*
Gibson, Robert *f and l*
Morris, N. A. *f*

ANITA.

Bartlett, C. D. *f*
Bruce, J. E. *f*
Chrisman, M. W. *f and l*

ATLANTIC.

Bryant, S. B. J. *l*
Burke & Meighan *f*
Christy & Pressnall *f*
Dolan, J. J. *f*
Fletcher, C. S. *f and l*
Gillispie, J. E. *f*
Hart, M. D. *l*
Hughes, A. B. *f*
Morrison, W. A. *l*
Nipper, A. M. *f*
Pennell, Geo. E. *f*
Pine, A. D. *f*
Pugh, James *f*
Straight, S. W. W. *f and l*
Ullbrich, Wm. *f*
Wallace, T. R. *f and l*
Wilkin, W. A. *f and l*

AUDUBON.

Bagley, Charles *f*
Byrum & Hurd *f*
Freeman & Armstrong *f and l*
Funk, H. U. *f and l*
Honna, H. W. *f*
Nash, Phelps & Green *f and l*

AVOCA.

Crum, C. W. *f and l*
Diedrick, G. *f*
Fremont, Benj. *f*
Hetzel, J. C. *f*
Hipsley, J. J. *f*

BEDFORD.

Barngrover Bros. *f*
Cass, E. E. *f*
Farlow, W. F. *f*
Fitzgerald, J. T. *f*
Fuller, M. C. *f*
Haddock, G. B. *f*
Head, W. T. *f and l*
Hopson, J. E. *f*
Laramee, J. L. *f*
Leonard, B. V. *f*
Lyons, J. A. *l*
Randolph, W. F. *f*

BELLE PLAINE.

Bardwell, S. L. *f*
Elliott, J. A. *f*
Huston, Geo. *f*
Kennedy, D. A. *f, l and a*
Meier, J. C. *f*
Millner, Tom H. *f*
Robinson, W. F. *f*
Sweet, S. S. *f*

BELLEVUE.

Campbell, J. C. *f and l*
Cole, Eli Jr. *f and l*
Dorchester, H. G. *f*
Farrell, R. R. *f*

BLAIRSTOWN.

Ehred, W. H. *f*
Haight, G. P. *f*
Hoebel, P. *f*
Vail, Chas. I. *f*
Yocum, Neal H. *f*

BLOOMFIELD.

Grider, S. Z. *f*
Hamilton, W. J. *f*
Horn, M. B. *f*
Law, Wm. *f*
Lester, A. C. *f*
Plank, J. H. *f and l*

IOWA, Bloomfield—*Cont.*
Simon, Geo. *f*
Wallace, J. R. *f*

BOONE.
Crooks, W. H. *f*
Dale, R. F. *f*
Gay, F. D. *f*
Herman, J. H. *f*
Hiatt, Chas. W. *f*
Knight, C. H. *f*
Mather, Irving C. *f*
Miller, Jno. F. *f*
Peterson, Gus. T. *f*
Sutton, R. *f*
Ward, E. E. *l*
Young, Chas. O. *f and l*

BROOKLYN.
Ballantyne, Jas. W. *f*
Conger, James *f*
Dorrance, O. F. *f*
Holmes, W. T. *f*
Sharrar, H. H. *f*

BURLINGTON.
Brenizer & Wesner *f*
Chamberlain, F. W. *f, l and a*
Connor, E. W. *l*
Crapo, P. M. *l*
Frawley, M. A. *f*
Green, John *f and l*
Green, R. M. *f and l*
Greiner, John & Son *f and l*
Greiner, Jno. Jr. *f*
Guelich & Blanke *f, l and a*
Jagger, W. L. *l*
Lahee, John *f*
McKitterick & Nisbet *f and l*
Mercer, John M. *f*
Miller, John G. *f*
Nisbet, J. E. *f, l and a*
Phelps, E. S. *f and l*
Washburn, R. M.

CARROLL.
Coburn, R. E. *l*
Drees, Jos. M. *f*
Gilley, I. M. *f*
Griffith, J. E. *f*
Hilbert, J. A. *f*
Macomber, H. W. *f*
Offenboch, John *f*
Paine, Geo. W. *f*
Russell, H. E. *f and l*
Wattles, G. W. *f*

CEDAR FALLS.
Aitken, W. T. M. *f and l*
Chase, F. N. *f*
Chase, Joseph *f*
Cropper, H. B. *f*
Crosby, J. Q. A. *f*
Hotchkiss, F. A. *f*
Johnson, Henry *f*
Knapp, L. *f*
Leavitt, Roger *f*
Morley, J. *f*
Torry, A. *f*

CEDAR RAPIDS.
Anderson, J. S. & Son *f*
Barcus, J. Q. *l*
Beechley, N. K. *f*
Benedict, L. *f*
Burton, C. W. *f and l*
Consigney Bros. *f*
Dean, A. W. *f and l*
Foy, Chas. *f*
Giberson & Storrs *f*
Graves, J. G. *f and l*
Le Cron, E. N. *l*
Meeser, J. P. *f*
Miles, J. M. *l*
Moore, Jos. *f*
Munger, H. A., General Agt. N. W. Mut. L. Ins. Co.
Niles, C. A. *l*
Nichols, A. N. *l*
Plumb, A. G. *l*
Pollins, Geo. *f*
Renchin, Joseph *f*
Van Vechten, C. D. *l*
West, A. R. & Son *f, l and a*
West, Chas. T. Special Agt. Phœnix of Hartford
Wisner, W. K. *f*

CENTERVILLE.
Clark & Peatman *f*
Law, O. H. *f*
Moore, W. G. *f*
Wright, Henry H. & Sons *f*

CHARITON.
Barden, Joseph *f*
Crocker, F. R. *f*
Culbertson, Howard *f*
Davis, C. H. *f*
Larimer, G. W. *f*
Leech, L. A. *f*
McCormick, A. U. *f and l*
Minchell, Abe *f*
Storie, D. Q. *f*
Taylor, E. M. *f*
Thorpe & Sons *f*
Woodward & Co. *f and l*

CHARLES CITY.
Crowell, C. C. *l*
Farnham, H. L. *f*
Fitzgerald, H. J. *f*
Godard, C. *f*
Hand & Springs *f*
Moreau, G. J. *f*
Reiniger, R. G. *f*
Spaulding, H. L. *f*

CHEROKEE.
Boddy & Blume *f*
Green, Joe S. *f and l*
Herrick, E. C. *f*
Hoburt, A. E. *f*
McCulla, Thos. *f*
Molyneaux, A. R. *f*
Moore, C. E. *f*
O'Donnell, J. *f*
Scribner, R. H. *f*
Smith, J. D. F. *f*
Wakefield, M. *f*

CLARINDA.
Beal, E. *f*
Good, J. R. *f*
Iowa Security Co. *f*
Lorans Bros. *f*
Merrill, T. B. *f, l and a*
Morain, Ira A. *f*
Orr, Wm. *f*

CLINTON.
Crawford, J. B. *f*
Churcher, J. H., Fire Insurance
Fegan, J. D. *f*
Hall, T. W. *f*
Haywood, G. & Son *f*
Matzen, Peter *f*
McGuire, John F., Fire, Lightning and Plate Glass.
Miller, H. S. *f*
Ryder & Lithgow *f and l*
Thornburg F., Fire and Life Insurance
Walker, Walsh & Co. *f and l*
Wilcox, F. P. *f and l*
Waldenberg & Miller *f*

CORNING.
Bell, Jas. E. *f*
Bixby, John W. *f*
Chubb, W. C. *f*
Cole, C. T. *f*
Granger, H. T. *f*
Rarrick, Jacob *f*
Runyun & Gray *f*
Towner, H. M. *f*

COUNCIL BLUFFS.
Bowman, E. B. *f*
Clark, A. A. *f*
Cook, Frank *f*
Cooper, W. S. *f*
Cory & Conover *f*
Day, F. J. *f*
Hart E. E. *f*
Hendricks, A. *f*
Innis, R. V. *f*
Lange, J. C. *f*
Lutz, Reed & Co. *f*
Odell Bros. & Co. *f*
Officer, R. P. *f*
Otis, D. W. *f*
Patterson, Jas. *f*
Rohrer, M. F. *l*
Ryan, E. H. *f*
Smith, E. C. *l*
Smith, Forest *f*
Tipton, J. G. *f*
Wadsworth, S. B. & Co. *f*

CRESCO.
Berg, C. K. *f*
Doan, J. G. *f and l*
Johnson, C. V. *f*
Miles, Fred. *l*
Webster, S. H. *f*
Welsh & Durgin *f*
Wilbraham, Wm. *f and l*
Young, H. W. *l*

CRESTON.
Bivens, A. J. *f*
Brennan, Pat. *f*
Bryan, J. F. *l*
Clark, Fred. *f*
Degnan, M. *l*
Delmege, Geo. J. *l*
Devoe, Geo. W. *f and l*
Emerson, R. W. *f*
Fuller, C. H. *f*
Haverick, J. L. *f*
Kirsch, J. B. *f*
Patt, W. F. *f*
Richards, E. A. *l*
Rogers, J. E. *f*

DAVENPORT.
Babcock, E. J. *f*
Bemis, Wells A. *l*
Copeland, G. E. *l*
Connor, W. L. *l*
Crane, J. G. *f*
Eastman, W. H. *l*
Eldridge, J. M. *f*
Flint, H. J. *live stock*
Hartwell, D. H. *f and l*
Haas & Hassler *f*
Le Claire, J. A. *f*
Meier, C. H. *f, l and a*
Montague, A. J. *f*
McKown, D. P. *f*
Puls, W. E. *f*
Rohlfs, Rudolp & Co. *f, l and a*
Schaefenberg, C. C. *f*
Snider & Bro. *f and a*
Warriner, W. C. *f*
Whitcomb, E. H. *l*

DECORAH.
Adams, F. P. *f*
Baker, W. T. *f*
Cutler, E. *f*
Garland, J. C. *l*
Gibson, R. F. *f*
Larson, Ed. *f*

iller, Albert *f*
iine, Herbert *f*
ortman, R. F. B. *f*
ich, A. W. *l*
'eiser, Mrs. H. S. *f*
'olfsburg, R. *f*
ickmeyer, Jacob, *l*

DENISON.

ond, A. J. *f*
oynton, D. L. *f*
irch, E. K. *f*
arrison, T. J. *f*
alick, E. *f and l*
ones, M. E. *f and l*
iney Bros. *f*
cHenry, W. A. *f*
alve & Walker *f and l*
'Connor, Morris *f*
iaw & Kuehnle *f*

DES MOINES.

kers, J. W. *l*
emis, W. A. *l*
owman, M. T. V. *l*
radeen, A. R. *l*
aspar, H. H. *l*
beek, Jesse *l*
lark & Wingate *f*
ook, Ira *f*
ooper, E. J. & Son *f*
lliott, S. M. *f*
yfe John *f and l*
riffith, R. A. *f*
arding, B. L. *f*
arris, D. H. *f*
gersoll, Howell & Co. *f*
ohnson, O. F. *f and l*
eenhold, Geo. *l*
linefelter, A. N. *l*
acy, N. S. *l*
ee, James *f*
asson, James R. *l*
iller, E. S. & H. A. *l*
lcAvoy, T. F. *l*
lcCully & Fife *f*
tis, J. M. *f and l*
verton, F. C. & Co. *f*
enn, John *f*
ercival & Hutton *f*
edmond, Alf. *l*
ichards & Babcock *l*
mith, D. W. *f*
mith, Gus. & Co. *f*
mith, M. H. & Co. *f*
pringer, C. F. *f*
homson & Harwood *f*
Velling & Wingate *f*
Vitmer & Paige *f*
Vitmer, J. W. & Co. *f*

DE WITT.

utler, A. R. *f and l*
hristianson, E. F. *f*
otton, W. A. *f and l*
udge, P. H. *f*
ferrell, N. A. *f*
lye, C. M. *f and l*
ascal & Armentrout *f*
rice, E. W. *f and l*
mith Bros. *f*
Vard, W. R. *f*
Vaters, J. T. *f*

DUBUQUE.

randt, F. G. *f and l*
rayton, C. J. *f and l*
hamberlain, I. C. *f*
uncan & Waller *f*
leming Bros. *f*
rank, Paul *f*
rench, E. *f*
Henderson, D. A. Secretary Reliance Mutual Fire.
Hetherington, H. S. *f*
Hosford & Gruner *f and l*
Kiene, Peter & Son *f and l*
Lull & Herancourt *f and l*
Plaister, James *f and l*
Quigley, J. P. *f*
Reilley, Andrew *f*
Salot, Geo. *f*
Schrup, N. J., Secretary Dubuque F. and M. Ins. Co.
Torbert, Geo L. *f and l*
Traut, Paul *f*
Walker & Rhomberg *l*

DUNLAP.

Amsden, L. S. *f and l*
Gleason, Kate B. *f*
Patterson, S. J. *f*
Phillips, J. A. *f*
Squires, W. H. *f*
Taylor, A. B. *f*

DYSART.

Bates, H. K. *f*
Browne, Fred. W. *l*
Hawks, S. G. *f*
Rice, N. C. *f*
Stewart, A. N. *f*
Stewart, T. H. *f*

ELDORA.

Albrook & Hardin *f and l*
Burling C. *f*
Hardin, J. D. *f*
Ibach, Wm. *f*
Syverson, S. *f*

EMMETSBURG.

Bliven, C. F. *f*
Brown, M. L. *f and l*
Cahoon, C. E. *f*
Hartshorn, E. J. *f and l*
McCarty, Geo. B. *f and l*
McCarty & Linderman *f and l*
Ormsby, A. L. *f*
Ormsby, E. S. *f*
Peddie, Alex. *f and l*
Rutledge, Daniel *f*
Whitford, M. M. *f and l*

FAIRFIELD.

Black, M. F. *f*
Black, W. M. & Co. *f*
Brighton & Jacques *f and l*
Dougherty, J. E. *f*
Eckert, John *f*
Galvin & Ross *f*
Higley, T. F. *f and l*
Hufstedler, John *f and l*
Keltner, H. B. *f*
Maxwell, T. B. *f*
McCoid, M. A. *f*
McKemy & Simmons *f*
Mulenix, J. P. *f*
Noble, C. E. *f*
Raines, J. A. *f*
Raney, H. C. *f*
Stubbs, C. E. *f*
Sullivan, Jas. *f*
Wilson & Hinkle *f*

FORT DODGE.

Chantland, P. M. *f*
Garmoe, Isaac *f*
Hamilton, C. M. *f*
Kendall, J. P. *l*
Paige, F. M. *f*
Reese, Sam'l *f*
Sargent & Merritt *f*
Story, P. C. *f*
Thomas, Z. M. & B. F. *f*
Wright, T. H. *f*

FORT MADISON.

Barr, Robt. J. & Co. *f and l*
Beck, W. J. R. *f*
Brown & Schell *f*
Davis, Dodd & Co. *f and l*
Kennedy, Geo. J. *f*
Mitchell, W. M. *f*
Tschoepe, Albright & Co. *f and l*
Tschoepe, Edw. R. *f and l*
Welsing, H. *f*

GLENWOOD.

Edwards, M. G. *l*
Kelly, P. P. *l*
Tipton, Alex. *f*
Tipton, S. A. *f*
Tollas, H. A. *f*
Tyron & Wright *f and l*
Vanhoen, G. B. *f*
Wickham, J. E. *f*
Williams, J. H. *f*
Williams, L. E. *f*

GREENFIELD.

Bacon, Wm. *f*
Brickford, E. H. *f*
Brown, F. M. *f, l and a*
Don Carlos, W. W. *f*
Easton, John *f*
Gilbert, H. A. *f*
McCallom, D. *f*
Martin, W. B. *f*
Strauser, Jared *f*

GRINNELL.

Beyer, C. W. H. *l*
Brainard & Wilson *f, l and a*
Hamlin, Geo. H. *f*
Little, Warren *f*
Norris & Preston *f and l*
Wheelock, H. T. *f*

HAMBURGH.

Aten, W. L. *f*
Beach, J. P. *f and l*
Campbell, R. C. *f*
Dalbey, J. W. *f*
Hammond, J. M. *f*

HAMPTON.

Clemmer, G. G. *f*
Guilford, C. S. *f*
Hays, Guy *f*
King, King & Co. *f*
Osborne, C. H. *f*
Taylor, T. B. *f*

HARLAN.

Beems, I. W. *f*
Blackstone, Wm. *f*
Buckman, A. N. *f*
Hertert Bros. *f*
McMullen, G. E. *f*
Myerly, J. I. *f*
Redfield, C. C. *f and l*
Sheller & Phelps *f*
Whitney, J. B. *f*
Wyland, O. P. *f and l*

HUMBOLDT.

Combs, C. *f*
Coyle, D. F. *f*
Dickey, John *f*
Dickey, P. M. *f*
Garfield, G. S. *f*
Prouty, J. N. *f*
Strong, S. P. *f and l*
Wills, H. S. *f and l*

INDEPENDENCE.

Bartle, Ransom *f*
Brewer Bros. *f*
Jones & Hovey *f and l*
McGuire, Wm. P. *f and l*
Richardson, H. J. *l*

INDIANOLA.

Berry, W. H. *f*
Brown, O. C. *f*
Carruthers, W. B. *f*
Cheshire, Frank *f*

IOWA, Indianola—*Cont.*

Hall, Edward *f*
Hartman, E. W. *f*
Heiney, G. W. *f*
Litzenberg, Charles *f*
McCarty, W. P. *f*
Moshier, L. L. *f*
Ogg, A. L. *f*
Speer, G. W. *f*

IOWA CITY.

Bradley, Stephen *f*
Bowls, John J. *f*
Carney, H. H. *f*
Deitz, Jacob *f*
Dodder, G. W. *f*
Ely, E. H. *l*
Hill, James G. *f*
Mordoff, A. D. *f and l*
Novack, J. J. & Co. *f*
Patterson, E. H. *f and l*
Rada, Joseph *f*
Shepherd, James *f*
Stouffer, J. C. *f*
Swire, Roger *f, l and a*
Swisher, S. E. *f and l*
Welch, C. S. *f*

IOWA FALLS.

Knapp, T. B. *f*
Jones, L. E. *f*
McCauliff, M. *f*
Miller, H. C. *f and l*
Peet, F. D. *f*
Potter, F. C. *f and l*
Smith, S. P. *f and l*
Woods, W. H. *f*

JEFFERSON.

Anderson, S. B. *f*
Church & Lovejoy *f*
Flack, S. *l*
Gallaher & Henderson *f*
Head & Smith *f*
Henderson, W. J. *f*
Howard & Rose *f*
Lawrence & Haag *f*
Strong, A. *f*

KEOKUK.

Blood, H. B. *f and l*
Buell, H. *f*
Collins & Heaslip *f and l*
Dygraff, J. F. *f*
Fulton, Wm. *f and l*
Leech, C. A. *f*
Morrison, W. H. *f*
Parrot, J. C. *f*
Semple, F. H. *f*
Tucker, H. *f*
Van Appledam, J. B. *f*
Williams, L. E. *f*

KNOXVILLE.

Aldrich, James S. *f*
French, J. T. *l*
Garretson, I. H. *f*
Gilson, T. G. *f and l*
Hamrick & Brobst *f*
Hart, G. K. *f*
Johnston, S. C. *f*
Kinkead, A. *f and l*
Sperry, E. F. *f and l*
Wright, O. P. *f*
Wetherall, W. E. *f*
Woodruff, E. B. *f*

LANSING.

Boeckle, Julius *l*
Burford, W. H. *f and l*
Hazleton, S. H. *f and l*
Nelson & Wiehe *f*
Nachtwey, Theo. *f*
Ruth, James *f*

LA PORTE CITY.

Hayslett, P. L. *f*
Pickerell, W. F. *f and l*
Ravlin, C. W. *f*
Rolph, William *f and l*
Van Valkenberg, A. *f*

LE MARS.

Adams, John *f*
Brown, A. P. *f*
Chapman & Co. *f and l*
Dent & Moreton *f and l*
Dent, W. H. *f*
Durley & Sammis *f*
Duus, A. M. & Co. *f and l*
Dunn, J. M. *f*
Farrell, P. *f*
Hilbert, M. *f and l*
McNamara, J. H. *f*
Smith & Kamp, *f and l*
Smith, George M. *f and l*
Wernli & Co. *f*

LEON.

Albaugh, W. H. *f*
Arnold, T. S. *f*
Beck, C. W. *f and l*
Fry, M. B. *f*
Gardner, C. E. *f*
Guilford, C. L. *f*
Lunbeck, J. B. *f*
Stookey, M. F. *f*
Varga, F. *f*

LUCAS.

Barger, W. B. *f*
Gray, R. S. *f and l*
Morgan, Evan *f*
Sanders, W. H. *f*
Verner, John *f*

LYONS.

Edney, W. A. *f*
Henningsen, B. H. A. *f*
Manville, I. N. *f*
Romer, D. *f, l and a*
Root, C. L. *f*

MANCHESTER.

Arnold, H. F. *f*
Beehler, Max *f*
Blair, A. S. *f*
Bronson, Chas. E. *f*
Carr, E. M. *f*
Cary, F. F. *f and l*
Clemans, Hugh *f*
Dunham, Geo. W. *f*
Granger, H. C. *f*
Huene, O. E. *f*
Jewell, W. B. *l*
Le Roy, M. F. *f*
Mead, Henry *f*
Norris, W. H. *f*
Pierce, G. G. *f*
Richardson, Fred. *f*
Sanborn, C. *f*
Seeds, Ed. P. *f*
Tirrill, R. W. *f and l*
Yoran, C. *f*

MANNING.

Carpenter, W. F. *f and l*
Dewin & Urnphrey *f*
Laflar, G. W. *f*
Lindsay, J. W. *f*
Morrow, W. J. *f*
Salinger & Brigham *f*

MAQUOKETA.

Dunbar, C. M. *f*
Ellis, G. *f*
Farr, C. *f*
Fletcher, D. A. *f*
Gregory, W. C. *f*
Hubbell, H. B. *f*
Lyman, S. D. *f*
Reid, H. *f*
Rightmire, G. H. *l*
Thomas, B. F. *f*
Wilbur, T. *f*

MARENGO.

Bauserman, A. S. *f and a*
Branch, J. H. *f*
Lewis, S. W. *f*
Rowland, D. M. *l*
Stover and Morrison *f*

MARION

Daniels, A. L. *f*
Ellsberry, Z. V. *f*
Gray, J. M. *f*
Goodhue, S. N. *f*
Hollis, C. M. *f*
Rathbun, N. *f*
Stearns, Geo. L. *f*

MARSHALLTOWN.

Andrews, Wm. *f*
Boardman, C. E. *f*
Calhoun, G. W. *f*
Esterbrook, R. *f*
Gay, A. E. *f*
Halbert, H. S. *l*
Hamlin, L. L. *f*
Hammond, W. H. *f*
Haviland, M. H. *f*
Hibbin, E. H. *l*
Lacy, D. A. *f*
Sears, A. G. *f*
Statler, W. E. *f and l*
Stearns, Chas. C. *f and l*
Van Orman, J. G. *f and l*
Votaw & Adams *f and l*

MASON CITY.

Babcock, R. *f and l*
Cummings, A. H. *f*
Decker, F. H. *f*
Dennison, O. T. *f*
Holcomb, H. I. *f*
Hughes, Pat. *f*
Jackson, M. Y. *f*
Kirk, I. R. *f*
Knackstedt, Wm. *f*
McConologue, J. H. *f*
McNider, C. H. *f and l*
Rule, James *f*
Schermerhorn, M. S. *f and l*
Thomas L. *f and l*

MECHANICSVILLE.

Gould, C. E. *f*
James, E. S. *f*
Kenady, L. L. *f*
Lafley, W. A. *f and l*

MISSOURI VALLEY.

Berkley, S. L. *l*
Brown, L. *f*
Dance, F. M. *f*
Davis, F. L. *f*
Dewell & McGavren
Dorr & Walbwin *f*
Fenner, J. K. *f*
Park, J. Q. A. *f*

MONTICELLO.

Bell, M. *f*
Condon, G. W. *f*
Davis, O. R. *f*
Gardner, D. T. *f*
Pond, D. E. *f*
Reuger, J. C. *f*
Stillman, J. R. *f, l and a*

MT. PLEASANT.

Bartlett, G. Geo. *f and l*
Harbin, J. C. *f and l*
Howard & Whiting *f*
Keeler, W. E. *f*
Leech, J. F. *f*
McAdam, Thos. *f*

ood, O. S. *l*
Horn, T. J. *f*
lker, H. D. *f and l*

MUSCATINE.

rden, Geo. W. *f*
wn, Thos. *f*
lgman, Jos. *f*
omball, Allen *f*
ts, W. T. *f*
ik, E. U. *f*
asman & Huff *f*
an, J. M. *f*
rsmeyer & Co. *f and l*
gerald, H. J. *f*
ffin, M. W. *f*
vercamp, Martin *f*
nedy, Wm. *f*
nbert, D. M. *l*
nroe & Son, *f and l*
ilvie, Chas. B. *f*
hman & Son *f*
hman, Miss Calla *f and l*
senberger, N. *f*
llant, Thos. B. *f*
ppe, Chas. *f*
us & Jackson *f*
lson, John A. *f*
odward & Carpenter *f and l*

NASHUA.

se, Amos *f*
app, P. M. *f*
wrence, A. G. *f*
ser, L. *f*
cMillan, W. A. *f*

NEOLA.

ark, Riley *f*
rner, T. G. *f*
atts, A. A. *f*

NEVADA.

rroll, H. L. *f*
tchpatrick, J. A. *f*
nson, H. M. *f*
fford, E. W. *f*
artin, J. F. *f*
ugart, Z. *f and l*
nith & Son, *f and l*
orsley, Arthur *f*

NEWTON.

runner, J. G. *l*
arns, I. B. *f*
lark, D. L. *f*
ozad, F. W. *l*
berhart, D. J. *f*
yerly, J. B. *f*
age, Cyrus *l*
aird, J. A. *f*
aird, S. E. *f*
yday, E. E. *f*
aughan, J. J. *f*
Vilson, Frank *f*
Vright, A. J. *f*

OGDEN.

ohnson, J. *f*
orenzen, F. *f*
ylvester, C. B. *f and l*

OSAGE.

Annis, F. W. *f*
Bennett, R. *f*
Browne, M. M. *f*
Eaton, W. L. *f*
Gallup, O. *f*
Lindsley, Z. C. *l*
Marsh, G. E. *f*
Morse, I. H. *f and l*
Sawyer & Woodard *f and l*
Tupper, A. C. *f*
Tuttle, M. O. *l*
Whitney, A. E. & Co. *f*

OSCEOLA.

Agnew, W. G. *f*
Ball, J. M. *l*
Banta, Mrs. L. E. *f*
Burgess, E. J. *f*
Fowler & Ball *f*
Fowler, P. L. *l*
Hall, W. H. *f*
Harper, W. E. *f*
McNeill, D. T. *l*
Ridgeway, W. H. *f*
Simons, L. L. *f*
Tallman, Henry A. *f*
Trent & Johnson *f*

OSKALOOSA.

Baughman, A. J.
Cowan & Hambleton
Gentry, J. R.
Hawkins. S. P.
Lofland & Himes
Longbridge, J. M.
O'Hara, S.
Phelps, Chas.
Searl, C. P.
Sellers, J. C.
Thatcher, H. L.
Villars, A. J.
White, B. F.
White, G. K.

OTTUMWA.

Adler, P. E. *f*
Christie, W. S. *f*
Creswell, F. B. *f and l*
Criley & Leonard *f*
Daum, Geo. P. *f*
Emery, D. A. *f*
Fenton, W. T. *f*
Ferrel & Holt *f*
Fetzer, W. H. *f*
Harmon & Wheelock *f and l*
Higdon, Otis P. *f*
Hutchinson, M. B. *f*
Murray & Benson *f*
Smith, J. J. *f*

PELLA.

Gesmond & Prouty *f*
Houck, Thos. *f*
Jelsma, S. J. *f*
Nollen, Henry *f*
Stubenrauch, J. H. *f*
Thomassen, John G. *f*
Wright, F. M. *f and l*

RED OAK.

Clements, A. *f*
French, H. C. *f and l*
Harding, A. W. *f*
Henry & Gibson *f*
Lee, T. H. *f*
Shuey, J. A. *f*
Simons, B. E. A. *f*
Welpton, J. R. *f*
Worsley, O. P. *f and l*

SHENANDOAH.

Carter, J. B. *f*
Ferguson, W. P. *f and l*
Ferris, E. S. *f*
Fliesback, C. E. *f*
Lake, A. S. *f*
Morse, C. P. *l*
Wilcox, S. S. *f*

SIGOURNEY.

Harned, S. *f*
Johnston, C. G. *f*
Mohland & Hamilton *f*
Pollard & Shafer, *f*
Raumaker, F. F. *f*
Sampson, Lee *f*
Schulte & Howard *f*
Smith & Talley *f*

SIOUX CITY.

Ball, Miss Mary A. *f*
Buckson, N. B. *f*
Buxton & Andrews *f*
Burd, T. L. *f*
Chapman, H. G. *f*
Clark, R. J. *f*
Cowgill, T. G. *l*
Crum, F. A. *l*
Duns, C. M. *f*
Divis, S. T. *f*
Feller, Alex. *l*
Foley & Bluitt *f*
Gordon, Wm. *l*
Hawkes, J. L. *l*
Hubbard, H. C. *f*
Jackson, Patterson & Co. *f*
Kingsworth, G. W., Secretary.
Kinzie & Yutzy *f*
McNeil & Powell *f*
Murphy, George *f and l*
Niblock, H. C. *f*
Page, R. F. *f*
Powell, W. E. *f*
Sackett, Flournoy & Goss *f*
Selmser, E. E. *f*
Smith, E. C. *f*
Smith, G. A. *l*
Stockwell, F. J. *f*
Thompson, F. C. *f*
Tuthill & Hodges *l*
Wheeler, J. S. *f*
Van Dyke and Milverstad *f*

SPENCER.

Adams, J. Q. *f and l*
Bemis, W. S. *f and l*
Dunwell, A. C. *f*
Griffin, M. E. *f*
Lincoln, A. *f*
Noble, Tom. D. *f*
Parker, A. C. *f*
Smith, H. N. *f*
Snow, E. E. *f*
Steele, J. E. *f*
Ward, W. P. *f*

STORM LAKE.

Brown, R. H. *f*
Crowell, W. W. *f and l*
Dean, J. A. *f*
De Land, James *f*
Henrichs, C. A. *f*
Lemon, John R. *f*
Miles, Chas. *f*
Toy, James F. *f*

STUART.

Dosh, J. R. *f*
Fritz, F. C. *f*
Hartsell, E. *f*
Huntoon, W. P. *f*

TAMA CITY.

Bentley, Sam. *l*
Bracken, J. L. *l*
Carmichael, E. L. *f*
Goodell, G. O. *f and l*
Murray, F. *f and l*
Mills, O. H. *f*
Starr & Williamson *f and l*
Tiffany, W. H. H. *f*

TIPTON.

Bardwell, Geo. *f*
Brink, E. M. *f*
Geiger, W. G. W. *f*
Huber, H. L. *f*
Rowantree, J. H. *f*
Shaffer, Geo. W. *f*
Shaw, A. B. *f*
Treichler, W. N. *f*

IOWA—*Continued.*

TOLEDO.

Bishop, J. B. M. *f*
Drahos, Vincel *f*
Ferris & Erwin *f*
Harrigan, Mrs. E. H. *f*
Smith, A. G. *f*
Smith, F. E. *f*
Stiger, H. J. *f*

TRAER.

Bowen, W. H. *f and l*
Kahler, Marcus *f and l*
Ladd, W. J. *f*
Pinkerton, W. B. *f*

VILLISCA.

Alger, W. S. *f*
Boise, J. S. *f*
Gibbs, E. C. *f*
Greenlee, F. P. *f*
Howland, J. M. *f*
Jackson, Jas. S. *f*
Minick, P. D. *f*
Thurman, M. S. *f*
West, A. P. *f*
Woodward, W. A. *f*

VINTON.

Marietta, J. E. *f*
Newton, Geo. *f, l and a*
Ridge, Geo. W. *f*
Santmeyer, Chas. J. *f*
Williams, J. G. *f*

WASHINGTON.

Anderson, J. T. *f*
Eicher, Henry *f*
Graves, Frank H. *l*
Gray, Geo. B. *f*
Gray, Jas. H. *f*
How, G. W. *f*
Kellogg, J. J. *f*
Manath, C. V. *f*
Mason, W. V. *f*
Morton, Jno. W. *f*
Pollard, Jos. Jr., *f*
Scofield, William *f*
Sedwick, W. C. *f*

WATERLOO.

Cogill, J. E. *l*
Cutier, D. A. *l*
Goodrich, J. H. *f and l*
Green, C. F. *l*
Harbin, G. W. *l*
Hitchcock, Nelson *f, l and a*
Keifer, J. W. *f*
Kuhns, J. H. *f*
Miller, G. W. *f*
Mosher, J. *f*
Pickett & Logan *f*
Sherman, B. R. *f*
Stillson, C. B. *f*
Walker, E. P. *f and l*
Weaver, D. R. *f*

WAVERLY.

Barber, G. S. *f*
Burr, H. S. *f*
Hazlett, J. Y. *f*
Holt, W. C. *f*
Kasemeier, Henry *f*
Morse, S. H. *f*
Ruddick, Julian *f*
Smalley, E. L. *f*
Watkins, M. M. *f*
Yokom, A. W. *l*

WEBSTER CITY.

Burgess, E. D. *f*
Counts, A. H. *f and l*
Doane, I. *f*
Fenton, B. B. *f*
Hellen & Cadwell *f*
Humphrey, C. S. *f and l*
Kamror & Boeye *f*
Kelly B. *f*
Knowles, P. *f*
Lee, H. S. *f*
Martin & Wambach *f*
Thoreson, C. L. *f*

WEST LIBERTY.

Cheesebrough, Chas. *f*
Cheesebrough, Geo. C. *f*
Fulton, A. *f*
Gregg, A. a *f*
Kent, C. A. W. *f*
King, Z. N. *f*
Patterson, F. A. *f*
Shipman, George C. *f*
Warner, E. M. *f*

WEST UNION.

Berkey, E. H. *f*
Colby, Wm. *f*
Finch, B. W. *f*
Green, H. R. *f*
Green, T. L. *f and l*
Herriman, J. B. *f*
Loftus, Thos. *f*
Wright, James S. *f*
Riley, James *f*
Zeigler & Weed *f*

WHAT CHEER.

Beem, J. C. *f*
Brainard & Harbison *f and l*
Brown, C. M. *f*
Davis, Reuben *f*
Jackson, Edmund *f*
Lawson, D. L. *f*
Mackey & Stockman *f*
McDonald, W. P. *f*
Osborn, J. A. *f*

WILTON.

Bacon, F. *f*
Geizler, James L. *f*
Gise, G. H. *f and l*
Mills, H. H. *f*
Pentzer, W. J. *f*
Walker, J. D. *f*

WINTERSET.

Baldock, A. C. *l*
Barton, Wm. *f*
Campbell, F. D. *f*
Cornell, W. J.
Gilpin, T. C. *f*
Green, Mrs. *f*
Hale, C. W. *f*
Henry, W. C *f*
Lankinster, H. *f*
Leech, S. B. *f*
Leonard & Thompson *f*
McCall, E. E. *f*
Miller, Jos. *f*
Shannon, Joseph *f*
Stark, S. W. *f*
Weeks, A. W. C. *f*
Westfall, J. B. W. *f*

KANSAS.

ABILENE.

Abilene Investment Co. *f*
Augustine, J. *f*
Birchmore, W. E. *f*
Brady, J. H. *f*
Carpenter, G. W. *f*
Cranston, B. C. *f*
Coulson, A. B. *f*
Davidson, W. T. *f*
Hendricks, W. N. *l*
Jolley, M. P. *f*
McCormic, R. *f*
Rogers, J. C. *f*
Royer, J. C. *f*
Shipe, M. M. *f*
Smalley, F. A. *f*
Smith, Robert N. *f and l*
Southworth, H. *f*
Van Doren, R. M. *f*
Wilson, F. B. *f and l*

ANTHONY.

Bayne, J. W. *f and l*
Gill, F. D. *f*
Goggin, Anna *f*
Hurd, W. H. *f*
Huston & McColloch *f*
Jamieson & Grafton *f*
Jennings, Lew. G. *f*
Jennings, O. *f*
Lockwood Mtge. Co. *f*
Marsh, T. B. *f*
Mock & Sargeant *f and l*
Russell, Jno. M. *f*
Tattershall, R. F.
Wilson, Levi *f*

ARKANSAS CITY.

Barron, E. A. *f*
Brown, Geo. *f*
Carey, W. D. *f*
Hess, R. U. *f and l*
Megs & Nelson *f*
Oldham, J. W. *f*
Snyder, N. T. *f and l*
Stoll, C. D. *f*

ATCHISON.

Bely, John *f*
Bostwick and Platt, *f*
Carr, M. H. *f and l*
Fisher, John K. *f*
Goodrich, C. F. *f*
Meade & Collett *f*
Raterman, W. J. & Co. *f*
Styles, C. E. *l and a*
Trueblood, A. C. *f*

AUGUSTA.

Ayers, F. L. *f*
Bixler, J. P. *f*
Brown, W. E. *f*
Cary, G. C. *f*
Kerr, J. W. *f and l*
Shannon, W. A. *f*
Vandevoort, B. M. *f*

BELOIT.

Bailey, W. G. *f*
Barnes, J. T. *f*
Brion, E. *f*
Brown, C. J. *f*
McCracken, W. H. *f*
Mead, A. G. *f*
Middaugh, J. H. *f*
Owen, Henry C. *f*
Robinson, O. H. *f*
Sturgis, W. J. *f*
Woodard, F. T. *f*
Young, I. D. *f*
Young, W. H. *f*

BURLINGTON.

Brown, C. O. *f*
Fearl, Frank E. *l*
Frazier, T. D. *f*
Hall, G. A. *f*
Hall. Geo. G. *f*
Hinds, Anthony *f*
Holmes, J. C. W. *f*
Kent & Hall *f*
Lamborne, H. T. *f*

Mauck, O. P. *f*
Parker, J. W. *f*
Peasley, A. *f*
Teams, George *f*
Woodford Bros. *f*

CALDWELL.

Battin & Allmon *f*
Keeling & Dill, *f and l*
Lewis, S. P. G. *f*
Thomas, J. M. *f*

CAWKER CITY.

Hawkins, Chas. H. *f*
Kelley, F. J. *f*
Mathews, G. W. *f*
Merrine, R. M. & Son *f*
Rigley, C. M. *f*
Thorp, D. M. *f*
Tucker, Lewis S. *f and l*
Tucker, E. F. *f*

CHANUTE.

Alexander, C. M. *f and l*
Allen, R. N. *f*
Ashcraft, A. W. *f*
Bailey, L. L. *f*
Barrelly, H. P. *f*
Burt, P. *f*
Johnson, L. H. *f*
Johnston, J. O. *f*
Jones & Heller *f*
Lapham, A. S. *f*
Morrison, H. T. *f*
Roy, Frank *f*
Ward, Jesse *f*
Wilder, G. P. *f*

CHEROKEE.

Brown, Geo. W. *f*
Eisenber, T. J. *f*
Lucas, G. W. H. *f*
Nichols, O. J. *f*
Perry, E. A. *f and l*
Ye, Geo. W. *f and l*
Yough, Geo. M. *f*

CHERRY VALE.

Courtney, J. M. & Co. *f and l*
Hastings, E. D. *f*
Thompson, C. C. *f*
Wilson, A. L. *f*

CHETOPA.

Weidenthall, John W. *f*
Clark, E. W. *f and l*
Drake, A. G. *f*
Herman, S. T. *f*

CLYDE.

Barton, Baker *f*
Griffin, F. A. *f*
Hosher, W. A. *f*
Randolph, J. *f*
Robinson, S. F. *f*
Van DeMark, C. W. *f*

COFFEYVILLE.

Adam, H. H. *f*
Bryan & Sullivan *f*
Perkins, Luther *f*
Murr, Thomas Jr. *f and l*

COLUMBUS.

Campbell, C. B. *f*
Carter & Beall *f*
Dennison, A. S. *f*
Wright, O. F. *f*
Henderson, H. B. *f*
Hicks, H. A. *f*
Moore, W. J. *f*
Nichols, C. D. *f*
Perkins, Joe. P. *f*
Shackle, P. F. & Co. *f*
Sidmore, A. H. *f*
Sidmore, James *f*

COUNCIL GROVE.

Brown, D. H. *f*
Jacobs, J. T. *f*
Maloy & Kelly *f*
Mead, L. *f*
Owens, J. K. *f*
Phillips, C. G. *f*
Provine, J. S. *f*
Shaffer, C. H. *f*
Stewart, H. *f*

DODGE CITY.

Fitzgerald & Moffit *f*
McGarry, L. E. & Co. *f*
Pagar, W. T. *f*
Todd, M. S. *f and l*
Winie & Boyer *f*

EL DORADO.

Black, S. E. *f*
Brenton & McGinnis *f*
Garrison & Turner *f*
Hinsdale, N. D. *f*
Hiser, J. W. *f*
Jones, M. Ashton *f*
Robbins & Hoyt *f*
Turner & Fisher *f*
Williams, Robt. *f*
Wingert, C. C. *f*

ELLSWORTH.

Bruner, N. & Co *f and l*
Carhartt & Steinberg *f and l*
Clark, E. F. *f and l*
Clawson, G. W. *f and l*
Evans, C. J. *f and l*
Gonne & Robinson *f and l*
Harris & Franks *f and l*
McCoy & Bruner *f and l*
Powers & Riddell *f and l*
Seaver, L. H. *f and l*
Wellington & Brindage *f and l*

EMPORIA.

Anderson, Wm. *l*
Atcheson, Fred. I. *f*
Bancroft, A. R. *f*
Bollweg, Carl *f*
Burnett, J. C. *f and l*
Burton, J. T. *f*
Cunningham & McCarty *f*
Culver, Howard *f*
Davis, D. M. *f*
Dunlap, Howard *f*
Fletcher, Chas. *f*
Jones, W. J. *f*
Perley, I. E. *f*
Rees Bros. *f*
Riggs, S. B. *f*
Sears, C. B. *f*
Siling, W. *f*
Smelzer, W. R. *l*
Wells Bros. *f*

EUREKA.

Avery, Chas. *f*
Barr, O. E. *f*
Cogswell, Franz *f*
Dennison, J. N. *f*
Drew, W. S. *l*
Foster, J. G. *f and l*
Friberger, L. *f*
Lane & Thompson *f*
Little, M. W. *f*
McBride, Angus *f*
Mason & Beird *f*
Moore, P. M. *f*
Nye, Ira P. *f*
Reich, C. W. *f*
Stewart, Scott *f*

FORT SCOTT.

Cheney, O. A. *f*
Garrison, B. C. *f*
Leonard & Hamilton *f*
Marr, E. D. *f*
Martin, C. F. *l*
Miller, S. M. *f*
Mitchell, Hill & Co. *f*
Mosher, S. P. *f*
Myers, C. C. *f*
Ogden, Jas. G. *f*
Stanley, J. M. & Co. *f*
Warfield, L. A. *f and l*

FREDONIA.

Bartlett & Cantrall *f*
Clark, G. S. *f*
Jenner, H. A. *f*
McCracken, J. L. & Co. *f*
Nation, C. S. *a*
Roberts, W. R. *f*
Ross, W. E. *f*
Scott, Short *f*
Shinn, B. F. *f*
Stivers & Kennedy *f*
Tuttle & McCarthy *f*

GARNETT.

Carrey, Joe. *f*
Doll, John *f*
Everline, Geo. M. *f*
Groll, Jos. *f*
Hiatt, J. G. & Son *f*
Iler, Geo. W. *f*
Johnson, J. M. & Co. *f*
Knight, W. O. *f*
Mellen, W. H. *f*
Sisson, Wm. *f*
Statler, Jos. *f and l*
Whitney, J. R. *f*

GIRARD.

Barrick, C. E. *f*
Brown, James *f*
Bussell, M. F. *f*
Crawford, W. B. & Son *f*
Gaitskill, B. *f*
Grantham & Satterthwaite *f*
Hawley, Austin *f*
Higgie & Moore *f*
Howard, Geo. E. *f*
Perry, T. T. *f*
Smith, James A. *f*
Smith, Wm. B. *f and l*
Wells & Wells *f*
Wood, A. W. *f*

HARPER.

Fox, E. C. *f*
Hawkes, F. W. *f*
Herring, Ben. F. *f*
Hirst, John W. *f*
Lowe, Fred. *f*
Quinby, C. F. *f*
Rothwell, J. S. *f*
Sisson, Sam. S. *f*
Trickett, J. A. *f and l*
Washburn, Jas. G. *f*

HIAWATHA.

Aten, H. J. *f*
Clark, S. C. *f and l*
Herbert, L. S. *f*
Holmes, A. A. *f*
Klinefelter, J. K. *f*
Lester, W. H. *f*
Peckinpaugh, I. J. *f*
Schilling, A. J. *f*
Waste, C. P. *f*
Wellcome, Moon & Davis *f*

HUMBOLDT.

Andrews, J. *f*
Glover, W. B. *f and l*
Littlewort, R. J. *f*
Thwaites, P. J. *f*

HUTCHINSON.

Barry, S. J. *f*
Bowman, C. L. *f*

KAN., Hutchinson—*Cont.*

Brown & Bigger *f*
Burtch, Thos. J. *f*
Caffry, V. P. *f*
Ellsworth & Parmenter *f*
Ellsworth Bros. *f*
Higby, A. J. *f*
Jewell, A. M. *f*
Jordan, J. M. *f*
Lawson, J. H. *f*
McElvain Bros. *f*
Moore, D. A. *f*
Morton, C. W. & Co. *f*
Smith, John F. *f*
Taylor & Hammel *f*

INDEPENDENCE.

Cribbs, J. E. *f*
Furguson, John *f*
Guernsey, Geo. T. *f*
Nevins, J. M. *f*
Remington, G. L. *f*
Shulthis, A. L. *f*
Underhill, J. B. *f*
Watson, Stewart *f*
Wiltse, W. O. & Co. *f*

IOLA.

Bostwick & Smeltzer *f*
Cole, Geo. D. *f*
Cummings & Jones *f*
Henderson, H. L. *f and l*
McCann & Montgomery *f*
Northrup, L. L. *f*
Phrasher, W. C. *f*
Whitaker, C. L. *f*

JUNCTION CITY.

Barnes & Gage *f and l*
Chase, Geo. W. *f*
Clark, M. E. *f*
Clough, A. *f and l*
Greene & Thurston *f*
Hall, F. G. *l*
Kennedy & Kennedy *f*
Little, G. F. *l*
Mead, H. H. *f*
Orr, Samuel *f*
Pierce, A. C. *f*
Pierce, S. W. *f and l*
Winans, W. A. *f and l*

KANSAS CITY.

Armstrong & Scott *f*
Beattie, D. H. *f*
Berry & Moore *f*
Berry, B. F. *f*
Berry, W. W. & Co. *f*
Bigger, W. H. *f*
Carpenter, C. H. & Co. *f*
Cox & Kerr *f*
Jenkins & Parsons *f*
Marsham & McPherson *f*
Mead, W. T. *f*
Potter, Eli *l*
Wilson, Charles *f*
Wood, Luther H. & Co. *f*

LARNED.

Booth, Henry *f*
Edwards, W. C. *f*
Forbes, P. H. *f*
Hiltz, W. C. *f*
Morris & Morris *f*
Peters, W. P. *f*
Rush, J. W. *f*
Smith, W. B. *f*
Vernon, W. H. *f*

LAWRENCE.

Banks, George A. *f*
Blair, Hugh *f*
Chadwick, Charles *f*
Charlton, John *f and l*
Cooper, A. A. *f*
Edwards, C. L. *f*
Gleason & Whitman *f*
Ohrum, John *f and l*
Perkins & Perkins *f*
Pierson, L. H. *f*
Rankin, Harry *f*
Selig, A. L. *f, l and a*
Wiseman, Theo. & Son *f*

LEAVENWORTH.

Chaplin, W. H. *l*
Fletcher, W. B. *f*
Flintjer, D. J. *f*
Graham, James G. *f and l*
Jansen, Henry *f*
Keller, H. C. *f*
Kelley, Eugene *f*
McGee, James *f*
Neeley, Geo. A. *f and a*
Nelles & Weed *f*
Shepherd, Wm. *f*
Smith, Martin *f*
Woodward, Geo. S. *f, l and a*

LINCOLN.

Austin, W. A. *f*
Bower, E. S. *f*
Downey, F. C. *f*
Dugan & Garretson, *f*
Hoops, L. F. *f*
McFarland, E. A. *f*
Marshall, A. *f*
Nimmons, A. M. *f and l*
Smith & Moss *f*
Waterman Bros. *f*
Weeks, G. M. & Co. *f*

LINDSBORG.

Agrelius, A. E. *f*
Henman, J. J. *f*
Ringwald, A. *f*
Wilber, Allen *f*

LYONS.

Brisbon, John P. *f*
Campbell & Co. *f*
Glark, G. W. *f*
Everest Bros. *f*
Lasley, D. M. *f*
Myers & Bell *f*
Myers, D. S. *l*
Perry & Mumford *f*
Rawlings, C. M. & Co. *f*
Thompson, A. S. *f*

McPHERSON.

Allison, Geo. *f*
Barber, F. E. *f*
Bass, A. *f*
Boggs, Theodore *f and l*
Darrah, Jas. B. *f*
Hartsoch, A. J. *f*
Hill, J. F. *f*
Holt, Fred. *f*
Jeff, Tournay *f*
Jeffers, D. B. *f*
Myers, Hulse & Co. *f*
Regnell, J. A. *f*
Sawyer & Clarke *f*
Simpson, Bowker & Travis *f*
Taylor, E. W. & Co. *f*
Welch & Keyte *f*
Wright, Jno. R. *f*

MANHATTAN.

Dow, M. W. *f*
Fearon, J. B. *f*
Frank, L. Irish *l*
Hoadley, W. W. *f, l and a*
Kelly, W. H. *l*
Limbocker, J. N. *f*
Neal, J. C. & Co. *f*
Phillips, B. G. *l*
Phillips, Wm. A. *l*
Purcell, E. B. *f*

MANKATO.

Angevine, C. *f*
Devoss, J. W. *f*
Harrison, S. H. *f*
Rea & Hoskuson *f*
Reid, J. D. *f and l*
Smith, Dan G. *f*
Smuts, D. C. *f*
Stafford, D. H. *f*

MARYSVILLE.

Broughton, John A. *f*
Brown & Redmond *f*
Davis, A. J. *f*
Farwell, J. D. *f*
Fulton, E. R. *f*
Glass & Pollack *f*
Powell, Fred. *f*
Schmidt & Koester *f*
Smith & Shawfine *f*

MINNEAPOLIS.

Buell, L. A. & Co. *f*
Fairfield, Frank *f*
Jackman, A. C. *f*
Powell & Delaplane *f*
Scott, Walter *f*
Silver, J. T. *f*
Smith, J. W. & Co. *f*
Wilson, Geo. W. *f*

NEWTON.

Arkansas Val. Land & Loan Co.
Dexter, James
Dick, John
Gardiner, Doty & Co.
Holmes, Geo. W.
Holmes, J. H. & Co.
Munger & Witter
Newton Mortgage Co.
Patterson, J. W.
Scott & Heidly
Williams & White Land Co.

OLATHE.

Betts, W. H. *f*
Burgess, H. L. *f*
Coress, E. L. *f*
Hammond. Jas. A. *f*
Henry, W. B. *f*
Herman, J. F. *f*
Ochiltree & Parker *f*
Ott, Albert *f*
Owens, E. C. *f*
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Stephenson & Allison *f*
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onceller, J. D. *f*
ichards & Dumbaugh *f*
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inebaugh, Geo. D. *f and l*
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lose, G. G. *f and l*
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Clark, C. *f*
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Coffin, H. P. *c*
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Darling, H. E. *f*
Drouet, Chas. *l*
Dyer, W. H. *l*
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Ellison, Coolidge & Co. *f, m and a*
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Foster, N. Jr. & Wise *f*
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OBrion, Thos. L. *f*
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Vinton, H. *f and m*
Warren, Nathan *l*
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Simms, Andrew J. *l*
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Leonard, Philander D. *f and l*
Lowe, Lewis G. & Son *f and l*
Tooker, Joseph *f*

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Pennell, J. F. *f*
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Capen, S. H. *f and l*
Hogan, D. T. *f*
Holmes, F. E. *f*
Saunders, G. W. *f*

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Warren, E. H. *f*

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Loring, I. W. & Son *f*
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Merrick, S. R. *f and l*
Stevens, Chas. G. & Son *f and l*
Thissel, J. *f*

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Lothrop, J. O. A. *f*
Pratt A. *f*
Tower, Abraham H. *f*

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Brown, Samuel W. *f*
Bush, W. M. *l*

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Brown, E. L. *f*
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Kittredge, Jas. B. *f*

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Tapley, George *l*

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Morse, E. S. *f*

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Nutter, F. C. *f*
Nutter, I. N. *f*
Whitmarsh, E. S. *f*

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Thayer, A. J. *f*

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Jenney, Miss Addie *f*
Tobin, R. F. *f*

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Mason, Wm. H. *f, l and a*
Mills & Harrison *f*
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Shepherd, J. M. Jr. *f and l*
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Slinn, John *f and l*
Vestal, T. R. *f and l*

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Carpenter, R. W. *f*
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Putnam, Jas. H. *l*
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Breck, Charles *f*
Buck, Charles *f*
Pope, H. Arnold *f*

MONSON.
Morris & Farrington *f and l*

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Chenery, Isaac *f*

NANTUCKET.
Barney, M. *f and l*
Brock, Albert C. *f and l*
Folger, David *f and l*
Macy, Geo. W. *f*

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Burleigh, O. H. *f and l*
Farwell, R. E. & Son *f, l and a*
Forbush, Jas. M. & Co. *f*

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Greenwood, C. C. *f*
Tisdale, Geo. W. & Son *f and l*

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Cornish, I. S. & Son *f and l*
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Grinnell, L. & Co. *f, l, m and p g*
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McKowen, E. F. *l*
O'Hearn, Wm. *f*
Priestly, George *l*
Tillinghast & Alden *f*
Van Campen, H. *f and l*
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Brewster, Wm. H., Jr. *f*
Brockway, Chas. J. *f*
Chase, Wm. E. *f and l*
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Holman, E. *f*
Hyde, J. F. C. *f*
Murdock, F. *f*
Safford, Henry G. *l*
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Rowe, Richard *f*

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French, George *l*
Hamer, George *l*
Lynch, Thos. D. *f and l*
Miller, G. F. & Co. *f*
Tyler, E. D. & Co. *f*

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Fuller, S. B. *f*
Kellogg, J. M. *f*
Nutting, A. F. *f*
Pierce, C. H. *f and l*
Turner, J. M. *l*
Walker, Oliver *f and l*

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Parker, A. T. & Co. *f and l*
Rice, H. *f*

NORTH BROOKFIELD.
De Land, L. P. *f*
Smith, Frank A. *f, l and a*

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Clary, Thomas E. *f and l*
Gay, George W. *f*

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Chase, R. D. *f*
Licoln, Wm. *f*
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Shattuck, A. L. *l*
Stone, D. & Son *f*
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Willis, S. C. Jr. *f*

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Taft, S. S. *f*

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Elligott, M. J. *f and l*
Farnham, Frank E. *f*
Merrill, Albert H. *f and l*
Stone, Chas. E. *f*

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Annis, W. H. & Co. *f and l*
Blood, L. P. *f*
Boynton, J. L. *f*
Hutchinson, C. D. *f*

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Coombs, E. J. *l*
Flanagan, E. F. *f*
Hamer & Stone *l*
Learned, T. H. *f*
Parker, F. S. *f*
Sloper, C. W. *f*
Stevenson, J. M. & Co. *f*
Tolman, Wm. *l*
Wilson & Read *f*

PLYMOUTH.
Danforth, W. S. *f and l*
Davis & Dyer *f, l and a*
Hathaway, B. A. *f and l*
Morrissey, Herbert *f*
Stoddard, I. N. & Son *f and l*

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Gifford, James *f*
Gifford, M. N. *l*
Gifford, S. S. *f*
Nickerson, Lewis *f and m*
Swift, R. W. *f*

QUINCY.
Carter, Charles W. *l*
Hardwick, John & Co. *f*
Howland, Charles A. *f*
Howland, Edward P. *f*
Porter, Charles H. *f*

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Belcher, J. White
Mann, Seth 2d
Wales, Geo. W.

READING.
Bancroft, Lewis M. *f*
Bosson, Harry P. *f*
Corkins, Chas. R. *f*
Wightman, Wm. H. *f and l*

REVERE.
Blackwell, C. F. *f*
Putnam, John H. *f*

ROCKPORT.
Appleton, Zeno A. *f, l and a*
Parsons, Alfred *f*
Tarr, J. Truman & Co. *f*

SALEM.
Batchelder, A. W. *f and l*
Colby & Jones *f*
Dalton, J. Frank *f and l*
Daniels, George P. *f*
Fogg, J. A. *f and l*
Forniss, A. A. *f and l*
Hill, Wm. M. *f*
Hyde, Wm. L. *f*
Johnson, Thomas H. *f*
Kendall, W. H. *f*
Nichols, Charles S. & Co. *f*
Northey, William *f*
Odell, Charles & Son *f*
Russell, Benj. W. *f*
Tierney, P. F. *f*

SANDWICH.
Chipman, Geo. N. *f*
Pope, Frederic S. *f and l*
Pratt, Ambrose E. *l and a*

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Cowles, Mrs. M. E. *f*
Roraback, Jas. *f*
Wickewire, T. C. *f and l*

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Booth, Job *l*
Crane & Woods *f*
Davis & Briggs *f*
Hatch, Arthur T. *f and a*
Hilliard, R. W. *f and l*
Lapman, F. D. *f*
Libby H. & Son *f*
Libby, S. H. *f*
McCoy, Geo. M. *f*
Morgan & Colson *f*
Muzzey, Wm. A. *f*
Perry, O. H. & Co. *f*
Porter, H. L. *f*

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Newton, Dexter *f*
Whitney, D. S. *f and l*

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Litchfield, J. F. B. *f, l and a*
Phillips, E. M. & Son *f, l and a*

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Craig, Geo. A. & Co. *f*
Stone, Emerson *f and l*

SPRINGFIELD.
Casey, A. B. *f*
Childs, A. P. *l*
Clark, J. G. *l*
Cowles, O. L. *l and a*
Emptage, A. J. *l*
Fay, S. B. *l*

'uller, W. A. & Co. *f*
ilmore, H. G. *l and a*
ohnson, J. L. *l*
udd, F. A. *f, l and a*
ing, J. B. *l*
add, Bros. & Co. *f*
ynchon & Stickney *f*
ausehausen, J. C. *l*
ennie, Z. C. & Co. *l*
monds, H. K. *l*
utton, G. H. *l*
Vaite, L. R. *l*
Varriner, S. C. *f*
Vilcox, E. C. *l*
oung, F. R. *f*

STOCKBRIDGE.

unham, H. J. *f*
enn, D. B. *f*
lynn, M. *l*

STONEHAM.

ilmore, Onslow *f*
ill, Amos *f*
imball, James D. *f*
mith, Henry A. *f and l*
wertser, Warren F. *f*

STOUGHTON.

twood, N. D. *f and l*
ritton, Henry W. *f and l*
lodges, Samuel W. *f*
aul, Abram C. *f*
albot, Jabez *f*
ucker, Horace N. *f and l*

SUTTON.

lolbrook, W. S. *f*

SWAMPSCOTT.

itman, Luther G. *l*
timpson, D. P. *f*
hompson, Waldo & Son *f and l*

TAUNTON.

riggs, Andrew S. *f, l and m*
lammond, J. C. *f and l*
lodges, A. B. & Co. *f*
ackson, E. T. & Co. *f, l and m*
eonard, M. B. *f*
illay, G. A. *f and l*
proat, Alfred B. *f*
Villiams, S. A. & Co. *f, l and m*

TURNER'S FALLS.

henery, I.
ana, W. S.
lcIlvene, John

UXBRIDGE.

reene, Chas. W. *f*
lobbs, Geo. T. *f, l and a*
utnam, A. A. *f*
aft, Chas. A. *f*

WAKEFIELD.

rocker, Wilbur C. *l and a*
lartshorne, Charles F. *f*
Hayden, Frank W. *l*
Kimball, Samuel *f*
Mansfield, Joseph D. *f*
Southworth, P. S. *f*

WALPOLE.

Boyden, Warren *f and l*
Morey, Geo. P. *f*

WALTHAM.

Bergin, Michael *f*
French, Clarence F. *f*
Johnson, Wm. H. *f*
Lathrop, A. J. *f*
Tisdale, Fred'k *f*
Viles, Daniel F. *f*
Williams, D. W. *f*
Yetter, Jos. H. *f*

WARE.

Madcalf, Wm. *f, l and a*
Robinson & Lawton *f and l*

WARREN.

Hitchcock, Chas. S. *f*
Lincoln, Wm. & Co. *f and l*

WATERTOWN.

Farwell, Wm. E. *f*
Gleason, Sam'l S. *f*
Ingraham, W. H. *f*
Kellen, Wm. *l*

WEBSTER.

Barton, S. R. & Co. *f, l and a*
Fletcher, Wm. W. *l*
Johnson, Waldo *f, l and a*
Lamb, Liberty *f and l*

WESTBORO.

Fairbanks, John W. *f*
Howard, Chas. H. *l and a*
Nourse, B. A. *l*
Reed, W. A. *f*

WESTFIELD.

Foote, Wm. H. *f*
Fuller, Henry *f*
Lyman, Herbert *f*
Robinson, R. B. *f and l*
Towle, O. C. *f*
Whitney, M. B. *f*

WEST NEWTON.

Barbour & Hatch *f, l and a*
Bennett, Robert *f*
King, H. F. *f*

WEYMOUTH.

Bicknell, Z. L. *f*
Cook, Louis A. *f*
Crane, Chas. *f*
Jordan, A. S. & Co. *f and l*
Sherman, Emma W. *f*
Tirrell, Henry A. *f and l*

WHITMAN.

Allen, C. F.
Bates, H. A.
Brown, Everett
Howland & Faunce
Saule, Geo. D.

WILLIAMSTOWN.

Pattison, J. D. *l*
Smith, C. M. *f*
Waterman, George B. *l*

WINCHENDON.

Bancroft, Chas. A. *l*
Barnes, D. H. *f*
Crain, R. D. *l*
Greenwood, S. A. *f*
Merrill, E. S. & Son *f and l*
Whitney, A. H. *f*

WINCHESTER.

Brewer, Wm. H. *f*
Kimball, Daniel W. *f*
Nourse, F. H. *f*
Spurr, Geo. W. *f*
Stone, Jos. *l*

WOBURN.

Adams, Chas. D. *f*
Carter, John R. & Co. *f*
Conn, Horace N. *f*
Goddard, S. B. *f*
Grammer, Wm. T. *f and l*
Hill, T. H. *l*
Hill, W. W. *l*
Horton, S. *f*
Maguire, J. G. *f*
Porter, B. T. H. *f*
Swain, W. H. *l*

WORCESTER.

Allen, Justus E. *l*
Barton, S. R., Sec. Worcester Manufacturers Mut. Ins. Co.
Bowker, Chas. H. *l*
Chaffee, A. H. *l*
Crowell, J. F. *f*
Currier, A. N. & Son *f*
Eldred, E. & Co. *f*
Grant, C. E. *f*
Harrington, N. A. *f*
Harris, E. A. *f and l*
Hopkins, F. F. *l*
Ingraham, E. P. *f*
King, S. E. *l*
Longley, E. E. *f*
Monroe, A. C. *f*
Petigrew, D. L. *l*
Tatman, R. James *f*
Tucker, C. D. *l*
Wasburn, Willis & Green *f*
Whipple, Franklin *l*

WRENTHAM.

Carpenter, J. E. *f*
Coleman, A. W. *f*

MICHIGAN.

ADRIAN.

yres, George W. *f*
ennett, Alanson *f*
ennett, Geo. L. *f*
ole, H. M. *f*
ondit, H. D. *f and l*
isher, Howard *f*
ilkey, J. R. *f*
elme, J. W. Jr. *f*
ough, F. J. *f*
napp, F. H. *f, l and a*
oomis, Heman *f*
eyer, Charles *f*
iller, C. R. *f*
ayne, F. R. *f*
obbins, R. B. *f*
hompson, William B. *f*
Vinnie, J. C. *f*

ALBION.

Bidwell, Wellington *f*
Crittenden, H. M. *f*
Davis, O. L. *f*
Dearing, H. M. *f*
Eslow, J. C. *f*
Gale, A. S. *f*
McCutcheon, A. L. *f*
Peabody, O. H. P. *f*
Sheldon & Robertson *f*
Townsend, L. C. *f and l*
Weeks, M. D. *f*

ALLEGAN.

Adams, M. *f and l*
Marsh, H. F. *f*
Stanley, H. E. *f*

ALPENA.

Kelley & McDonald *f, a, and m*
Luce, B. F. & Son *f, l, m and a*
Williams & Morse *f and l*

ANN ARBOR.

Beal & Pond *f*
Boch, James R. *f*
Frueauff, E. K. *f*
Hamilton, A. W. *f and l*
King, Zina P. *f*
Mack, C. *f*
Millen, C. H. *f*
Oesterlin, E. *f*
Pistorius, Fred. *f*
Pond, E. B. *f*
Sessions, J. Q. A. *f*
Whedon, W. W. *f and l*

MICHIGAN—*Cont.*

AU SABLE.

Henry & Corneville *f*
Hill, Granger *f*
Jahrous, Chas. A. *f*
McCutcheon & Elliott *f*
Pierce & Philbrick *f*

BATTLE CREEK.

Allen, L. J. *l*
Bartlett, C. E. *f*
Beach, M. G. *f*
Eaves, E. E. *f*
Hayward, J. L. *f*
Hoag, W. C. & Co. *f and l*
Hubbard, H. H. *f and l*
Lymon, C. E. *f and l*
Palmer, C. A. *f*
Simons, D. C. *f*
Winslow, H. C. *f*

BAY CITY.

Brigham & Tasker *f*
Corwin, James B. *f, l and a*
Drake, John *f and l*
Frank, E. *f*
Goeschel, L. *f*
Hood, George F. *f*
Knaggs & Plum *f, l and a*
Pratt Bros. *f and l*
Shannon, D. & Bro. *f*
Spear, Fred. E. *f*
Stewart, A. L. *f*
Wands, F. L. *f and l*

BENTON HARBOR.

Hunter, W. C. *f and l*
Plummer, A. *f*
Hitchcock, W. M. *f and l*
Rounds, B. F. *f*
Scrimger, J. D. *l*
Valentine, G. M. *f*

BIG RAPIDS.

Burtch, H. F. *f*
Fuller, C. C. *f*
Mosher, Minnie *f*
Roben & Bennett *f*
Thrall, C. H. *f*

BLISSFIELD.

Carpenter, J. *f*
Sheldon, O. F. *f*

BUCHANAN.

Dick, John C. *f*
Palmer, W. A. *f and l*
Rodgers, Robt. H. *f*

CADILLAC.

Chittenden, C. C. *f*
Russell, C. E. & Co. *f*
Sawyer & Bishop *f*

CHARLOTTE.

Culbertson, B. J. *f*
Dodge, M. C. *f*
Fox, G. *f*
Meade, Geo. *f*
Parkhurst & Rowley *f and a*
Sherman, C. W. *l*

CHEBOYGAN.

Humphrey, Geo. P. *f*
Lyons, Norman *f and l*
Taylor, Sam'l H. *f*

COLDWATER.

Dennis & Starr *f*
Evans, John *f*
Fisk, L. D. *f*
Jackson & Saunders *f*
Jackson & Starr *f*
Legg, C. N. *l*
Nichols, Egbert *l*
Nichols, P. P. *f*
Palmer, Liburn P. *f*
Parkhurst, John G. *f*
Spaulding, C. A. *f*
Van Blarcum, W. S. *f*
Warren, J. H. D. *f*

DETROIT.

Aberle & Fox *f*
Amberg, Lee *f*
Amdt, A. F. R. *l*
Bailey & Huntington *l*
Barry, C. H. *l*
Bayer, Martin *f*
Bierce, N. A. & Son *f*
Blackman, F. H. *f*
Bradley & Merwin *l*
Bunclark, Alfred *f*
Burton & Son *f and m*
Chandler, Geo. W. *f*
Clark, E. C. D. *f*
Clark, J. J. *f*
Clark, C. L. & Co. *f*
Coulter, A. P., Sec'y Detroit Mfr. Mutual
Davenport, F. O. *f*
Doan, Henry F. *l*
Duvernois, F. W. *f*
Early, Michael *l*
Empey, Henry *l*
Erwin, John G. *f and m*
Ferguson & Grant *l*
Fox & Reilly *f*
Gage, Wm. T. *l*
Goodrich Bros. *f*
Goodrich, M. H. *f*
Guenther, Fred. *f*
Harbeck, Eugene *f*
Hart, Isaac *f and l*
Hasbaugh, D. F. *l*
Haskell, Horatio *l*
Hawkhurst, W. F. *f*
Hodges Bros. *l*
Holmes, H. G. *f*
Holmes, Hugh A. *f*
Jones, J. A. *f*
Kopp, Firmin *f*
Kreck, Florence *f*
Lokie, John *l*
Lindsay, A. G., Fire and Life Insurance, 93 Griswold st.
Margah, Lewis *f*
Marx, Arthur *f*
Michigan Inspection Bureau *f*
Moore, C. W. *l*
Munson & Zimmerman *f and m*
Ohrns, Henry *f*
Parker & Millen, *f and m*
Parkinson & Bonninghausen *f*
Partridge, Geo. W. *f*
Partridge & Spencer *f*
Peltier & Belanger *f*
Ralph, P. J. & Co. *f and m*
Russell, Chas. P. *l*
Saenger, Alex. *f*
Schmemann, Karl *f*
Schulte, A. & Son *f*
Sterling, J. T. *f*
Stoll, Julius *f*
Thomas, J. H. & Co. *f*
Thomson, J. C. *l*
Thompson, J. W. *l*
Vernor Bros. *f and l*
Vernor, F. A. *f*
Ward, Eber *f and m*
Watkins, G. A. *l*
Whitaker, B. & Son *f and m*
Whitman, M. I. *l*
Worcester, Ira *f and m*
Wunch, Henry *f*

DOWAGIAC.

Becraft, Julius O. *f*
Lee, C. T. *f*
Lyle, Frank *f*
Michael, Henry *f*
Sweet, Charles E. *f, l and a*
Wooster, John *f*

DUNDEE.

Cheever, James *f*
Corbin, B. J. *f*
Hendricks, B. W. *f*
Wilkerson, H. A. *f*

EAST SAGINAW

Brown, J. F. & Son *f*
Ferguson, Frank A. *f, l and a*
Fey & Gable *f*
Kirby, Blakely *f*
McBain, Wm. & Son *f*
McCall, J. G. *f*
Moffit, W. J. *f*
Schupp, Augustus *f*
Stringham, Joseph Jr. *f*
Zimmermann, F. C. *f*

EATON RAPIDS.

Cobb, C. S. *f*
Corbin, John M. *f*
Dutton, A. C. *f*
Hamilton, H. H. *f*
Harwood, L. *f*
Osborn, A. *f and l*
Reynolds, T. L. *f and l*
Stirling, W. F. & Bro. *f and l*

ESCANABA.

Northrup & Northrup *f*
Sibson, W. T. *f*
Van Cleve & Merriam *f*

FENTON.

Barber, Geo. W. *f*
Gorton, F. *f, l, a and p g*
Latourette, H. B. *f*
Millard, Walter *f and l*
Phillips, Chas. H. *f*
Tinken, Clarence *f*
Turner, Chas. H. *f and a*
Wilmot, George *f and l*
Wood, A. W. *f*

FLINT.

Algoe, J. *f*
Chase, Z. *f*
Denham, G. L. *f and l*
Durant & Whitehead *f and l*
Henderson, L. H. *f*
Hicock & Son *f and l*
Mathews, W. C. *f*
Newall, Geo. E. *f and l*
Townsend, J. H. *f*
Turner, E. C. *f and l*
Van Vleet, J. & Son *f*
Warner, Lake *f*
Willison, L. G. *f*

FORT GRATIOT.

Garbutt, Fred. K. *f and a*

GRAND HAVEN.

Danhof, J. J. Jr. *f*
Pfaff, John A. *f, l and a*
Watson, V. L. *f, l, a and m*

GRAND RAPIDS.

Aspinwall, S. F. *f*
Buhrmann, Henry M. & Co. *f*
Burtch, H. F. *f*
Calkins, Chas. W. *f*
Crosby, J. S. & Co. *f*
Fox, P. V. *l*
Gallup, James *f*
Granger, A. M., Secy. Manufacturers Mutual
Grinnell, Henry & Son *f*
Grinnell & Fowler *f*
Heath & Bates *f and l*
Holden, E. G. D. & Sons *f*
Hunt & Davis *f*
Loettgert, F. *f and l*

omis, R. B. *f*
Kee, J. A. & Son *f*
ysmith Bros. *f*
well, Geo. H. *l*
rsall & Doty *f*
kins & Mason *f and l*
vin, L. S. *f*
intus, J. *f and l*
nkman, W. A. *f*
ylor, Thomas *l*
omson, R. H. *l*
ttle Bros. *f and l*
ler, W. S. *l*
tkins, Chas W. *f and l*
nsor, E. E. *f and l*

GREENVILLE.

ldwell, Geo. B. *f and l*
ller, J. M. & Son *f and a*
acey, James *f and l*
nes, E. H. *f*
mp, O. C. & Co. *f, l, a and p g*

HANCOCK.

nston & Hanchette *f*
Donnell, Simon *l and a*
right & Stringer *f, l, a, m, p g and s b*

HASTINGS.

ner, C. H. *f*
ebe, C. D. *f*
ssmer, John *f*
lgrove, P. T. *f*
yes, W. D. *f and l*
nasten, A. E. *f*
vins, J. M. *f*
gers, D. W. *f*
lham, Wm. P. *f*
lith, Clement *f*
iker, Daniel *f and l*
eezey, James A. *f*
elton, L. C. *f and l*

HILLSDALE.

hop, S. D. *f*
her, James K. *f*
lloway, James S. *f*
mble, H. *f*
ckson, E. W. *f*
nes Brothers *f and l*
ynolds, E. G. *f and l*
ynolds, L. P. *f and l*
gers, E. B. *f*
n Valer, W. *f and l*
ylie, J. R. *f*

HOLLY.

ird, John M. *f and l*
ewell, E. M. *f*
aman, Albert *f*

HOUGHTON.

ouglas, F. A. *f, l, a and m*
unstan, T. B. *f*
oddell, R. R. *l*
cDonnell, S. *l*
ockett, John *l*
an Orden Bros. *f, l and m*
right & Stringer *f, l, a and m*

HUDSON.

owers, Wm. N. *f and l*
arson, A. M. *f*
ellows, A. P. *f*
almer, John C. *f and l*
hermerhorn, Jas. *l*
outhworth, E. J. *f and l*
hompson, G. I. & Co. *f*
hitbeck, George W. *f*

IONIA.

erthick, C. B. *f and l*
utchings, John B. *f and l*
litchell, John H. *f*
lontgomery, E. T. *f*
Soule, Wm. F. *f*
Wardle, Clarence B. *f*

ISHPEMING.

Gunderson, N. *f, l and a*
Lorson, Uncas *f, l and a*
Sedgewick, W. *f*
White & Hall *f and l*
Young, H. O. *f*

JACKSON.

Brown, W. R. *f and l*
Campbell, W. M. *f*
Hall, N. B. & Son *f and l*
Kennedy, G. W. *f and l*
Livermore, F. *f*
McDevitt, John *f*
McNaughton & Blakely *f and l*
Tinker, A. M. *f*
Webb, W. B. *f*

JONESVILLE.

Levens, C. H.
Ransom, Wm. M.
Weaver, C. M.

KALAMAZOO.

Bostwick, J. H. *f*
Coleman, O. F. *f and l*
De Yoe, E. W. *f*
Faxon, S. W. *f*
Garrett & Cartwright *f and l*
Hays, A. S. & C. B. *f and l*
Jannasch, Charles F. *f*
Richards, Harry *f*
Turner, J. B. *f and l*
Woodward, F. E. *f*

KALKASKA.

Bleasby, A. A. *f*
Boyd, G. L. *l*
Phelps, Cassius M. *f*

LANSING.

Davis A. T., Secretary Michigan Millers Mutual
Cooper & Charles *f and l*
Emery & Bartlett *f and l*
Gillam, D. J. *f and l*
Jones & Porter *f and l*
Kelley, E. O. *f and l*
Klocksiem & Bailey *f and l*
Merrifield, E. R. *f*
Mott & Ackerman *f and l*
Osbond, Chas. *f and l*
Row, Samuel H. & Son *f and l*
Taylor, Chas. F. *f*

LAPEER.

Abbott, Wm. Sherman *f and l*
Bailey, W. H. *f and l*
Holland, D. E. *f*
Kohler & Bentley *f*
Lynch, Jerry *f*

LOWELL.

Alger, F. C. *f*
Church & Son, C. J. *l*
Eddy, F. D. *f and l*
Hicks, S. P. *f*
Jackson, Albert *f*
Stone, H. N. *f*

LUDINGTON.

Blodgett, G. H. *l*
Danaher, M. B. *f*
Ellsworth, A. C. *f*
Gibson & Dunwell *f*
Graves, O. J. *f and l*
McCollum, I. H. *f and l*
McMahon, G. P. *f and l*

MANISTEE.

Barnes & Co. *f, l and a*
Connover, S. S. *l*
Crane & Co. *f*
Douville Thorburn *f and l*
Dustin, H. N. *l*
Giesman, G. R. *f*
Ramsdell, J. M. *f, l and a*
Smith, A. G. *f*

MARINE CITY.

Clark, E. M. *f*
Wedow, John F. *f and l*

MARQUETTE.

Adams, S. *f*
Cochran, V. B. *f, l and m*
Manhard, M. R. *f, l and a*
White, Peter *f, l, m and a*
Wilkinson, J. M. *f and m*

MARSHALL.

Beach, D. S. *f, l and a*
Canney, G. B. *f*
Cunningham, D. *f*
Fink, N. J. *l*
Haskell, H. C. *f*
Hatch, Jesse M. *f and l*
Hewett E. *f*
Joy, Clarence *f*
Kirbey, Eugene J. *f*
Lepper & Aldrich *f*
Miller, C. O. *f, l and a*
Vernor, J. T. *f*

MASON.

Barnes, John A. *f*
Bristol, Geo. W. *f*
Marshall & Casterline *f*
Parkburst, A. *f*
Vandercook, I. H. *f*

MENOMINEE.

Fleshiem, Joseph *f*
Packard and Leisen *l*

MIDLAND.

Anderson Bros. *f*
Burch, Byron *f*
Fairchild, H. L. *f*
Fales, Ira *f*
Patrick, Geo. *f*

MONROE.

Bragdon, A. B. *f*
Dansard, B. & Son *f*
Hurd, George R. *f*
Itchner, George *f*
Jaminet, J. P. *f*
Kirchgessner, Chas. *f*
Little, George *f*
Lockwood, H. A. *f*
Loranger, P. B. *f*
Shaw, Noble H. *f*
Wing, T. E. *f and l*

MONTAQUE.

Duram, George M. *f, l and a*
Losley, S. H. *f*

MOUNT CLEMENS.

Cade, T. E. *f*
Chambers, Geo. *f and l*
Eldredge, R. F. *f*
High, W. C. *f, l and a*
Lungershausen & Erskine *f*
Monfort, F. P. *f*
Murch, P. A. *f and l*
Rutter, W. H. *f and l*
Salisbury, E. J. *f and l*
Ullrich, P. *f and l*
Van Eps, J. *f and l*

MOUNT PLEASANT.

Adams, E. J. *f, l and a*
Dodds & Russell *f*
Fancher, P. S. *f and a*
Lance, A. A. *l*
Lyon & Livingston *f and l*
Sanford, H. A. *f*
White, C. R. *l*
Wollington, F. C. *f*

MICHIGAN—*Cont.*

MUSKEGON.

Andrews, D. W. & Co. *f and a*
Billinghurst, C. C. *l*
Chamberlain, A. W. *f*
Doane, O. A. *f*
Easton, R. P. *f*
Erwin & Smith *f and a*
Haines & James *f, l and a*
Lange, Max *f, l and a*
McLaughlin, Wm. B. *l*
Mulder, J. *f*
Smith, Wm. A. *f*
Spalding, S. *f*
Stevens, S. H. *f*

NASHVILLE.

Beebe, C. D. *f*
Everts, E. M. *f, l and a*
Griggs, W. E. *f*
Putnam, C. M. *f*

NEWAYGO.

Shaw, E. O. *f, l and a*
Soper, Daniel E. *f*

NILES.

Beaver, Theo. *f*
Cooper, Z. L. *f*
Fish, B. F. *f*
Gilbert, W. J. *f*
Hutton, W. M. *f*
Landon, Worth *f*
Wilkinson, L. F. *f*
Wurz, Chas. G. *f*

OWOSSO.

Armstrong, A. *f and l*
Colt, Geo. *f and l*
Gould & Gould *f*
Kilpatrick, Wm. *f*
Lyon, G. R. *f*
Osburn, Fred. *f*
Stewart, M. L. *f*
Storrer, John *f*
Woodward, Warren *f and l*

PAW PAW.

Breck, John I. *f*
Clancy, Jas. *f*
Noble, D. D. *f*
Park, Edward F. *f*
Richardson, Milan N. *l*
Rowland, Oran W. *f*

PETOSKEY.

McCune, W. J. *f*
Page, D. C. *f*
Pratt, C. R. *l and a*
Rosenthal & Hull *l and a*
Wachtel & Barnum *f and l*

PONTIAC.

Beach, S. E. *f and l*
Beach, S. E. Jr. *f and l*
Beekman, M. W. *f*
Bromley, P. B. *f*
Coonley, W. L. *f*
Crawford, F. A. *f*
Davis, D. L. *f*
Gaylord, J. C. *f and l*
Hubbell, Daniel *f*
Mathews, A. S. *f*
Pittman, C. B. *f*

PORT HURON.

Atkins, Lewis *f*
Bradley, Jas. *f*
Fraser & Fish *f, l and m*
Carbutt, Fred. *f*
Gleason & Walsh *f*
Jenkinson, Geo. *f*
Mitchell & Wellman *f and l*
Noble & Welton *f*
Phillips, P. H. *f*
Robeson, H. J. *f and l*
Sanborn, Alvah *f*
Spaulding, E. G. *f and l*
Voorhies, George P. *f*

PORTLAND.

Allen, E. M. *f*
Bailley & Jenkins *f*
Cook, Pierce G. *f*
Porter, Geo. W. *f*
Webber, John *f*

QUINCY.

Barnes, W. J. *f*
Brown, M. F. *f*
Kinney, A. L. *f*
Lockerby, W. H. *f and l*
Lyon, Frank A. *f*
Segur, M. S. *f*
Sutton, J. B. *f*

READING.

Buell, O. F. *l*
Mallery, Matt G. *f*
Mallery, S. B. *f*
Northrup, Burr *f*
Rhodes, J. P. *f*
Shafer, A. *f*

RED JACKET.

Cuddihy, J. D. *f*
McDonnell, S. *l*
Pajot, T. C. *f and a*
Wright & Stringer *f, l and a*

REED CITY.

Holden, J. C. *f and l*
Stone, Melville *f*
Winsor, Lou B. *f*

ROMEO.

Coe, Geo. *f*
Mallory, Charles F. *f*
McFarland, James *f*
Seaman & Thorington *f, l and a*
Starkweather, John L. *f*

SAGINAW.

Fowler, C. G. *f, l, m and a*
Greer, Benj. *f, l and a*
Khuen, Richard *f and m*
Knight, W. W. *f and l*
Schoeneberg, E. *f, l and a*
Wood & Joslin *f*

ST. CLAIR.

Barron, T. D. *f and l*
Black, Wm. *f*
Blood, F. H. *f*
Ingles, D. P. *l*
Jenks, Russ S. *f and l*
Morse, W. B. *f*
Solis, Geo. *f*

ST. IGNACE.

Burt, W. A. & Co. *f and l*
Connors, Chas. *f*
Foley, E. P. *l*

ST. JOSEPH.

Baldrey, A. *f*
Donaldson & Springsteen *f and l*
Jordan, Orville O. *f*
Schultz, Louis *f*

ST. LOUIS.

Church, B. A. *f, l, a, p g and s b*
Giddings, C. W. *f*
Frost, E. F. *f*
Long, Geo. W. *f, l and a*
Phillips, E. C. *f and a*
Reeves, Geo. *f*

SAUGATUCK.

Henry, I. F.
Morrison, L. A.
Taylor, A. B.
Woodworth, W. A.

SAULT STE. MARIE.

Colwell & Martin *l*
Dowling, C. D. *l*
Johnston & Williams *l*
Pink, E. J. *f*
Sutton, E. S. B. *l*

STURGIS.

Anthony, H. L. *f*
Beck, J. W. *f*
Carpenter, T. C. *f*
Cooper, N. G. *f and l*
Smith, P. A. *f*
Valentine, Leonard *f*
White, L. E. *f*

TECUMSEH.

Demott, Wm. *l*
James, Alfred *f, l and a*
Stocking, Miss Fannie *f*
Tribon, L. P. *f*

THREE RIVERS.

Bliss, H. O. *f and l*
Case, R. E. *f*
Constantine, S. M. *f*
Cowling, John *f*
Griffiths, John *f*
Howard, Arthur E. *f*
Titus, A. C. *f and l*

TRAVERSE CITY.

Harsha, W. F. *f, l and a*
Lang, Milton *f and l*
Price, Francis S. *f*

WEST BAY CITY.

Allen, George A. *f*
Chapman, L. W. *f*
Irwins, S. W. *f*

WHITEHALL.

Briggs, C. E. *l*
Chapman John H. *f*
Johnston & Williams *f*
Lasley, S. H. *f*
Sharp, Thomas E. *l*

WILLIAMSTON.

Durning F. E. *f*
Williams, O. C. *f*
York, B. D. *f*

WYANDOTTE.

Babcock C. F. *f*
Guenther Chas. *f*
Murphy, Francis *f*
Pray S. *f*
Roberts, D. H. *f and l*

YPSILANTI.

Bogardus, F. P. *f and l*
Carpenter, P. W. *f*
Foote George L. *l*
Greene, Daniel B. *f and l*
Griffin, Darwin C. *f*
Joslyn, Frank *f and l*
Kirk, John P. *f*
Morehouse, E. G. *f and l*
Sherman, Julia E. *f and l*
Thompson, F. S. *f*
Towner, F. S. *f*

MINNESOTA.

ALBERT LEA.

Anderson, John A. *f*
Brown, H. D. & Co. *f and l*
Buel, W. *f*
Cady, S. H. *f and l*
Gilrup & Gilbert *f*
Gulbrandson, G. *f and l*
Hanckness, Hans *f*
McAdam, W. C. *f*
Parker, D. G. *f*

ALEXANDRIA.

Barnes W. K. *f*
Chidester, Buel *f*
Diemer, F. A. *f*
Van Hoesen, F. B. *f*

ANOKA.

Curiel, E. L. *f*
Cutter, O. L. *f*
Green & Haggett *f and l*
Guderian, C. S. *f*
Sparks, H. S. *l*
Thornton & Sparks *f*

AUSTIN.

Austin State Bank *f*
Baird, Lyman D. *f*
Clausen & Brown *f*
French & Wright
Greenman, J. M. *f*
Hutchins, J. N. *f*
Johnson & Catherwood *f*
Lanney & Shortt *f*
Sheedy, J. D. *f*
Vicknor, F. A. *f*

BLUE EARTH.

Anderson, Alex. *f*
Buswell, Geo. W. *f*
Child, S. P. *f and l*
Neal, H. J. *f and l*

BRAINERD.

Loop, J. H. *f*
McFadden, Milton *f*
Riggs, A. P. *f, l, a and l s*
Smith, John L. *f*
Spaulding, C. L. *f and a*

CROOKSTON.

Christianson Bros. *f and l*
Jennings, I. U. *f*
Lilly & Paterson *f and l*
Lewis, G. W. *f*
McLean, John *f*
Miller, Foote & Sweatt *f*

DULUTH.

Blague & Prindle *f*
Field, C. A. & Co. *f*
Simple, A. W. *f*
Graves, C. H. & Co. *f*
Joenis & King *f*
Kimberley, Stryker & Manley *f*
McGregor, A. L. *f*
Marvin & Hawkes *f*
Mendenhall & Hoopes *f and l*
Meyers & Whipple *f*
Partridge & Austin *f*
Sherwood, W. C. & Co. *f*
Stewart & Britts *f*
Ving H. A. *f*

FARIBAULT.

Berry, F. A. *f*
Conlin, T. J. *f*
Howard, Miss Cora L. *f*
Powell & Ruge *f, l and a*
Weston, Geo. A. *f*
Weston & Jewett *f, l and a*

FERQUS FALLS.

Clarke, J. O. *f*
Harrows, F. G. *f*
Clamberg, A. H. *f*
Earl, J. W. *f and l*
Holmes, J. W. *l*
Lowry Bros. *f and l*
Noben, T. O. *f*
Olsen, O. *f and l*
Wilson, J. T. *f*
Wurtel, J. G. *f*

GLENCOE.

Allen, F. R. *f*
Bayley, A. *f*
Crosby, Geo. R. *f*
Knight & Dean *f and l*
Kohler, F. X. *f*
Linton, C. P. *f*
Luiten, John *f*
Thoeny, M. *f*

HASTINGS.

Barabas, Geo. *f*
Dean, Eugene *f*
Dekay, W. H. *f*
Dudley, Paul *f*
Emerson, George *f*
Fitch, Edward *f and l*
Follett, L. S. *f*
Heinen, John *f*
Krans, P. F. *f*
O'Brien, Daniel *f and l*
Pringle, W. DeW. *f*
Thorn, John L. *f and l*
Whitford, E. A. *f*

LAKE CITY.

Dempster, C. L. *f and l*
Doughty, Frank *f*
Greer, A. J. *f*
Hubbard & Fowler *f and l*
Stauff, Frank *f*
Wells, A. *f*

LANESBORO.

Chapman, A. G. *f*
Ruth, E. W. *l*
Wall, O. G. *f and l*

LE SEUER.

Cadwell, Francis *f*
Colby, L. *f*
Doescher, A. R. *f*
Edwards, D. *f*
Hessian, Thomas *f*
Miller, A *f*
Moffitt, S. G. *l*
Parker, Ora *f*
Richardson, S. L. *f*
Taylor, John *f*

LUVERNE.

Barck, Albert *f*
Canfield, E. H. *f*
Halbert, W. H. *f*
Hawes, Philo *f and l*
Hinkley, R. B. *f*
Kennicott, J. A. *f*
Kniss, G. W. *f*
Kniss, P. J. *f*
Mead, C. A. *f and l*

MANKATO.

Bromley, M. H. *f*
Chapman, Chas. A. *f*
Christensen, H. P. *f and l*
Clarke, Geo. A. *f*
Comstock, W. H. *f*
Hall, John N. *f*
Hoerr, J. William *f*
Leonard, Q. *f*
Ogle & Davis *f*
Rose, D. L. & R. H. *f and l*
Shepard, W. H. *f and l*
Stevenson, A. C. *l*
Williams, J. F. & Son *f*

MARSHALL.

Bumford, R. R. *f*
Dibble, W. S. *f*
Drew, M. B. *f*
Drew, W. N. *l*
Forbes, A. C. *l*
Gail, O. E. *f*
Jewett, E. B. *f*
Johnson, John *f*
Link, B. F. *l*
Mathews & Boles *f*
Seward, V. B. *f*

MINNEAPOLIS.

Barnes, W. A. & Co., Fire Insurance
Barney & Ware *f*
Bartlett, Pliny & Co., Fire Insurance
Bliss, C. H. *f*
Cheney, Wm. *f*
Christian & Wagner, Fire Insurance
Cleator, W. P. *f*
Corser & Co. *f*
Couch, G. S. *f*
Crary F. E. *l*
Cummings, R. W. *f*
Daniel & Hoppin, Fire Ins.
Dickerson, M. S. & Son *f*
Dolliver & Mowry *f*
Eichhorn, E. & Sons *f*
Flagg, R. H. *l*
Gale & Co., F. & M. Ins.
Gardner, G. R. *l*
Goodrich, E. E. *a*
Hirschfield, Max *l*
Herber & Wilson, Fire Ins.
Hofman, M. W. *l*
Howe, Bragden & Co. *f*
James, Wm. *f*
Jenne, C. W. *a*
Larraway, O. M. & Son *f*
Lilly, E. A. *f*
McGrath T. W. *f*
McMillan & Hastings *f and l*
Moore, J. B. *l*
Moore Bros. *f*
Pendleton, C. E. *l*
Potter & Thompson *f*
Rowley, M. D. *l*
Shattuck, A. R. *l*
Shepard, H. L. *l*
Shove, C. B., Fire Insurance
Shutt & Wymond *f*
Spencer, C. H. & Co., Fire Insurance
Syndicate Ins. Agency
Thompson, J. *l*
Thompson, J. Jr. *f*
Thompson & Worthington, Fire Insurance
Thurman, J. T. *l*
Tuttle & Barnard *f*
Van Norman, L. P. *l*
Waters, M. R. *l*
Webb, Lindsey *l*
Wilcox, M. C. *f*
Wheeler, H. A., Agt. Washington Life Ins. Co.
Wolverton & Lewis *f*

MOOREHEAD.

Burnham & Tillotson *f*
Davenport, F. L. & Co. *f, l and t*
Taylor & Green *f and l*

NEW ULM.

Blanchard, Albert *f and l*
Peterson, S. D. *f*
Pfaender, Wm. *f and l*

MINN., New Ulm—*Cont.*
Seiter, W. F. *f*
Weddendorf, John *f*

NORTHFIELD.
Clark & Lockren *f, l and a*
Donaldson, J. *f*
Lee & Furber *f*
Norton, A. W. *f*
Rice, F. O. *f*

OWATONNA.
Backus, C. F. *f*
Bennett, L. L. *f*
Chadwick, M. B. *f*
Fisk, Jas. *l*
Gutterson, A. C. *f*
Holland, W. N. *f*
Johnson, R. H. *f*
Kinyon, A. M. *f*
Maloney, E. *f*
Medd, T. R. *f*
Melvin, F. L. *f*
Newsalt, J. *f*
Niles, J. N. *f*
Richter, E. W. *f and l*
Schmidt, Herman *f*
Webb, F. C. *f and l*
Wheelock & Sperry *f*

RED WING.
Hall, O. M. *f and l*
Hoard, E. H. *f*
Hoyt, A. D. *f*
Johnson, C. C. *f*
Joss, F. *f*
Lawther, Samuel D. *f and l*
Meacham, A. J. *f*
Williston, W. C. *f and l*

ROCHESTER.
Andrews, F. W. *l*
Baldwin, O. O. *f*
Bliss, T. H. *f, l and a*
Brown, Wm. *f*
Coon, E. M. *l and a*
Daniels, M. J. *f*
Kalb H. *f*
Pamperin, F. & Co. *f*
Seeman, T. *f*
Smith, N. D. *f*
Stevenson, D. *l*

ST. CLOUD.
Atwood & Atwood *f*
Atwood, H. A. *f*
Bennet, J. R. Sr. *f*
Brick, Peter *f*
Cooper, C. A. *f*
Evans, L. A. *f*
Gorman, P. B. *f*
Hansen, H. *f and l*
Lamb, Morse & Co. *f*
Locke, H. S. *f*
Lowry, J. E. *f and l*
McClure & Whitney *f*
Swift, L. R. *f and l*
Troutman & Tolman *f and l*

ST. PAUL.
Bancroft, E. H. *l*
Baldy, P. *l*
Bott, Peter *f*
Busse, W. H. *f*
Casserly & Donnelly *f*
Cochran & Walsh *f*
Constans, H. B. *f*
Corning, E. *l*
De Hass & Vandervelde *f*
De Vol, W. G. *l and a*
Doolittle, A. A. *f*
Eaton, S. S. Fire Insurance
Gilbert, C. B., Fire and Marine Insurance
Gilman, E. A. *f*
Gilman & Co. *f*
Gregory & Parker *l*
Guild, E. L. *f*
Hart H. M. *l*
Harger, C. G., Jr. Fire Ins.
Hart, W. H. *f*
Hass, J. Quincy *f*
Hawthorne & Co. *f*
Hilliard & Burton *f*
Hughson & Hemenway, Fire Insurance
Jacobson, J. P. *l*
Jeanes, Arthur *l*
Lamson, Geo. Wells *f*
Lawton C. B. *f*
Lawton, C. E. *l*
Larsen & Anderson *l*
McCauley Bros. *f*
Martin, Paul & Co. *f*
Miller, M. D. *f*
Minnea & Wedge *f*
Nelson, A. N. *f*
Olmsted, C. E. D. *f*
O'Meara, James & Bro. *f*
Peet, E. W. & Co., Managers Mutual Life Ins. Co
Prince & Shandrew *f*
Rogers, John Jr. & Bro.
Sabin, Geo. F. *f*
Sabin, J. A. *l*
Sealy, Edw. *l*
Short, J. F. *l*
Stahl, B. F. *l*
Stephenson, J. F. *a*
Stout & Crary *f*
Strickland, W. G. *f*
Terry J. C. *l*
Thompson, C. J. *f*
Wait, J. W. *f*
Watson, J. J. Bro. & Hyndman *f*
Weed & Lawrence, Fire Insurance
Wilgus Jas. H. *f*
Wilkes, L. D. *l*
Williams, J. F. A. *f*

ST. PETER.
Benham, A. H. *l*
Donahower, J. C. *l*
Montgomery, Thos. *f, l and a*
Sackett, J. B. *f*
Schimmel, Wm. *f*

SAUK RAPIDS.
Berg, Herman *f*
Fletcher, Wm. H. *f*
Moody & Coates *f*
Moody, C. A. *f and l*
Senn, John A. *f*
Sweet, G. W. *f*
Wood, J. Q. A. *f*

SHAKOPEE.
Bornarth, Aug. F. L. *f*
Bornarth, Chas. *f*
Busse, C. E. *l*
Coller, J. A. *f*
Hilgers, Gerhard *f*
Kohler, Ben. A. *f*

STILLWATER.
Armstrong, D. W. *l*
Burns & Gorham *f and l*
Castle, L. B. & Co. *f*
Easton, Charles *f and l*
Frederick, A. *f and l*
Joy, F. E. & Co. *f and l*
Prince & Harper, General Insurance Agents
Smith & Davis *f*

WASECA.
Buckman, G. R. *f*
Claghorn, J. L. *f and l*
Coleman, Thomas *f and l*
Jamison, A. P. *f*
Moonan, John *f*
Swift, W. *f*
Young, W. C. *f*

WINNEBAGO CITY.
Armstrong, J. A. *f*
Dunn, Andrew C. *f*
Patton, C. H. *f and l*

WINONA.
Bassford, R. B. *f*
Bierce, C. A. & Co. *f and l*
Boothe, C. B. *f*
Buck, H. L. *f*
Buffum, M. B. *f*
Dixon, A. C. *f and l*
Drew, W. S. *f*
Giles, Charles *f and l*
Johnson, H. W. *f and l*
McGowin, J. S. *l*
Prentiss & Stevens *f and l*
Rising, F. A. *f*
Smith & Poss, *f and l*
Smith, H. C. G. *f and l*
Staughton, N. *f and l*
Steinborn & Fuhrmann *f*
Swart, J. G. *f and l*
Swart & Braley *l*
Wright, Thomas *f*

MISSISSIPPI.

ABERDEEN.
Clayton, Wm. H. *f*
Eckford, C. H. & Co. *f and l*
Sykes & Cunningham *f*

BROOKHAVEN.
Crosby, Mrs. Josie *f and l*
Daughtry, J. B. *f and l*
McGrath, J. W. *f*
Sherman & Davis *f*

CANTON.
Foot & Co. *f and l*
Maas, B. *f and l*

CARROLLTON.
Roach, Benjamin *f*

CLARKSDALE.
Wildberger, R. H. *f and l*

COLDWATER.
Darby, Mrs. S. L. *f*

COLUMBUS.
Lee, A. C. *f*
Leigh & Dashiell *f*
Long, John R. *f*
Tucker, L. M. & Co. *f*

COMO.
Brown, C. R. *f*

CORINTH.
Young, John E. *f and l*

CRYSTAL SPRINGS.
Head, C. A. *f*
Mims, R. B. *l*
Newton Bros. *f and l*

DUCK HILL.
Butt, C. C. *f and l*

DURANT.
Lawson & Ireys *f, l and a*

ENTERPRISE.
O'Ferrall, J. W. *f and l*

FRIARS POINT.
Robinson, F. D. *f*

GREENVILLE.
Ferguson, Finlay & Co. *f, l, a, and m*
Mount, Thos. E. *f*

GRENADA.
McLeod & Snider *f*
Lake, R. P. *l*

HANDSBORO.
Myers, E. B. *f and l*

HAZLEHURST.
Ird, J. L. *f*
Birdsong, L. F. *l*
Graves, A. T. *f*

HERNANDO.
McKenzie, D. *f*
Smith, E. W. *f and l*

HOLLANDALE.
Aiken & Co. *f*

HOLLY SPRINGS.
Craft, Addison *f*
Walker, Logan *l*

JACKSON.
Barrows & Laird *f, l and a*
Gillaspie, W. M. *f*

KOSCIUSKO.
Brown, J. P. *f and l*

LEXINGTON.
Brennan, W. A. Jr., *f and l*

MACON.
Patty, Robert C. *f*
Redwood, W. F. *l*

MERIDIAN.
Cameron, B. F. *l*
Elson J. *l*
Lloyd, J. C. & Co. *f*
White and Houston *f and a*

NATCHEZ.
De Lap, E. G. & Co. *f and l*
Mayer, Simon *f and l*
Metcalf, O. *f*
Rawle, John *f and l*

OKOLONO.
Trice, Z. T. *f*
Williams, T. W. *f*

OXFORD.
Price, B. *f and l*

PORT GIBSON.
Drake, E. S. *f and l*
Fulkerson, W. B. *f*

QUITMAN.
Stainbach, R. *f*

SARDIS.
Walton, E. S. & Co. *f*

SENATOBIA.
Hill, T. P. *f*
Taylor, N. A. *f*

STARKVILLE.
Hogan, C. A. *f*
Powers, Homer C. *f*
Wood, Thomas J. *f*

SUMMIT.
Gracey, Geo. T. *f*
Tennisson, C. E. *f*

TUPELO.
Savery's Ins. & R. E. Agency *f, l and a*

VAIDEN.
Armstrong, John J. *f*
McCormico, S. E. *f*

VICKSBURG.
Chamberlin, W. M. *l*
Klein, Julius M. & Bro. *f and l*
Moore & Baum *f*
Wellborn, Marshall J. *f*

WATER VALLEY.
Brown, S. B. *f*
Hamner, W. C. *f*
Schackeford, W. C. *f*

WESSON.
Oliver, A. B. *l*
Rea, Jas. S. *f and l*

WEST POINT.
Grimes, B. H. *f, l and a*
Hibbler, Tol. *f*

WINONA.
Campbell, C. H. *f and l*

WOODVILLE.
Elder & Co. *f and l*

YAZOO CITY.
Gardner, A. F. *f, l and a*
Powell, G. M. *f and a*

MISSOURI.

BOONVILLE.
Chilton, E. W. *f and l*
Graffen, D. T. & Co. *f*
Hadelich, R. *f and l*
Hazell, C. W. *f and l*
Hutchison, W. R. *f and l*
Shackleford, Walter *f and l*
Stephens, W. S. & Bro. *f*
Whitlow & Pendleton *f*

BROOKFIELD.
Arbuthnot, J. A. *f*
Bailey, A. A. *f*
Bennett, C. D. *f and l*
Crosby, A. P. *f and l*
French, Chas. W. *f and l*
Thudium, J. C. *f*
Torrance, A. G. *f and l*

BRUNSWICK.
Beazley, R. G. *f*
Benecke, Louis *f*
Knappenberger, J. *f*
Plunkett, J. T. *f*
Sasse, F. *l*

BUTLER.
Catterlin, John *f*
Mize, M. W. *f*
Reisner, J. W. *f*
Sims, Col. *l*
Smith, F. C. *f*
Snyder, D. W. *f, l and a*

CAMERON.
Baubie, A. T. *f*
Cornish, E. D. *f and l*
Flenders, Clyde *f*
Frederick, A. W. *f and lightning*
Mackanaw, J. *f*
McKercher, Chas. *f*
Murphy, H. *l*
Rollins, Chas. H. *f*
Rush, J. D. *f*
Smith, Hiram *f and l*
Walker, E. T. *f*

CANTON.
Barrett, C. W. *f and l*
Cherry, John *l*
Chinn, H. C. *f*
Condit, L. H. *l*
Henton, W. B. *f*
James, John M. *f*
Lillard, Thomas *f*
Moore, Edwin *f*
Morris, Robert S. *f*
Sprinkle, W. B. *f*

CAPE GIRARDEAU.
Albert, L. J. *f and l*
Albert, L. J. Jr. *l*
Albert, S. *f*
Bonney, Wm. *f and l*
Doyle, Leo. *f*
Engleman, E. H. *f*
Reed & Beck *f*
Wichterich, N. *f*

CARROLLTON.
Briscoe, W. E. *l*
Frank, Chas. F. *f*
Glick, A. M. & Son *f*
Grant, J. L. *f*
Houston, John G. *f, l and a*
Lozier, R. *f*

CARTHAGE.
Cahoon & Harrison *f*
Calhoon, H. L. *f*
Martin, H. B. *f*
Montgomery, R. A. *f*
Newell, J. P. *f*
Odonell, E. H. *f*
Tuttle, Williams & Co. *f and l*

CHARLESTON.
Brown, J. M. *f and l*
Randolph, W. N. *f*
Rhodes, John *l*
Rosenstein, S. G. *l*
Russell, J. C. *f*

CHILLICOTHE.
Brown & Smith *f*
Cross, J. C. *f*
Edgerton, D. W. C. *f*
Moss, John T. *f*
Page & Son *f*
Shook, Samuel *f and l*
Trent, F. W. *f*

CLINTON.
Ashby & Avery *f*
Collins & Elliston *f and l*
Snyder Bros. *f*

COLUMBIA.
Bedford, W. A. *f*
Dorsey, J. S. *f and l*
Hall, H. M. *f*
Lonsdale, H. B. *f*
Maupin, W. D. *f*
Pratt, W. S. *f*
Stone & Gillaspy *f*
Wilson, B. S. *f*

DE SOTO.
Edinger, Wm. F. *f*
La Beaume, Geo. H. *f*
Park, D. M. *f and l*
Stone, Wm. L. *f*
Zollman, T. C. *f and l*

FREDERICKTOWN.
Albert, R. *f and l*
Anthony, Ed. *f*
Blumer, A. *f*
Edwards, J. E. F. *f*
Turley, John *f*

FULTON.
Bell & Jameson *f*
Harris, J. S. *f*

MO., Fulton—*Cont.*
Henderson & Jameson *f*
Phillips & Loomis *f*
Poston, F. S. *f*
Tuttle, W. W. & Sons *f*

GALLATIN.
Ballinger, Adams *f and l*
Clingan, Frank E. *f*
McGee, Jos. H. *f*
Pilcher, H. A. *f*
Selby, J. A. *f and l*

GLASGOW.
Fitzpatrick, James & Co. *l*
Harrison, Geo. B. *f*
Harrison, Geo. B. Jr. *l*
Lutz, Wm. *f*
Tatum, Bently & Co. *f, l and a*

HAMILTON.
Crosby, Johnson *f*
Dilley, B. M. *f*
Dilley & Young *f*
Love, L. M. *f*
Markham, H. W. *f, l and a*
Van Valkenburg, L. D. *f*
Wyatt, W. J. *f*
Young, S. M. *f*

HANNIBAL.
Anderson, C. H. *f*
Clayton, Geo. D. & Co. *f and l*
Gannaway, Wm. R. *f and l*
Holme, John T. *f and l*
Theis, Adam *f and l*

HOLDEN.
Bradley, John D. & Bro. *f and l*
Bruce, John T. *f and l*
Carpenter, & Gaunt *f and l*
Hart, R. D. *f*
Hawes, F. B. *f*
Hewes, J. H. *f*

INDEPENDENCE.
Beaty, A. C. H. *f*
Clay & Dildine *f*
Higgeson, A. E. *f*
Loar, W. S. *f*
McBride, W. I. *f*
McCoy, Wm. *f*
McCoy, Joseph *f*
Prewitt, James A. *f*
Rider, Walter *f, l and a*
Sea, L. M. *f*
Shaw, Geo. F. *f*
Woodson, S. H. *l*

JEFFERSON CITY.
Burch, Oscar G. *f and l*
Cox, S. W. *f and l*
Dallmeyer, Wm. A. *f*
Roer, F. W. *f and l*

JOPLIN.
Calvin & Webster *f and l*
Creech, Ira *f*
Gore & Glover *f*
Roesch, John *f*

KANSAS CITY.
Baird, F. J. & W. G. Fire Insurance
Baker, D. *a*
Baker & Lapsley, Fire Insurance
Bales, Walter J. & Co. *f*
Benas, M. *f*
Bennett, M. W. *f*
Bowen, D. C. *f*
Boyd, R. J. *f*
Brockbank, H. *l*
Browmley & White *f*
Brown, P. S., Jr. *f*
Brown, John H. & Sons *f*
Clarke, G. J. & Co. *f*
Cox & Meeker, Fire Insurance
Craig, W. H. & Co. *f*
Dew, James P. & Co. *f*
Dowden & Canon *f*
Fitzpatrick, J. P. *f*
Fisher, A. D. *l*
Ford, Jonathan *l*
Ford, Furgason & Fabb *f*
Garvey, Jas. W. *f*
Graff, A. M. *f*
Halbert & Son *l*
Hammer & Lewis *l*
Harriman, D. S. *f*
Hochstetter, C. E. *l and a*
Hunter, D. P. *f*
Kinney, Meads & Crittenden, Fire Insurance
Kohnan, A. *l*
Kumpf, H. C. & Son *f*
Laurence, Milo E. *f*
Lombard Bros. *f*
McGibbon, S. S. *f*
McGregor, I. *l*
Mariner, J. *f*
Mead & Childs *l*
Merriam H. & Son *f*
Mill, Chas. D. *l*
Moorehouse & Co. *f*
Muehlschuster & Jaiser *f*
Munson, C. N. *f*
Nevin Bros. *l*
Ninas & Richter *f*
Noonan & Hyman *l*
Oelke, F. *l*
Potter, Eli *l*
Price, F. A. *a*
Rauh, Max *f and l*
Simpson & Groves *f*
Simpson, S. S. *l*
Starr & Blake *f*
Sutton, J. D. *l*
Tacket, J. M. *f*
Treat, J. R. *f*
Weed, F. A. *l*
Weed, C. *a*
Webster & McClure *f*
Whipple, Bullard & Co. *f*
Whipple, Hoffman & Co. *a*
Whitehead & Johnson *f and l*
Wright, John *l*
Workman, A. D. *l*
Young, E. H. *f*

KINGSTON.
McAfee, Wm. *f*
McMillin, James *f*
Wood, William A. *f and l*

KIRKSVILLE.
Darrow, R. L. *f*
Heiny, B. F. & Co. *f*
Ivie, J. M. *f*
Pool, J. S. *f*
Porter, Wm. T. *f*
Ross, B. W. *f and l*
Smith & Patterson *f and l*
Thatcher, J. C. *f*
Williams Bros. *f*

LAMAR.
Burton, A. M. *f*
Bowling, Geo. E. *f*
Emery, J. B. *f*
Miller, W. J. *f and l*
Rhodes, C. B. *f*
Synder, Patrick & Horton *f*
Wray, A. J. *f*

LEBANON.
Burley, T. B. *f and l*
Draper, C. C. *f*
Farris, J. W. *f*
Stebbins, E. F. *f*

LEXINGTON.
Catron & Moreland *f*
Gruber, G. *f*
Hale, R. & Co. *f*
Krause, H. *f and l*
Taylor & Leseueur *f and l*
Trotter, R. *l*
Wilson, J. A. *f*
Winsor & Son *f and l*

LOUISIANA.
Baird, P. H. *f*
Bryson, O. C. *f and l*
Hill, W. E. & Co. *f*
Rhea & Rube *f*
Summers, H. F. *f*
Wiseman, F. J. *f and l*

MACON CITY.
Gary & Baird *f*
Hess, Chas. P. *f*
London & Hicks *f*
Payson, D. H. *f and l*
Wilson, S. J. *f and l*
Woolridge, L. P. *f and l*

MARSHALL.
Allen, H. G. & Co. *f*
Eakle, H. P. *l*
Francisco & Washburn *f*
Fulkerson, W. J. *f*
Laurie, W. B. *f*
Miller & Sandige *f*
Noble, N. B. *f*
Sargeant & Shepherd *f*
Vandyke & Rainey *f and l*

MARSHFIELD.
Thompson, J. W. *f and l*
Winslow, O. R. *f, l and a*

MARYVILLE.
Brown & Montgomery *f*
Drennan, Geo. L. *l*
Duffy, B. P. *f*
Growney, P. L. *f*
Hawkins, W. H. *l*
Hotchkin, O. S. *l*
Hyslop & Rowley *f*
Laird, W. F. *f*
McDougal, R. L. *f*
Morehouse & Sisson *f*
Newman, J. B. *f*
Woodworth, Geo. F. *f*

MEMPHIS.
Bartlett, E. R. *f*
Blake, Chas. *l*
Cramer, R. D. *f and l*
Drake, Frank *f and l*
Hansan, Sanford *l*
Lawton, Geo. H. *f and l*
Leslie, G. E. *l*
Moore, John C. *f*
Nesbit, James *f, l and a*
Rodish, Wm. *f and l*
Scofield, Elias *l*
Wilson, Reuben *l*

MEXICO.
Brooks & Frost *f*
Fowles, W. *f*
Kilgore & Howell *f and l*
Lakenan & Barnes *f*
Lee & Mitchell *f*
Moore & Nelson *f and l*
Offutt & Williams *f*
Tucker, J. D. *f*

MOBERLY.
Berry, Chas. M. *f and l*
Brock, W. K. *l*
Buck, Winslow *f*
Fort & Roberts *f*

latfield, H. A. *l*
lead, D. S. *f*
logan, Denis *f*
otter, Julius *f*
loses, Fred. *l*
wens, Eli *l*
cott & Foster *f*
tier, Geo. H. *l*
room, J. L. *f*

MONTGOMERY CITY.

arnett, James D. *f*
ilchrist, W. M. & Co. *f*
layden, Frank M. *f*

NEOSHO.

ell, Lee D. & Co. *f*
ampbell, Chas. A. *f*
sbourn, Harrison T. *f*
Voolfender, James R. *f*

NEVADA.

irdseye & Harris *f*
owden & McGhee *f*
avis, A. B. *f*
onley & Grady *f and l*
uren & Son *f*
albraith, Walter *f*
imball & Anderson *f*
laltby, C. P. *f*
liller, H. M. *f*
lurray, J. C. *f*
imon & Weinman *f*
ownsend & Gilbert *f*

PALMYRA.

nderson, Thomas L. *f*
arr, A. F. *l*
oulware, John W. *f*
ansz, P. C. *f*
ane, F. W. *f*
pencer, R. A. *f*
mith, F. W. *f*
hompson, George B. *f*
rader, A. H. *f*

PIERCE CITY.

llen & Sons *f and l*
lcKinney, A. *f*
inclair, P. S. *f and l*

PLEASANT HILL.

ordell, Henry *f*
ittle, F. W. *f*
lahon, P. *f and l*
arker, E. W. *l*
Vhite, H. C. *f*
oung, A. W. *f*

PRINCETON.

vans, J. B. *f and l*
rton, H. G. *f*
obinson, M. F. *f*
teckman, R. W. *f*

RICHMOND.

lack, James W. *f*
lack, J. E. Jr. *f*
arner, C. T. & Son *f*
lamilton, J. R. *f*
avelock, Geo. *f*
avelock, Thos. N. *f*
lorton, John F. *f*
hotwell, Joseph *f*

ROLLA.

rost & Jones *f, l and a*

ST. CHARLES.

lexander, Joseph H. *f and l*
lferman, J. H. *f*
iross, Wm. S. *f*
temper, Henry *l*
uckett, Robt. F. *f*
lohr, Valentine *f*
chmiemeyer, Wm. *f*

ST. JOSEPH.

Adler, A. A. *f and a*
Andrews & Co. *f*
Bassett, Benj. F. *l*
Buckingham, H. G. *f, l and a*
Calkins, R. R., General and Independent Agent and Adjuster.
Casey Geo. F. *l*
Claggett, C. B. *f and l*
Colgin, R. T. *f*
Eby, D. S. *f and l*
Ernst, Chas. F. *f*
Fowler, J. W. *f*
Fuelling, Carl *f and l*
Hartzell, E. F. *f*
Hull, Jas. & Co. *f*
Landis, J. C. *f*
Lewis, J. H. & Son *f*
Polk & Polk *f and l*
Schneider, Ulrich *f*
Smith, McDonald & Spratt *f*
Wade, J. E. & Son *f*
Wilben, Leo *f*
Williams, J. T. *l*
Wise, P. V. *f, l and a*

ST. LOUIS.

Alexander Chas. H. *f*
Baker, Jas. E. *l*
Baker, Jos. E. *l*
Barrry, B. F. *f*
Bartlett & Miller, Fire Ins., American Central Bldg.
Bascome, Western & Co., *f*
Behrens, Louis J. *f and l*
Bentley, W. G. & Co. *f*
Berg, Nicholas *f*
Berkley & Nisbet *l*
Bersch, Edmond *f*
Bierman, P. H. *f*
Blanke, D. J., Fire Insurance, 102 North Third st.
Blossom, H. M. & Co., Fire and Marine Insurance, 217 North Third street
Brawner, W. A. *l*
Brown, J. N. *f*
Bull & Garesche, Fire Ins., 122 North Third street
Butterfield, W. C. *f*
Capen, George D. *f*
Carpenter, A. A., Sec. Manufacturers Mutual
Carroll & Powell, Gen. Ins. Agents, 319 N. Third street
Case, C. L. & Bro., Fire and Marine Ins., 117 N. Third st
Cheever, J. D. *l*
Collins, Martin *f*
Cookson, John H. *a*
Coudrey & Scott *f*
Cowan, Jas. E. *f*
Crane, Chas L. *f*
Delafield & Snow *f and m*
Dines, W. C. *f*
Essex & Waterworth *f*
Finney, Alex. *f*
Fishback, Geo. W. *l*
Fowler, Edwin *l*
Fritsch, R. *f*
Gardiner, C. C. *a*
Gerlach, Wm. *f*
Goessling, Wm. *f*
Goldsmith, Meyer *f*
Gray, H. P. & Co. *f*
Greenwood & Slater *f*
Guthrie & Slaughter *f*
Hall, Lee A., General Agent Home Life of New York
Hayward, H. E. *l*
Higginbotham, J. H. *l*
Hill, W. L. *l*
Hill & Hammel *f*
Hirschberg, F. D. & Bro., General Insurance Agents, 120 North Third street
Holland, W. Henry, General Adjuster
Holland & Pratt, General Insurance Agents, American Central Building
Holmes, Jas. S. *l*
Kalb, G. O. *f*
Kaufman & Ryan *l*
Kehrman, S. & Co. *f*
Keller John A. *a*
Kilgen, R. F. *f*
Kimball, T. D. *l*
Kimball, Benj., Insurance Broker, 24 North Third street
King, L. L. *f*
Lange, Wm. *l*
Lemcke, M. H. *f*
Lierow & Dietrich *f*
Maginn, Frank *f*
Maginn, John W. *f*
Manning, G. W. *s*
May, Benj. *l*
Markham, W. H. & Son, Gen. Ins. Agents, 320 North Third street.
Morse, D. R. *l*
Mosher, A. A. *l and a*
Munson, J. W. *f and a*
Nahm, Louis L. *l*
Nathan, E. *f*
Newcomb, C. M. *l*
Pengnet & Hemenway, Gen. Ins. Agents 305 Olive st
Proskauer, A. *l*
Raacke, F. *f*
Rauscher, Joseph *f*
Robinson, Archie *f*
Roeslein & Robyn, General Insurance Agents
Rogers, O. A. *f*
Rutledge, W. D. *f*
Schmitt, Henry *f*
Schwarzkopf, C. G. *l*
See, N. L. *l*
Snow, Isaac B. *l*
Sherman, Byron, General Agent, 421 Olive street
Stawitz, Christian *f*
Storer, Wm. E. *l*
Taylor, Thos. M. *f*
Thaw & Co. *l*
Thomas, E. J. *l*
Thomas, H. T. *f*
Thompson, C. McClurg *f*
Thompson, Charles L. *f*
Triplett, John R., General Insurance Agent
Waggoner, Sol. E. *f*
Wall & Whittemore, Fire Insurance, 316 Olive street
Welch, D. P. *a*
Werth & Windmuller, Fire and Marine Insurance
Whitehead, J. B. *f and l*
Wilkerson, E. *l*

SALEM.

Orchard, J. M. *f*
Wingo, G. C. *f*

SAVANNAH.

Allen & Ensor *f*
Ford, Frank *f*
Majors & Hine *f*
Somerville & Son *f and l*
Somerville, James *f*

SEDALIA.

Dunlap, W. O. *f*
Espenscheid, A. P. *f*

MO., Sedalia—*Cont.*
Henry & Ritchey *f*
Hoffman, F. E. Jr. *f*
Ingram, B. H. *l*
Knapp, H. N. *f*
Porter, Van Riper & Huffman *f*
Richardson & Van Antwerp *f*
Stafford, P. G. *f*
Woodfin, M. W. *f*
Wyman, J. A. *f*

SHELBINA.
Chandler, J. S. *f*
Fields, W. F. *f*
Grant, Wm. *f and l*
Lyell & Taylor *f and l*
Townson & Combs *f and l*

SPRINGFIELD.
Bills, W. J. *f*
Copeland & Hagerman *f*
Davis & Evans *f*
Dixon, J. B. *l*
Foster, A. M. *f*
Hibler, J. J. *f*
Hill, L. M. & Co. *f and l*
Hubble, Martin J. *l*
Jones Bros. *f*
Oldham, W. O. *l*
Ollis, A. W. & Co. *f*
Pierce, M. Olive *f*
Ramsey & Otterson *f*
Roulet & Lambeler *f*
Russell & Co. *f*
Simmons, H. H. *f*
Woolley, Porter & Hubbell *f*

TRENTON.
Bain, O. G. *f*
Burkehalder, A. H. *f*
Callier, Luther *f and l*
Clark, W. E. *f*
Hill, J. W. *f*
Linney, W. B. *f*
Lowen, Frank *f*
McGrath, W. H. *f*
Shanklin, O. M. *f*
Winters, G. L. *f*

WARRENSBURGH.
Bunn, W. H. *f*
Crissey & Lemmon *f*
Marlatt, W. C. *f*
Patton & Anderson *f*
Rayhill, G. W. *f*
Stevenson, C. W. *f*
Suddath & Jack *f*

WASHINGTON.
Hagebusch & Peitz *f, l and a*
Thias, H. H. *f*
Wehrmann, L. *f and l*

WEBB CITY.
Gaston, H. G. *f and l*
Johnson, W. P. *f*

WESTON.
Breen, E. J. *f and l*
Evans, J. B. *f*
Kirkpatrick, A. *f*

MONTANA.

BILLINGS.
Burton, Chas. F. *f and l*
Campbell, Andrew *f and l*
Matheson, J. D. *f and l*

BOZEMAN.
Davis, Will F. *f*
Gardner & Wylie *f and l*
Lindley, J. M. *f*
Ramsey, Geo. L. *f and l*
Van Allen, Frank *f*

BUTTE CITY.
Eltinge, C. S. *f*
Kemper, T. V. *f*
Mantle & Warren *f, l and a*
Marsh, George F. *f, l and a*
Patten, F. E. W. *f and l*

DEER LODGE.
Bill, F. R. *f and l*
Miller, George S. *f*
Scharnikow, E. *f*

DILLON.
Eastman, W. T. *f*
Lapish, J. W. *a*
Moore, R. J. *f*
Paul, G. T. *f*
Smead, W. H. *f*
White, B. F. *f*

FORT BENTON.
Cummings, T. A. & Co. *f and l*
Rogers, A. E. *f*

GLENDIVE.
Ramsay, J. G. *f and l*
Smith, Albert L. *f*

GREAT FALLS.
Barnes & Collett
Gibson, Phil
Hanks & Atkinson

HELENA.
Armitage & Jackman *f*
Barnett, May & Co. *f*
Burke, T. H. *l*
Cummins, W. F. *f*
De Lacy, Loeb & Co. *f*
Doremus, F. S. *l*
Ellis, C. F. & Co. *f*
Foote, Henry W. *f*
King, Ben. E. *l*
La Croix, L. F. & Son *f*
Luke, R. A. & Co. *f*
Matheson, Walter *f*
St. Amour & Lambie *l*
Sharpe, E. *l*
Shaw, Geo. W. *f*
Sniffen, E. D. *f*
Wallace & Thornburgh *f and l*

LIVINGSTON.
Burlingame, F. A. *f*
Joy, A. R. *f*
Parks, S. M. *f*
Potts & Webster *f*

MILES CITY.
Courtney, Wm. *f, l and a*
Kriedler, E. A. & Co. *f, l and a*
Merrill, Chas. L. *f*
Seyde, Chas. W. *f and a*

MISSOULA.
Beckwith, Chas. E. *f and l*
Lent, Alvin *f*
Murray, S. G. *f*
Wolf & Ryman *f and l*

NEBRASKA

ALBION.
Albert, I. L. *f*
Armstrong, James S.
Anstine, S. R.
Boardman, M. B.
Friend, F. H.
Kohler, August
Montgomery & Jaycox
Needham, O. M.
Price, J. A.
Scott, P. M.
Thompson & Baker

ALMA.
Beall, F. B. *f*
Burr, A. L. *f*
Everson, John *f*
Flansburg, C. C. *f*
Griffin, J. T. *f*
O'Keefe, Ed. *f*
Piper, R. N. *f*
Porter, T. J. *f*

ARAPAHOE.
Boehner F. *f*
Child, E. S. *f*
Condon, F. C. *f and l*
Dempsey, J. H. *f*
Dudgeon, J. A. *f*
Evans Bros. *f*
Garey, Chas. *f*
Harper, Ross *f*
Wright, A. Y. *f and l*

ASHLAND.
Arnold, Joseph *f*
Bentley, W. G. *f*
Clark, W. B. *f*
Doom, Bros. *f, l and a*
Downer, A. J. *f*
Hall, S. B. *f*
Morris, J. H. *f*
Wilson, T. B. *f*

AURORA.
Ferguson, J. D. Jr. *f*
Hellings, W. P. *l*
Norman, F. R. *f*
Smith, J. H. *f*
Smith, M. Carl *f*
Stevenson, W. J. *f and l*
Tate, F. W. *f*

BEATRICE.
Cooke, C. E. *f*
Davis, A. J. *l*
Fletcher, J. C. *f*
Fulton, O. P. *f*
Gillespie, W. H. *f*
Hill, W. D. *f*
Ozman & Son *f*
Saunders, W. P. *f*
Spencer, L. E. *f*
Walker, L. E. *f*
Watrous, E. A. *f*
Wheelock, E. D. *f*

BLOOMINGTON.
Cole, Wm. A. *f*
Marshall, E. H. *f*
Truman, A. B. *f*

BLUE SPRINGS.
Burke & Prout *f*
Burrington, G. H. *f*
Gow, W. J. *f*
Pickering, R. *f*
Wheelock, O. N. *f*
Williams, J. C. *f*

BROWNVILLE.
Hoadly, B. B. *f*
Moore, W. T. *f*

CENTRAL CITY.
Berryman, B. E.
Bockes, Geo. D.
Gale & Connor
Hanson & Barritt
Holden & Mason
Ingham, T. G.

Lee & Thompson
Martin, J. J.
Patterson, John
Ratcliffe, J. R.
Sherwood, A. G.

COLUMBUS.

Becher, Gus G. & Co. *f and l*
Coolidge, H. P. *f*
Fuller, B. *f*
Henrich, P. W. *f*
Heuer, Otto *f*
Hudson, H. J. *f and l*
Gillian, J. N. *f*

CRETE.

Bader, Chas. *f*
Burkit, C. M. *f and l*
Eckert, E. *f*
Fuller, L. E. *f*
Gasser, G. H. *f*
Hartigon, Frank E. *f*
Hindra & Co. *f*
Neil, J. R. *f*
Patz, Thos. *f and l*

DAVID CITY.

Ayres Bros. *f*
Bauer, W. E. *f and l*
Bunting & Runyon *f and p g*
McCaskey, I. T. *f*
Miller, Matt *f*
Osterhout, George *f*
Richie, A. S. *f*
Runyon, E. S. *l and a*
Sheesley, George *f*
Stowell, Wm. H. *f*
White & Clingman *f*

EDGAR.

Boden, J. W. *f*
Dalton, Henry *f*
Dickson & Nelson *f*
Grant, H. F. *f*
Hull, M. J. *f and l*
Searle, C. H. *f*
Treat, C. H. *f*

FAIRBURY.

Bills, C. J. *f*
Cross, George *f*
Purdy & Ryburn *f and l*
Showalter, Henry *f*
Voswinkle, F. W. *f and l*
Warren, Marvin *f*

FAIRFIELD.

Brewer & Ricker *f and l*
Brooks, J. H. *f*
Harrington, A. T. *f and l*
Hyde, B. F. *f and l*
Lewis, C. L. *f*
Lewis, S. H. *f*
Mitchell Bros. *f*
Nixon, J. P. *f*
Oliver, J. L. *f*
Prickett, C. M. *f*
Prickett, W. S. *f*
Randall, W. S. *f*
Titus, Ira *f*

FAIRMONT.

Barsby, John *f*
Bliss, H. G. *f*
Burson, S. L. *f*
Curtiss, A. D. *f*
Curtiss, J. E. *f*
Gaylord, Will R. *f*
Ketridge, C. H. *f*
McFadden, J. G. *f*
Maxfield, Geo. C. *f*
Page, Fred. *f*
Sawyer, S. *f*
Sloan, C. H. *f*
Wright, T. M. *f*
Whitman, A. A. *f*

FALLS CITY.

Gantt, A. E. *f and l*
Gilman, J. D. *f*
Halsey, P. M. *f and l*
Kelms, A. R. *f*
Lippold, J. B. *f*
Loree, C. *f*
Melhorn, M. M. *f and l*
Musselman, M. W. *f*
Neal, W. E. *f and l*

FREMONT.

Atwood, A. W. *f*
Barnard, E. H. *f*
Blackman, Wm. W. *f*
Freeman, W. D. L. *f*
Kuen & Plambeck *f and l*
Mason, H. C. *l*
Moore, S. F. *f*
Putnam, L. B. *f*
Quirk, Thos. F. *f*
Reynolds, Geo. W. D. *f*
Rogers, Atwood & Co. *f*
Thomson, John *f, l and a*
Truesdell, A. A. *f*
Tym, Frank *l*

FRIEND.

Decker, J. N. *f*
Lenox, W. *f*
Moeller, A. E. *f*
Palmer & Hendee *f*
Page, L. H. *f*
Story, S. S. *f*

FULLERTON.

Bake, C. F. *f*
Barber, M. H. *f*
Harman, S. C. *l*
Harris Bros. *f*
Jones, W. G. *l*
Odell, N. B. S. *f*
Philips, W. C. *f*
Tompson, Albert *f*

GENEVA.

Arnold, G. F. *f*
Chapman, A. *f*
Dworak, V. *f*
Fifield, W. V. *f*
Hamilton, J. H. *f*
Houchin, J. L. *f*
Luke, J. H. *f*

GRAND ISLAND.

Bucket, H. L. *f*
Caldwell, Geo. H. *f*
Clifford, H. E. *f*
Dings & Raugh *f*
Humberger, W. A. *f*
Limbach, H. F. *f and l*
Reif, Chas. *f*
Ross & Brininger *f*
Thompson Bros. *f*
Thompson, O. B. *f*
West & Schlodfelt *f*
Wooley, J. H. *f*
Zink & Hathaway *f*

HARVARD.

Barbour, T. A.
Harrington, B. S.
Hersog, A.
Hurne, D.
Updike & Titus

HASTINGS.

Campbell, L. M. *f*
Cramer & Rohrer *f*
Dietrich & Slaker *f*
Hoeppner Bros. *f*
Lowman, Wm. M. *f*
McDowell, J. E. *f*
Morledge, R. R. *f*
Passy & Wilkin, Fire, Life and Accident Insurance
Riley, John D. *f*
Royce & Palmer *f*
Thatcher, O. D. *f*
Tucker, Frank A. *f*

HEBRON.

Berkey, B. F.
Fisk, T. J.
Gates, J. F.
Hendershot, F. J.
Powell, F. A.
Schwer, C. P.
Weiss, M. H.

HUMBOLDT.

Berry, B. F. *f*
Glasser, Joseph *f*
Hull, H. T. *f*
Lamberton, R. C. *f*
Monogan, Geo. P. *f*
Samuelson, T. W. *f*
Shrauger, J. E. *f*
Speiser, David *f*
Tinker, O. J. *f*

JACKSON.

Bartlett, W. T. *f and l*
Brannan, Thos. V. *f*
Kearney, Ed. T. *f and l*

KEARNEY.

Allen & Barney *f*
Aspinwall, Geo. D. *f and l*
Barud, John *f*
Brady, John *f*
Clark, A. B. *f*
Elmendorf, C. H. *f*
Goulding, B. H. *f*
Greene, O. L. *f and l*
Harrington & Pommer *f*
Irving, Louis S. *f*
Jones, E. B. *f*
Keens, F. G. *f and l*
Kennedy & Leitsenberger *f*
Newman & Tarbox *f*
Smith & Cutting *f and l*
St. John, Sylvester S. *f and l*
Wiley, H. F. & E. C. *f and l*
Woolworth, E. J. *f*

LEXINGTON.

Kreitz, F. P.
Maxwell, A. C.

LINCOLN.

Aitken, Mauritzus *f*
Alexander, S. J., Sec. Fire and Marine Ins. Co.
Baldwin, L. G. M. *f*
Bell & Crandall *f and l*
Bell, W. Q. *f*
Boehmer, F. A. *f*
Brace & Strawbridge *f*
Burr & Beeson *f and l*
Chase & Beardsley *f*
Clark & Learned *f*
De Levis, M. M. *f*
Dorr Bros. & Baker *f*
Easterday Bros. *f*
Edmiston, J. M. *l*
Gerner & Parish *f and l*
Green & Hagerman *f*
Hoxie, C. W. *f*
Humphrey, L. C. *f*
Johnson, Geo. W. *f*
Kennard, T. P. & Son *f*
Lansing, J. F. *f*
McClay & Hall *f*
Mockett, J. H. & Sons *l*
Marshall & Stephenson

MADISON

Curtis, James *f*
Duncan, J. F. *f and l*

NEB., Madison—*Cont.*

Graham, D. T. *f*
Malone & Maloney *f*
Stuart & Thatch *f*

MINDEN.

Burnett, A. H.
Byrne, John
Dickman, J. S.
Drummond & King
Eib, L. H.
Evans, T. C.
Ferguson, J. W.
Finch & Paddock
Foxe, Jas.
Gilman, J. W.
Godfrey & Godfrey
Hagen, L. W.
Hines, P. H.
Hull, Joel
Jensen Bros.
Kent, L. A.
Kingley, F. R.
McPheeley, J. L.
Rogers & Chapin
Spence, C. W.

NEBRASKA CITY.

Boydston, H. M. *f*
Canada, W. T. *f*
Dillon, Wm. E. *f*
Frazier, J. H. *f and a*
Fulton, Wm. *f*
Hail, S. A. *f, l and a*
Harding, N. S. *f and a*
Metcalf, J. *f*
Miller, R. H. & J. S. *f*
Seymour, W. F. *f, l and a*
Thompson, T. E. *f*
Vandyke, J. B. *f*
Watson, J. C. *f*
White, R. A. & Co. *f*

NORFOLK.

Allen, E. B. *f*
Bucholz, H. *f*
Dart, J. S. *f*
Durland, C. B. *f and l*
Gencke, Wm. *f*
Lowe, Wm. *f and l*
Pierce, J. L. *f*
Washburn, L. C. *l*

NORTH BEND.

Kern & Thomas *f*
McVicker, R. *f*
Smith, C. W. *f and l*

OGALLA.

Brandhoefer, L. A.
Brotherton, J. R.
Feltz, F. O.
Halligan, J. J.
Houghton, J. M.
McCartney, W. B.
McWilliams, J. S
Paden, G. H.

OMAHA.

Alexander & Brigham *f*
Allen, W. F. *l*
Andrews & Orff *f*
Ayerst & Taffinder *f*
Babcock, C. E. *f*
Ballou Bros. *f*
Benawa & Co. *f*
Beneke, Gustav *f*
Brachoogel & Benninghonen *l*
Cotner & Fitchett *f*
Coutant & Squires *f*
Crary, N. N. *l and a*
Dale, John *f*
Darling, F. K. *f*
Dean, Chas. A. *l and a*
Dean, J. W. *l*
Daniels, Jno. H. *f*
Doud Bros. *f*
Drake, L. *f*
Fischer, W. J. *l*
Ganet, I. B. *f*
Gibson, Geo. E. & Co. *f*
Gish, G. W. *f*
Green, W. H. *f*
Gregory, F. L. & Co. *f*
Hale, O. P. H. *l*
Hall, E. B. *l*
Hall, N. *f*
Hawkes, Wm. I. *l and a*
Heath, M. T. *l*
Howell, Edward E. *f*
Jacobsen, H. *f*
Johnson, C. W. *l*
Johnston, D. *f*
Katz, S. & Co. *l*
Kaufman, Charles *f*
Lawton, Wm. H. *l*
Lewis, M. H. *l*
Macloon, H. S. & Co. *f*
Mapes & King *f*
Martin & Perfect *f*
Mayne & Needham *f*
Miller, Geo. L. *l*
Muir & Gaylor *f*
Murphy & Lovett *f*
Neely, H. D. *l*
Nichols Bros. & Hall *f, l and s b*
Palmer, H. E. & Son, Fire and Accident Insurance.
Potter, Webster & Co. *f*
Remington & Frye *f*
Richards, J. M. *f*
Ringwalt Bros. *f, l, a and s b*
Risdon, M. R. *f*
Robinson, B. H. *l*
Roeder, L. M. & Bro. *l*
Schenck, C. G. *l*
Sholes & Hamilton *f*
Stebbins, C. S. *l*
Templeton, W. G. *f*
Tuttle, T. F. *f*
Wheeler & Wheeler, Fire and Life Insurance.
Williams, L. B. & Co. *f*

PAWNEE CITY.

Davenport & Ballance *f*
Flora, Geo. *f*
Springer, G. F. *f*
Sullivan, U. *l*

PERU

Cole, D. C. *l*
Hutchinson, T. *f*
Jack, D. *f*
Randall, D. S. *f*
Williams, T. F. *l*

PLATTSMOUTH.

Browne & Streight *f*
Hartigan, Mike A. *f*
Palmer, H. E. *f*
Polk, M. D. *f*
Ramsey, B. S. *f*
Skinner & Richey *f*
Sullivan, A. N. *f*
Vanatti, S. P. *f*
White, F. E. *f*
Windham & Davies *f*

PONCA.

Barnes Bros. *f*
Burke, J. H. *f*
Dorsey, F. M. *f and l*
Halstead, E. E. *f*
Kingsbury, A. G. *f and l*
Kingsbury, C. A. *f*
Martin Bros. *f*
Skinner, H. D. *f and l*
Wheeler, W. M. *f*
Wood, B. W. *f and l*
Wood, G. L. *f and l*

RED CLOUD.

Case & McNeny *f*
Cather, Chas. F. *f*
Coombs, D. S.
Geiser, John O. *f and l*
Gump, F. R.
Kaley, C. W.
Kuehn, F. A. *f and l*
Meyers, John *f*
Schaffin, Chas. *f*
Sill, C. S. *f*
Smith, W. G. *f*
Stowe, R. K. *f and l*
Wilcox, J. R.

RISING CITY.

Baldwin, W. A. *f and l*
Day, T. W. *f*
Hurd, J. O. *f*
McCoy, W. S. *f*
Reichenbach, J. A. *f*

RULO.

Gognon, John *f*
Kirk, Geo. D. *f*

ST. PAUL.

Anderson, Paul *f*
Bell, T. T. *f*
Bryan, J. L. *f*
Hannibal, R. *f*
Hermanson, T. *f*
Hoggart, J. A. *f*
Johnson, D. L. *f and l*
Leroy, N. G. *f*
McNabb, T. *f*
Malmgrew, H. *f*
Nunn, Henry *f*
Paul, N. J. *f*
Taylor, Frank *f*
Thompson, E. E. *f*
Wallace, T. R. *f*

SALEM.

Boyd, H. E. *f*
Roberts, C. W. *f*
Tisdels, D. A. *f*

SCHUYLER.

Anderson, J. L. *f*
Folda, E. F. *f*
Gadsden, James *f*
Grimison, J. A. *f*
Hatch, F. M. *f*
Hodson, E. T. *f*
Nieman, John F. *f*
Wells & Nieman *f and l*
Whitman, T. W.
Zerzan, Joseph *f*

SEWARD.

Barclay, C. W. *f*
Brinkerhoff, J. *f*
Burlingim, S. C. *f, l and a*
Cox, W. W. *f*
Holland, C. E. *f*
Langworthy, W. E. *f*
Leese Bros. *f*
McKillip D. C. *f*
Neihardt, Ike D. *f*
Norval, B. H. *f*
Philips, E. P. *f*
Smith, Ed. F. *f*
Terwilliger George *f*
Work, D. C. *f and l*

SHELTON.

Hostetter, E. O.
Murphy & Dickinson
Neely D.

SIDNEY.

De Castro, F. H. *f and l*
Lee, L. D. *f*

:Intosh, J. J. *f*
rtin, L. *f*
rvell, James W. *f*
illy, W. C. *f*

SUTTON.

rnett, E. P. *f*
ark, I. N. *f*
ark, Martin *f*
nsmore, J. B. & Co. *f*
wler, Cowles *f*
:Knight, W. T. *f*
oodruff, J. H. & Son *f*

TECUMSEH.

rtch, J. H. *f*
amberlain Bros. *f*
apman, L. C. *f*
wan, M. E. *l*
rris, J. S. *f*
good, D. F. *f*
rkins, B. F. *f*
:wart, S. S. *f*
odley, C. *f*

TEKAMAH.

rdwell, C. E. *l*
:kinson, C. T. *f*
lis, H. W. *f*
pewell, H. M. *f*
lerson, E. W. *f*
eckell, N. J. *f*

WAHOO.

derson & Collins *f*
pp & Kratky *f*
vis, J. B. *f*
:kinson, W. H. *f*
rsey Bros. *f*
Good & Good *f*
Lyle & Collins *f*
Simpson, Geo. W. *f*
Steen, Otto *f*
Williams, C. F. *f*

WAYNE.

Bartlett, J. W.
Jones, E. L.
Northrop, F. M.
Riley, Geo. W.
Welch A. A.

WEEPING WATER.

Barr & Hoback
Bellows & Bellows
Burgen, O.
Clark & Howard
Fitchie, S. D.
Gibson, B. A.
Haldeman, J. H.
King, C. H.
Travis & Leyda
Wooley, E. H.

WEST POINT.

Artman, W. A. *f*
Drebert, D. J. *f*
Kloke, R. F. *f*
Krause, F. E. *f*
Moore, Eugene *f and a*
Morganthaler & Manning *f*
Peters & Reed *f, l and a*
Rosenthal, L. *f*
Steufer, Wm. *f*

WILBER.

Ballard, E. *f*
Castor, B. L. *f*
Davis, S. D. *f*
Early, John F. *l and a*
Grimm, J. H. *f*
Mann, W. H. *l*
Safarik, P. S. *f*
Spirk, J. F. *f*
Suiter, F. M. *f*
Tibbets, J. P. *f*

WYMORE.

Burnham, C. A. *f*
Fisher, W. I. *f*
German, J. W. *f*
Greenwood, H. A. *f*
Livengood, J. K. *f*
McNay, J. S. *f*
Taylor, C. T. *l*
Winter & Kauffman *f*

YORK.

Baldwin & Wyckoff *f*
Bell, A. J. *f*
Bishop, D. H. *f*
Codding & Bell *f*
Cowell Bros. *f and l*
Daggy, F. B. *f*
Greene, M. A. *f and l*
Hamlin, Bros. *f*
Hoffman, Jasper *f and l*
Kingsley & Ward *f*
Meade, F. F. *f*
Moore, D. T. *f*
Newman, A. J. *f*
Nobes, C. J. *f*
Reed, Luther *f*
White, J. V. *f*

NEVADA.

AUSTIN.

nk of Austin *f*
ller, J. A. *f, l and a*
aman, D. S. *l*

BATTLE MOUNTAIN.

maire, A. D. *f*
k, J. D. *f and a*

BROKEN BOW.

lterson, Francis F. *f*
lman, Alfred *f*
use, E. C. *f and l*

CARSON CITY.

rk, Willis G. *f*
fer, T. R. *f and l*
rsey & Yerington *f, l and a*

ELKO.

Henderson, Jno. *f*
Miller, M. H. *l and a*
Reinhart, Edgar *l*
Smith, W. T. *f*

EUREKA.

Griffin, W. E. *f*
Pardy, Bros. *f, l and a*

GOLD HILL.

Blauvelt, W. H. *f*

RENO.

Bank of Nevada *f*
Bender, C. T. *f*
First National Bank *f*
Fish, H. L. *f*
Hunter, B. E. *l*
Jones, C. W. *l and a*
Knox, W. N. *f*
Martin, C. S. *f*
Stoddard, C. H. *f*

VIRGINIA CITY.

Edwards, A. L. *f, l and a*
Wallace, B. F. *f and a*

WINNEMUCCA.

Archer, E. S. *l*
Chenoweth, C. *f*
First National Bank *f and l*
May, J. L. *f and l*
Nixon, Geo. S. *f and l*
Robins, F. C. & Co. *f*
Staunton, M. B. *f*

NEW HAMPSHIRE.

ASHLAND.

ghes, Francis M. *f*
lson, James L. *f*

BERLIN.

bott, E. M. *l and a*
thby, W. A. *f*
amberlin, R. N. *f*

CLAREMONT.

tman, C. O. *f, l and a*
well, J. L. Jr. *l*
, L. N. *f and l*
good, H. S. *f and l*

CONCORD.

lard, J. H. *f*
kman & Lang *f and l*
rrill & Danforth *f*
ker, Chas. S. *l*
niels, C. E. *l*
niels, R. P. & Co. *f and l*

DERRY.

tlett & Shepard
:h, Fred. R.

DOVER.

Blaisdell, Eugene *l*
Crawford, Tolles & Co. *f, l and a*
Greene, J. F. *l*
Prescott, Geo. B. *f and l*
Redfield, Henry A. *f*
Sisk, Edward J. *l*
Sterns, Moses W. *l*
Tufts, Charles A. *f and l*
Wendell, Daniel H. *f and l*

ENFIELD.

Currier, L. W. *f and l*
Huse, E. B. *f*

EPPING.

Brown, A. D. *f*
Stickney, W. H. *f*

EXETER.

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Westgate, W. W. *f*

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d, Hollie R. *f and l*
nley, T. S. *l*
n Heusen, A. T. & Son *f, l and a*
ng, A. F. *f*

ATHENS.

ene, Henry A. *f*
hols, Samuel H. *f*
nderson, John *f*

AUBURN.

ams & French *f and l*
ard, D. R. *f*
ley, W. C. *f*
d, David *l*
oks, H. *f*
ry, J. S. & Son *f and l*
pper, D. B. *l*
dy & Barnes *f and l*
ro, L. E. *f*
ch, Mrs. M. M. *f*
nch, W. D. *f*
zlit & Storke *f*
mingway, C. D. *l*
skins, J. H. *f*
nson, E. W. *f*
il & Downer *f*
wton, A. W. *l*
wton, A. W. Jr. *f*
aker, Wm. H. & Son *f*
borne, H. G. *l*
odes, Emmett *l*
gers, F. L. *l*
orpe, Wm. B. *l*

BABYLON.

wis, W. D. *f and l*
bbins, J. J. *f*

BALLSTON SPA.

ich, Geo. R. & Son *f and l*
ter, H. C. *f and l*

BATAVIA.

atley, Gorton *f*
ark, O. R. *f*
x, Edwin *f*
y, W. Harris *f*
dgson, Bostwick & Co. *f and l*
nham, F. H. *f*
ge & Seaver *l*
een & Snell *f*
sse, Soloman *f*

Sherwin, S. A. & Co. *f*
Sherwin, S. A. *f*

BATH.

Alden, De Witt C., General Insurance Agency
Faucett, Henry *f and a*
Parker, Z. L. *f, l and a*
Shepard, Wm. H. *f, l and a*
Van Camp, D. M. *f and l*
Wagner, M. T. *f*
Wynkoof, H. J. *l*

BAY SHORE.

Fanning, N. E.
Hulse, W. W.
Thurber, C. B.

BINGHAMTON.

Brown & Monroe *f*
Boss & Stoppard *f, l and a*
Burhans P. K. & Co. *f and l*
Cannon, G. Q. *l*
Hecox, W. H. *f, l and a*
Hermans, H. C. *l*
Mathews, Geo *f*
Mitchell, S. N. *f, l and a*
Morse, Hartwell *f*
Phillips, L. C. *f and l*
Rich Bros. *f*
Root, C. O. & Co. *f, l and a*
Tupper, Chas. F. *l, d and a*
Wilson, A. G. *f and l*

BROCKPORT.

Decker, Geo. P. *l*
Hull & Williams *f, l, a and m*
Ketcham, B. C. *f and l*
Staadman, G. L *l and a*
Wilcox T. J. *f, l and a*
Winslow, C. M. & Son *f, l and a*

BROOKLYN.

Atkinson, J. F. *l*
Avery, A. P. *f*
Barker, C. S. *f*
Beecher & Benedict *f*
Bogue, C. A. *f*
Brown, G. F. *f*
Brown, Geo. W. *f*
Carpenter, B. G. *l*
Corsa, A. J. *f*
Diefendorf, W. T. *l*
Delesdiners, J. H. *f*
Eastman, F. M. *f*
Fowler, Levi *f*
Goldschmidt, M. *f*
Hatton & Jacobs *f*
Hodges, A. *f*
Ide, E. *l*
Kelsey & Suydam *f*
Lehmann, R. *f*
Lewis, Benj. *f*
McCormick, E. *f*
McLaughlin, Chas. A. *f*
Moody, Leonard *f*
Pomeroy, Ralph *f*
Schimmel, G. *f*
Sedgwick, R. B. *f*
Simonson, Geo. M. *f*
Thorn, A. B. *f*
White, J. W.
Wood, E. *f*

BUFFALO.

Armstrong, C. B. & Co., Gen. Ins. Agents, Nos. 5 and 6 Board of Trade Building, cor. Seneca and Pearl sts.
Baer, C. *f*
Bloomer & Bullard *f and m*
Campbell, J. A. *f*
Cook's F. A. Agency *f*
Dorr, J. N. & G. P. *f*
Eggert, O. J. *f*

Fitzgerald, Thos. *f*
Flint, Oscar T. *m*
Germain, Geo. P. & Son *f*
Gittere, J. A. *f*
Greene, S. P. *l*
Hall, Wood & Hall, *l and a*
Hall, Nathaniel & Son, *f and l*
Hume & Sanford *f*
Lewis, W. D. *f*
Martin, Alex. *f*
Mooney, James & Bro., 30 Arcade Building, Man. Central & Southern Dept., Queen Ins. Co.
Moore, J. S., Gen. Ins. Agt.
North & Vedder, Gen. Ins.
Perkins & Menzies *f*
Roth, E. C. & Co. *f*
Sandrock & Bailey *f and m*
Smith, Davis & Co., General Insurance Agents.
Stellwagen, P. *f*
Stettenbenz, E. F. *f*
Stringer & Cady *f and m*
Timmerman, J. *f*
Weidrich & Wilhelm *f*
Wells, Byron *l*
Worthington & Sill *f and m*
Woodworth & Hawley, Fire and Marine Insurance, 7 Seneca st. west.
Agts. 22 West Seneca st.
Worthington & Sill, Fire and Marine Insurance.

CAMBRIDGE.

Carpenter, H. & Son *f*
Hitchcock, Bros. *f*
Hitchcock, W. S. *l*
McClellan, J. R. *f*
Qura & Watkins *f*

CANAJOHARIE.

Bellinger, Wm. *f and l*
More, John *l*
Richmond & Sloan *f and l*
Stafford, Harvey R. *f and l*
Wheeler, Chas. W. *f and l*

CANANDAIQUA.

Benham, E. V. *f and l*
Church, E. C. *f and l*
Coe, W. W. *f*
Dwyer, J. J. *f*
Field, H. M. *f*
Henry, C. D. *f and l*
Howe, Ira B. *f*
Mitchell, C. T. *l*
Page, E. R. *f and l*
Raines, John *f and l*

CANASTOTA.

Barlow, M. E. *f*
Childs, E. G. *l*
Rasbach, D. H. *l*
Travis & Wolf *f*
Tuttle, W. H. *f*

CANISTEO.

Burrell, A. H. *l*
Miner, A. R. *f*
Summers & Goff *f, l and a*

CANTON.

Barrows & Bailey *f and l*
Bonney, E. J. *f and l*
Bugbee, J. F. *f*
Chandler, J. B. *f*
Cleveland, R. E. *l*
Kimball, W. H. & S. D. *f*
Nicholson, Chas. *f*
Roulston, R. H. *f*
Stevens, E. E. *f*

NEW YORK—*Cont.*

CATSKILL.

Beach, Theo. B. *f and a*
Brown, E. W. *l*
Coffin, P. G. & C. G. *f, l and a*
Penfield, Samuel L. *f*
Pinckney, Chas. B. *f, l and a*
Russell, Edgar *f*
Sage, O. V. *f and l*
Vedder, Harry *l*

CHATHAM.

Jones, J. Werley
Park, F. I.
Shufelt, Geo. H.

CLINTON.

Brockway, W. H. *f and l*
Buell, L. M. *f*
Carruth, Chas. R. *f*
Williams, E. S. *f*

CLYDE.

Baker, Geo. O. *f*
Gregg, Geo. A. *f*
Hinman, J. W. *f, l, a and m*
Stow, D. L. *f and l*
Thorn, Seward T. *f*

COEYMANS.

Briggs, J. N. *f*
Holmes & Slingerland *f, l and a*
Keller, W. H. *f*
Willis, C. C. *f, l, a and c*
Wolfe, Andrew J. *f*

COHOES.

Carmody & Hayes
Carter, Geo. T. & Co.
Lansing, C. E.
Laughlin, John
McDermott, John
McLeon & Ewing

COLD SPRING.

McClure, H. D. *l*
Squires, Lewis N. *l*
Wood, Williams *f*
Yeomans, W. B. *f*

COOPERSTOWN.

Arnold & McEwen
Birge, D. L.
Hicks, B. J.
Phiney & Leonard
Potter, P. H.
Shipman, A. C.
Shumway, Floyd
Sylvester, T. E.
Tucker, J. W.

CORNING.

Cole & Kingsbury *f and l*
Robinson, L. B. *l*
Sage, M. L. *l*
Squires & Hutchins, *f*
Walker, Wm. & Son *f and l*

CORTLAND.

Allen & Davis *f and l*
Bosworth & Lathrop *f*
Maybury & Maycumber *f*
Messinger, H. J. *f*
Nixon, James A. *f*
Stevenson, Theodore *f and l*

COXSACKIE.

Bogardus, H. P. *f and l*
Brown, Hiram *f*
Collier, A. V. D. *f*
Freligh, Levi *f*
Garrett, Peter R. *f*
Green & Bedell *f and m*
Jordan H. A. *l*
Lampman, O. *f*
Nelson, Robert *f*

DANSVILLE.

Brettle, F. T. *l*
Klauck, E. C. *f and l*
Krein, Jas. *f and l*
Oberdorf & Edwards, *f and l*
Shepard, Chas. *f*
Sutfin, C. *f and l*
Wood, A. T. *l*

DEPOSIT.

Doolittle, S. S. & Co. *f*
Kurskern, J. W.
Onderdonk, Calvin

DOBB'S FERRY.

Lynt, Frank, S. *f and l*
Storms, Chas. G. *f*

DUNKIRK.

Harris, Chas. H. *f*
Gifford, Samuel J. *f and l*
Van Buren, J. H. *f*
Van Buren, J. H. & Son *f and l*
Zimmerman, Wm. *f and l*

EAST AURORA.

Addington & Stryker, *f and l*
Jones, W. D. *f and l*
Olcott, J. B. *l*

ELLENVILLE.

Dutcher & Briggs *f and l*
Low, S. E. *f and l*
Terwilliger, U. E. *f and l*

ELMIRA.

Ayres, S. & Son *f, l and a*
Beadle and Sturdivant *f and l*
Dewitt, M. F. *l*
Hotchkiss, Samuel *f*
McDowell, Jacob L. *f*
Perry & Co. *f, l and a*
Potter, Roach & Co. *f and l*
Sly, James M. & Co. *f and l*
Swan, Chas. & Son *f*
Welles, John C. *l*
Wheatley, J. C. *l*

FAIRPORT.

Beardsley, A. L. *f*
Estes, R. L. *f*
Kellogg, M. J. *l*
Summons, O. P. *f*

FISHKILL-ON-HUDSON.

Ferrin, Frank *f and l*
Scofield & Jones *f*

FLUSHING.

Gould, O. B. *f*
Master, D. *f*
Peck & Son *f*
Quigg, A. W. *l*
Quinlan, Jas. H. *f*
Smith, Andrew *f*
White & Son *f*

FORT EDWARD.

Barber, Cicero *f and l*
Barber, Cicero & Sons *f*
Bascom, R. O. *f*
Ketchum, Chas. L. *f*

FORT PLAIN.

Canning, A. D. *f and l*
Cary, Alfred *f and l*
Elwood, Reuben *f*
Schults, D. C. *f*

FRANKFORT.

Ingham, H. H. *f*
Kenyon, Geo. A. *f*
Smith, J. S. *f*

FREDONIA.

Madison, A. Z. *f, l and a*
Tremaine, Gaius M. *f*

FULTON.

Dada, Geo. S. *f*
David, C. H. *f and l*
Lovejoy, W. J. *f*
Mead & Stranahan *f*
Perine, D. M. *l*
Rice & Lovejoy *f*
Stephens, M. F. *f*
Streeter, C. W. *f, l and a*

GENESEO.

Burns, Thos. E. *f and l*
Chase, J. A. *f*
Fielder, C. W. *l and a*
Killip, W. K. *l*
Norton, E. S. *l*
Olmsted, Theo. F. *l*
Olmsted, W. L. S. *f*
Potter, C. B. *f*
Rose, Norman W. *f*
Sinclair, T. R. *f*
Stevens, Wm. A. Fire Insurance
Youngs, E. F. *f*

GENEVA.

Bachman, Geo. L. *f*
Bownett, W. I. *f*
Bostwick, Geo. W. *f*
Burrall, E. J. & Son *f*
Ditmars, Geo. T. *f*
Farwell, J. G. *f*
Frisbie, A. G. *f and l*
Owen, T. L. *f*
Sandford, M. S. *l*
Seymour, J. O. *f and l*
Southworth, Samuel *f and l*
Stannard, R. M. *l*
Sweeney, T. H. *f*

GLEN COVE.

Gruman, C. B. *f*
Ketcham, Oakley *f*
Robinson, Wm. B. *f*
Weeks, D. V. *f*

GLENS FALLS.

Barber Bros. *f and l*
Carson, Chas. H. *l*
Cool, Chas. W. *f*
Hitchcock, Chas. H. *l*
Ketchum & Hall *f and l*
Little, Meredith B. *f and l*
Locke & Cool *f and l*

GLOVERSVILLE.

Burton & Wood *f*
Getman, John L. *f and l*
Graft, S. G. *f and l*
Loyd, C. M. C. *f*
Mills Bros. *f*
Smith, E. M.
Stewart & Mann *l*
Wood, J. E. *f and l*

GOSHEN.

Denniston, Geo. A. Sr. *l*
Gregory, James F. *f*
Maney & Baldwin *l and a*
Mills, Geo. H. *l*
Neafie, A. *f*
Van Sickle, Andrew *f*
Wallace, A. V. D. *f*

GOUVERNEUR.

Babcock, J. S. *f and l*
Baker, J. V. *f and l*
Spencer & Leggett *f and l*
Sterling, L. T. *f and l*

GREENBUSH.

Callender, W. N.
Munger, I. F.
Slade, Luke

GREENSPORT.

Cleaves, Geo. H. *f*
Horton, S. B. *f*

'hillips, F. H. *f*
Reeve, B. H. *f*

HAVERSTRAW.

Bedford, Geo. O. *f and l*
Blauvelt, Jas. H. *f and l*
Penny, Fred. *f*
Purdy, Isaac *f*

HERKIMER.

Brown, Edw. A. *f*
Bunce, Geo. H. *a*
Fiske, Wm. H. *f and l*
Henderson & Lawton *f*
Helmer, William *f*
Mitchell, E. B. *f and l*
Shaul, A. A. *f*

HIGHLAND FALLS.

Avery, Wm. *f*
Nelson, C. & Son *f*

HOMER.

Allen & Davis *f*
Atwater, J. C. & Son *f and l*
Brockway, G. A. *f*
Coats, J. M. *f*

HOOSIC FALLS.

Easton, Rising & Worden *f*
Estabrook, E. R. *f, l and a*
Hixrod, P. B. *l and a*
McKearin, P. *f, l and a*
Wilder, L. C. *l*

HORNELLSVILLE.

Cameron, J. W. *f*
Cove & Young *f*
Holland & Denning *f*
Windsor, L. F. *f*

HUDSON.

Bostwick, C. W. *l*
Esselstyn, J. B. *l*
Esselstyn & Rowley *f*
Croat & Farrand *f*
Hankes, F. C. *f*
Holsopple, W. Frank *f*
Haviland & Hitts *f and l*
Lacy, Chas. W. *f*
Magoun & Thompson *f*
Paleson, C. H. *l*
McArthur & Bryan *f*
Smith, Eugene D. *f and l*
Terry, Chas. C. *f*
Traver, E. A. *l*

HUNTINGTON.

Bickerly, E. R. *f*
Bonnell, H. T. *l*
Childersleeve, A. B. *l*
Cowin, Joseph *f*
Rogers, Herman *l*
Rogers, Isaac *l*
Simmis, David *f*
Simmis, O. S. *f*
Shepard, Chas. E. *f*
Wileston, Geo. M. *f*

ILION.

Carter, Chas. *f, l and a*
Doefler, John L. *f and a*
Hutchins, J. H. *f, l and a*
O'Brien, M. G. *f and a*

ITHACA.

Barritt, L. A. *f*
Card, E. S. *l*
Frost, H. W. *f*
Grant, H. J. *f*
Gray & Patterson *f and l*
Johnson, H. *f*
McElheny, T. J. *l*
Phillips, F. W. *f*
Schuyler, Grant *f*
St. John, H. A. *f*
Tarbell, Dr. *l*
Wichenor, J. H. *f*

Wood, A. B. *f*
Wood, Otis E. *f*
Wood, Percy *f*
Whiton, Fred J. *f and l*

JAMAICA.

Archer, Jas. C. *f*
Dykes, Wm. *f and l*
Hardenbrock, F. L. *f*
Stehlen, Mrs. A. *f*
Watts, J. T. *f*

JAMESTOWN.

Eddy, Elton E. & Co. *f*
Harrington, A. M. *f*
Hjorth, Wm. *f*
Horton Bros. *f*
Kinkaid, J. J. *l*
Larmouth, J. T. *l*
Lewis, N. D. *l*
Milespaw & Eddy *f*
Smith, Hiram *f*
Todd, Fred P. & Son *f*
Warner, W. L. *f*
White, A. P. *l*

JOHNSTOWN.

Burton, Jacob Jr. *f*
Moore & McKie *f, l and a*
Pike & Case *f*
Sutliff, S. *f*
Young, A. M. *f*

KEESEVILLE.

Cutting, Dan. S. *f, l and m*
Mould & McLean *f*

KINGSTON.

Decker, C. V. A. *l*
Dewey, Frank D. *l*
Du Bois, C. V. *f and l*
Finch, W. B. *l*
Fredenburgh & Finch *f*
Gaul, John A. *l*
Johnston, C. E. *l*
McCausland, John *f, l, m and a*
McEntee, Girard L. *f, l, m and a*
Murray, Chris. A. *f and l*
Preston, Geo. C. *f, l, m and a*
Rieser, Wm. & Bro. *f and l*
Smith, Wm. *f and l*
Smith, Wallace *f*
Stow & Benson *f, l and a*
Westbrook, C. D. & Co. *f, l and a*
Westbrook, S. S. *f and l*

LANSINGBURGH.

Buckingham, Jonas C. *f*
Bulkley, Walter *f*
Fancher, M. H. *f*
Fancher, M. L. *f and l*
Flack, Isaac G. *f*
Hyatt, Eugene *f*
Nichols, Geo. F. *f and l*
Stover, John A. *f and l*

LE ROY.

Comstock, S. F. *f and l*
Falkner, H. H. *f and l*
Harmon, E. M. *f and l*
Heddon, L. P. *f*

LITTLE FALLS.

Fitzgerald, John W., Fire Insurance
Girvan, G. F. *f and l*
Greene, A. H. *f*
Reed, Philo *f and l*
Warren, H. W. *f*

LOCKPORT.

Aiken & Shaw *f*
Atwater, J. *f and l*
Cross, W. H. *f and l*
Dickerson, S. S. *f*
Ferguson, A. N. *f*

Gooding & Millener *f and l*
Huil, I. P. *l*
Kilborn, H. & Son *f*
McNeill, H. D. *f and l*
Moody, O. E. *f*
Scovell, T. *f*
Stevens & Batten *f*
Upson, W. J. *f and l*
Weatherwax, C. *f*
Young, C. M. *f*

LONG ISLAND CITY.

Clay, George E. *f*
Green, John *f*
Horak, Rudolph *f*
Payntar, G. H. *f*
Payne, Geo. E. *f*
Smith, Roe H. & Co. *f*

LYONS.

Blain, C. G. *l*
Cramer, George H. *f*
Crandall, Charles E. *f*
Deuchler, Louis *f*
Gavitt, W. S. *f*
Kreutzer, Wm. *f*
Lake, L. S. *f, l and a*
McCullum, Wm. *f, l and a*
Richards, W. A. *f and a*
Rogers, B. F. *l*
Rudd, James H. *l*
Sherman, S. D. *l*
Van Etten, John W. *f*

MALONE.

Hadley, Channel & Hadley *f, l and a*
Skinner & Spann *f*
Skinner, Henry C. *l*
Taylor, F. E. *l*

MARCELLUS.

Bradly, Isaac *f and l*
Gallup, Wm. H. *f and l*
Stearns, J. N. *l*
Van Vrauken, J. B. *f*

MATTEAWAN.

Osborne, C. O. *l and a*
Phillips, E. S. *f*
Rikert, F. G. *f*
Sandford, M. C. *f*
Taylor, James W. *f*

MEDINA.

Card & Son *f and l*
Clark, S. E. *f and l*
Downs, F. *f*
Nichol, R. W. *f*
Skinner, W. G. *f*
Zimmerman, L. F. *f and l*

MIDDLETOWN.

Boyd & Combs *f and l*
Case & Taylor *f and l*
Douglas, Dolson & Co. *f and l*
Ferguson, Corey & Co. *f and l*
Little & Hurtin *f*
Reeve, O. P. & Son *f and l*
Smith, B. S. *f*

MONTGOMERY.

Bull, T. *l*
Crawford, G. F. *f and l*
Eager, Geo. *f and l*
Morrison, John *f*
Senior, W. H. *f*

MT. MORRIS.

Bingham Bros. *f*
Ellicott, Geo. S. *f*
Runner, W. A. *f*
Seymour, Norman *f*
Shull, Geo. M. *f and a*

MT. VERNON.

Archer, J. W. *f and l*
Ba,rd W. H. *f*

N. Y., Mt. Vernon—*Cont.*

Cameron, Geo. H. *f*
Crawford, Samuel *f*
Gescheidt, A. F. *f*
Glover, Ralph M. *f*
McClellan, C. S. *f*
Ostrander, J. P. *f*
Quackinbush & Tice *f*
Roediger, F. G. *l*
Schenck, Howard *f*
Swift, Fred. *f*
Woodard, Barnett *f*

NEWARK.

Ballou, J. P. *l*
Muth, G. W. *f and l*
Pierson & Perkins *f and l*
Prescott, Joel H. & Son *f and l*
Vary & Sleight *f*

NEW BRIGHTON.

MacCafferty A. *f*
Miller & Simonson *f*

NEWBURGH.

Balfe, Thomas F. *f*
Bodine, L. C. *f*
Brown, Chas. L. *f*
Cantine, Geo. A., Gen. Agt. New York Life Insurance Co., Brewster Building
Dales, John & Co. *f*
Fowler, Emory *f*
Gillies & Barton *f and l*
Goodrich, Charles T. *f*
Halstead, Chas. B. *f*
McKinstry, Stephen *f*
Miller, A. L. J. *f*
Mitchell, James *l*
Mulleneaux, M. H. *l*
Round, S. U. *l*
Seegar, A. H. F. *f*
Spohr, Geo. *l*
Turner, Shipp & Osborn *f and l*
Topping, A. H. *f*
Weed, J. N. *l*
Whelan, Robert N. *f*
Wilson, Arthur *f*

NEW ROCHELLE.

Davids, C. I. *f*
Dillon, M. J. *f and l*
Keane, John F. *f and l*
Lambden, Jos. & Son *f and l*
Schleyer, Peter *f and l*
Todd, Jas. W. *f*

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Beecher & Benedict, Gen. Ins. Agents, 145 Broadway
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Blagden, T., 58 William st.
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Harbers, E., Manager Transatlantic Ins. Co., 62 Liberty street

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Demarest, J. E. *f and l*
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Coon, Eugene E. *f*
Ferry, Josiah E. *f*
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Hand, Theo. F. Sr. *f*
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Leonard, Geo. S. *f*
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Van Kleeck, John *f and l*

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Lane, A. A. *f*
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Bennett, D. *f and l*
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Fisher, J. A. *f and l*
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Middlebrook, Geo. A. *f*
Perry, W. *f*
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Curtis, H. C. *l*
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Vay, Rudolph *f*
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Wolff, M. E. *f*
Zimmer, Fred. *f*

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Wiley, W. Frank *f*
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Gottlieb, Christ. *f*
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Hawley & Co. *f*
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Kennedy, W. S. *f*
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Macdonald & Co. *f*
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Stillman & Son *f*
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Van Alstyne, W. L. *f*

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Hopson, Henry *f*
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ymonds, L. T. *f*
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horn, Chas. H. *f*
urnbull, J. B. & J. M. *f*
Villiams, Rees G. *l*

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olly, H. O. *l*
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IcConnell, Wm. H. *f and l*
tis, Ceylon *f*
wen, E. H. *f*
eid, James E. *f, l and a*
Vhitlock, S. N. *f*

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Hanks, S. F. *f and l*
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Parsons, Clarence *f and l*
Tennant, M. D. *f*

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Bascom, W. F. *f, l, a and m*
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Earl, John C. *f, l and a*

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McCabe, J. D. *f*
Seymour, Lyman *l*
Tibbits, Wm. B. *f*

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Newman, C. W. *f*
O'Connor, John *l*
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Sullard, B. E. *l*
Waring, Hall B. *f*
Wendelken, I. M. *l*

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ranch, Thos. W. *f and l*
iwyn & West *f and l*
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elamar, T. B. *l*
lassell, C. R. *l*
lowland, W. F. *f and l*
indsay, T. W. *l*
ierce, David *l*
obertson, C. V. *l*

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utt, C. N. G. & Co. *f*
hurch & Lane *l*
ochrane, R. E. *f and l*
rayton & Co. *f and l*
theridge, C. M. *f and l*
laughton, T. H. *f and l*
lutchison, E. Nye *f*
lash, Fred. *f and l*

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mith, T. W. *f and l*

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IcCabe, W. H. *f and l*
outhgate, J. & Son *f and l*

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hepard, W. B. *f and l*
hompson, Thomas *f and l*

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obertson, John J. *f*
Vilkinson, W. S. *f*

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laigh, G. H. *l*
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Curren, J. F. *f and l*
Dike, J. S. *f*
Eaton, Geo. C. *f and l*
Furniss, Ed. A. *f*
Green, F. F. *l*
Greiner, Ed. R. *f*
Horr, Q. D. *l*
Little & Gessner, *f and l*
O'Kane, Ed. T. *f*
Pollock, S. D. *f*
Richardson, L. *f*
Sycks, J. M. *f*

DELPHOS.

owden, Arthur *f*
ette, Herman *f and l*
eve, Horace A. *f*
allkamp, F. X. *f and l*
evick, G. H. *f*
ickham, J. E. *f and l*

DOYLESTOWN.

arkins, J. H. *f*
ilbert, A. *f*
each, J. B. *f and l*

EAST LIVERPOOL.

oxall, Clark & Surls *f and l*
azlett, Miss E. P. *f and l*
oody, E. J. *f and l*

EATON.

ampbell & Miller *l*
ibbard, A. E. *f*
elly & Moses *f*
iller, Robert *f*
al, J. *f*
ffenborger, J. *f*
ters, David *f and l*

ELYRIA.

th, John *f*
emis, Chas. *l*
ynton, Jonn H. *f*
anter, E. C. *f*
ck & Lord *f and l*
meroy, R. W. *f*

FOSTORIA.

tes & Johnson *f*
ll, M. E. *l and a*
llahan, Wm. *l*
y, Wm. M. *f*
aerine, A. *f*
ench, R. *f*
ngseed, M. *f*
stlerode, I. W. *f*
hatzel, J. M. *f*
eibley, Geo. D. *f*
yder, J. D. *f*
ickhouse & Boley *f and a*

FREMONT.

ckinson & Kinney *f*
ancisco, J. R. *f*
ttron, John *f*
idler, W. B. Jr. *f and l*
udensleger, E. *f*
hards, W. S. *l*
ssell, E. H. *f*
wartz, Joseph *f*
ith, O. R. *f and l*
ird, L. W. *f and l*
eller & Butman *f*

GALION.

chelder & Matheny *f and l*
rth, John *f and l*
wlby, F. H. *f*
er, W. J. *f*
shorn, W. I. *f and l*
ers, Samuel *f*
tcher, J. C. *f*
sler, M. *f and l*
sterman, John *f and l*

GALLIPOLIS.

erington, S. M. *f*
uden, S. D. *f and l*
use, Geo. *f and l*
nturn, W. T. *f*
ore, A. F. *f and l*
gnier, Chas. *l*
ill, P. T. *f*

GARRETTSVILLE.

rton, James *f*
den, J. S. *f*

GENEVA.

Dorman, D. W. *l*
Early, E. T. *l*
Holt, Chas. E. *l*
Massingham, S. J. *f and l*
Means, Henry *f*
Pinney & Ewing *f*
Smith, F. R. *f*
Treat, J. C. *l*
Turner, H. W. *f*
Wetmore, F. B. *f*

GREENFIELD.

Anderson, W. H. *f, l and a*

GREENVILLE.

Garver, L. G. *f*
Hough & Fitzgerald *f*
Hussey, E. B. *l*
Jameson, Martz & Brandon *l*
Schermond, J. A. *f*
Volney, Miller *f*
Wenger, B. F. *f*

HAMILTON.

Beck, Kreiger & Co. *f*
Drayer, Wm. E. *l*
Egry, Fred. *f and l*
Fitton & Slayback *f*
Giffen, Moore & Co. *f*
Heiser, Geo. J. *l*
Hunter, Alex. *f*
Parrish, O. V. *f*
Rue, Geo. W. *l*
Seward & Slonneger *f*
Sheehan, D. E. *f and l*

HILLSBORO.

Meek, W. M. *f*
Morrow, W. P. *f*
Reece, Jas. *f*
Waddell, H. D. *f and l*

HUBBARD.

White, M. B. *f*

IRONTON.

Austin & Kelley *f*
Bixby, E. *f and l*
Bixby & Mather *l*
Bixby & Moore *l*
Burr, H. C. *f*
Collet, Thomas *f and l*
Craig, Jas. *f*
Cronacher, Frederick Jr. *f*
Hayes, Thos. *f*
Keyes, Geo. *f*
Lintner, Charles *f*
Mather, R. *a*
Mather & Bixby *f*
McConn, Geo. W. *f and l*
Peters, Chas. *f*
Peters, James F. *f and l*
Richards C. *f*
Verigren, John *f*

JACKSON.

Logan & Cavett *f and l*
Miller, H. C. *f and l*
Wilson & Vaughn *f and l*

JAMESTOWN.

Alden, F. W. *f and l*
Mercer, Wm. *f*
Shifflet, W. K. *f*

KENT.

Caris, W. I. *f*
Clapp, Chas. K. *f*
Garrison, M. G. *f*
Rice, Geo. O. *f*
Rynard, N. B. *f*

LANCASTER.

Davidson, Wm. L. *f*
Drinkle, H. C. *f*
Gebelein, Henry *f*
Gray, Elias *f and a*
Kraemer, G. A. *f and l*
Matt, Geo. *f and l*
McCleneghan, W. T. *f*
Peters, H. B. *f*
Rainy, S. W. *f and a*
Sites, J. S. *f*
Sutphen, J. M. *l*
Towson, C. H. *f*
Vorys, A. I. *f*
Williams, C. H. *l*

LEBANON.

Bennett, D. P. *f*
Blake, Thos. H. *f and l*
Bone, Frank H. *f*
Brandon, Frank *f and l*
Carey, Geo. W. *f and l*
Clark & Walker *f*
Dunham, H. H. *f*
Jameson, M. A. *l*
Lewis & Smith *f*
Shepherd & Dakin *f and l*

LEETONIA.

Crause, John H. *l*
Greenamyer, J. S. *f and l*
McMillan, J. I. *l*

LIMA.

Boggs, Wm. C. *f and l*
Crall, Alf. B. *f*
Cross, D. S. *f and l*
Gun & Tillinghast *l*
Hauthorn, H. H. *f*
Kemmer, O. F. & Bro. *f and l*
Melhorn, John *f*
Moyer, John C. *f*
O'Connor & Sons *f and l*
Shroyer, T. *f*
Stevens & Vansickle *f*
Stout, J. O. *f*
Wallace, E. D. *f*

LOCKLAND.

Buchanan, J. W. *l*
Rall, Ad. *l*
Schenck, Julius *f*
Skillman, C. W. *f*

LOGAN.

Bort Luther *f*
Conty & Pilcher *f, l and a*
Floyd, J. M. *f*
McCormack, J. T. *f and l*
McGray, W. W. *f and l*

LONDON.

Clark, Job J. *f*
Gillett, F. C. *f*
Rayburn, Mrs. M. P. *f*
Stahl, John *f*
Watson, A. C. *f*
Wunstorf, A., General Agent Equitable Life

MANSFIELD.

Bonar, L. J. *f*
Clarke, W. P. *f*
Doolitell, C. S. *f*
Douglass, M. E. *f*
Emminger, Jas. H. *f*
Hahn, W. M. *f*
Hoover, Daniel S. *f*
Kessler, A. *f*
Parsons, Le Roy, Fire and Life Insurance
Reed, N. S. *f*
Shouse, C. A. *f*
Smith, Richmond *f*
Todd, J. H. *f*
Ward, W. S. *f*

MANTUA STATION.

Beecher, John H *f*
Chapman, Edgar *f*
Fitz, F. W. *f*

OHIO—*Continued.*

MARIETTA.

Blume, Fred. *f, l and a*
Hovey, J. B. *l*
McMillen, M. *f*
Newton, Stephen *f and l*
Newton, Charles H. *f*
Riley, J. H. *l*
Roeser & Sturgiss *f, l and a*

MARION.

Ault, H. M. *f*
Chase & Hunter *f*
Court & Inskeep *f*
Davids, J. E. *f*
Dennig, Wm. C. *f*
Jacoby, Jas. & Co. *f*
Love, H. N. *f*
McGuire, G. S. *f*
Rupp, S. H. *f*
Schoenlaub, J. *f*
Smith & Carson *l*
Waples & Bell *f*

MARTINS' FERRY.

Gray, Smith & Co. *l*
Hanes, J. T. *f*
Lupton, W. M. *f*
Sedgwick & Sedgwick *f*
Shreve, Charles R. *f*

MARYSVILLE.

Brown, Thos. *f and l*
Price, E. L. *f*
Sawyer, E. F. *f and l*
Tilton, J. W. *f and l*
Wood, Wm. T. *f*

MASSILLON.

Arnold, E. L. *f and l*
Hammersmith, Charles *f*
Johns, J. E. *f and l*
Limbach, Louis *f*
Ryder, G. Liv. *f*
White, Jos. R. *f*
Wade, W. A. *f*

MEDINA.

Bostwick, N. H. *l*
Canavan, John *f*
Collins, H. W. *f*
Curtiss, R. C. *f*
Damon, G. H. *f and l*
Fitch, W. W. *f*
Hayden, George *f*
McDowell, R. M. *f and l*
Phillips, F. O. *f*
Richards, George A. *f*
Scott, Samuel *f*

MIDDLEPORT.

Bell, A. M. *f*
Downing, John B. *f*
Downing, John F. *f*
Grant, C. *l*
Lee, Leon *f*
Shaeffer, J. W. *l*
Town, T. H. *l*

MIDDLETOWN.

Bapst, C. A. *f*
Barnitz, C. G. *f*
Barnitz, C. S. *f*
Bishop, Thomas *f*
Cooley, N. B. *f*
Edinn, R. B. *f*
McFadden, I. *f*
Todhunter, W. H. *f*

MT. VERNON.

Bainter, Chas. A. *f*
Cunningham, E. E. *f and l*
Curtis & Plimpton *f and l*
Harper, Howard *f and l*
McFeeley, W. J. *l*
Peterman, Samuel H. *f and l*
Welsh, Wm. *f*

NAPOLEON.

Condrick, E. L. *l*
Evers, Chas. *f*
French, H. H. *f*
Gidley, Chas. H. *f, l and a*
Long, S. F. *f*
Malley, J. J. *l*
Reynolds, Chas. E. *f, l and a*

NELSONVILLE.

Buckley, A. *f and l*
Cable, D. C. *f and l*
Hickman, W. C *f*

NEWARK.

Franklin, Geo. F. *f*
McClain & Hartshorn *f*
Murphy, H. D. *f and l*
Parnell, E. *f*
Renz, L. *f*
Shepley, J. W. *f*
Wallace, G. *f and l*

NEW LISBON.

Frost, Henry E. *f and l*
Jordan, Frank *f and a*
Pritchard, Ed. W. *f and a*
Wells, D. W. *f*

NEW PHILADELPHIA.

Booth, J. N. *f*
Deardorff, E. A. *f*
De Greif, E. P. *f*
George, M. L. *f*
Hendershott, Isaac R. *f*
Hines, John A. *f*
Hoover, Oliver H. *f*
Kelley, John C. *f and l*
Korns, Daniel *f*
Minnis, Hugh T. *f*
Koss, Wm. H. *l*

NEW RICHMOND.

Davis, Robt. A. *f and l*
Dawson, C. W. *l*
Dawson & Ketchum *f*
McMurchy, G. W. *f*
O'Neal, Geo. *l*

NEW STRAITSVILLE.

Finley, H. P. *f*

NILES.

Campbell, Geo. L. *f and l*
McBride, Jas. W. *f*
Strock, C. H. *l*
West, W. H. *f*

NORWALK.

Andrews, A. V. *f*
Breckenridge, P. C. *f and l*
Curtiss, S. M. *f and a*
Fergel, Aug. *f*
Hall, David T. *f*
Holmes, G. D. *f*
Kellogg, Miss Clara *f*
Kellogg, Miss Nellie *f*
McIntyre. C. H. *f*
Mann, S. K. *f and l*
Mitchell, H. S. *f*
Newman, S. F. *f and a*
Sawyer, F. *f*
Stewart, H. L. *f*
Wickham, F. C. *f*
Williams, O. W. *f*

OBERLIN.

Brown, C. S. *f and l*
Clarke, J B. *f and l*
Durand, Will. B. & Son *f and l*
Hadley, A. J. *l*
Lang, J. H. *f*

PAINESVILLE.

House, McCall & Co. *f, l, a and ff*
Durand, C. W. *f and a*

PIQUA.

Apple, S. H. *l*
Brooks, Geo. A. *f and a*
Buchanan, W. W. V. *f*
Edge, H. C. *l*
Grafflin, H. C. & Co. *f and a*
Hatch, James H. & Son *f*
Heller, Wm. H. *f and l*
Leonard, W. K. *f*
Patterson, John S. *f*
Peterson, W. W. *l and a*
Roe, F. B. *f*
Schlosser, Fred. *f and l*
Wood, H. K. *f*

PORTSMOUTH.

Bloomeyer, L. H. C. *f*
Clark, P. S. *f and l*
Duke, John K. *f and l*
Flanders, G. W. *f*
Gist, J. J. *f*
Johnson, Sam. M. *l*
Kricker, M. & Son *f*
McColm, W. S. & Son *f*
Miller, John C. *f*
Miller, John T. *f*
Smith, F. L. *f and l*

RACINE.

Bell, A. M. *f, l and a*
Bell, W. J. *f and a*
Skinner, W. B. *f*

RAVENNA.

Beatty, H. L. *f*
Beebe, W. H. *f*
Dickinson, T. B. *f*
Dussell, J. H. *f*
Gardner, D. C. & Co. *f and l*
Jackson, Andrew *f*
King, M. A. *f and l*
Maxson, E. W. *f*
Olin, L. A. *f and l*
Phillips, T. G. *f and l*
Taylor, Royal *f*

READING.

Shierloh, S. *l*
Vorjohan, F. H. *f and l*

RIPLEY.

Armstrong, W. H. *f*
Bell, E. R. *l*
Jolly, S. F. *l*
Linn, Carl *f*
McClintock, W. C. *f*
Moore, W. A. *f*
Shaw, F. F. *f*

SALEM.

Bonsall, Thos. *f*
Boyle, Homer C. *f and l*
Heaton, R. G. & Co. *f and l*
King, A. J *f*
Vernon & Daggett, Fire and Life Insurance
Young, M. L. *f and l*

SALINEVILLE.

Manning, John W. *f*
Robbins, H. C. *f*

SANDUSKY.

Barker, F. S. *f and l*
Boslaw, G. R. *f and l*
Curran, U. T. *f and l*
Davis & Wagenet *f and l*
De Allen, P. *f*
Drake, Thos. J. *f*
Falk, J. A. *f*
Finch, J. J. *f*
Gerold, Theodore *f*
Giedeman, John

ockwood, Lane S. *l*
iller, Paul *l*
ills, Isaac *l*
rout, A. W. *l*
pencer, Fannie G. *f*
pencer, H. F. *f and l*
raub, John *f*
an Tine, C. H. *f*

SIDNEY.

nderson, G. C. *f and a*
arber, W. H. *f and l*
arns, J. H. *f*
unnelle, Geo. H. *f*
ochlin, D. *f*
urd, J. W. *f*
ickas, C. H. *f*
ickson, I. H. *l and l s*
cCullough, S. *f, l, and a*
parp, N. M. *f and l s*
dillen, W. A. *l and a*
udevant, L. M. *f, l and a*
Tharton P. *l s*

SPRINGFIELD.

erry, J. F. *l*
illow, G. W. *f*
rooks, H. M. *f*
oles, George H. *f and l*
imond, H. C. *f and l*
ye, J. O. *f*
lliott, J. S. *f and l*
effelfinger, J. E. *l*
osterman, D. R. *f*
eller, Alex. O. *f*
nn, M. F. *f*
artin, P. B. *f and l*
iller, Amos N. *f*
offat, Bruce *f*
las, D. H. *f*
owers, H. S. *f*
nith, W. E. *l*
allace & Co. *f and l*

STEUBENVILLE.

lekes, H. H., Fire and Accident Insurance, 315 Market street
ewis, Plummer P. *f*
axwell, J. S. *f and m*
cClave, John *f*
cCracken, John *f*
oore, John *l*
yers, David *f*
owers, J. M. *f and l*

SYRACUSE.

idgeman, L. H. *f*
idgeman, Q. N. *l*
aver J. W. *l*

TIFFIN.

ohl, Henry *f*
amer, W. S. *f*
nich, Frank L. *f*
idner, H. C. *f and l*
eller, Henry T. *f*
eller, W. W. *l*
ntz, T. J. *f*
rsle, Robert *f*
halk, Phillip *f*
ibely, W. W. *f*
illivan, Chas. J. M. *f and l*

TOLEDO.

exander, W. C. *f*
len, Declan, *f*
ckus, S. R. *f*
rker & Frost *f and l*
aun, V. *f*
own, E. O. & Co. *f*
mpbell, A. F. *l*
nniff & Bowers *f*
lton, A. F. *f*
Crabbs, W. C. *f*
Detwiler, I. H. & Co. *f*
Dodge & Pope *f*
Farrar, W. J. *l*
Fey, George *f*
Forbes, O. A. *f*
Ford, Wm. *l*
Gleason & Manning *l*
Haynes, Harry *f and l*
Hoag, F. J. *f*
Hodge, W. R. *f*
Hudson, P. C. *f*
Irving & Russell *f*
Kountz, J. S. *f*
Lang, Chas. M.
Lawrence, M. *f*
McAfee & Jones *f, l and a*
McMahon, A. *f*
Merrill, Jackson & Ketcham *f and l*
Morgan, Thomas *l*
Messenger, C. R. & Co. *f*
Neal, J. M. S. *f*
Osborne, A. C. *f and l*
Parsons, J. E. *f and l*
Pomeroy, Geo. & Co. *f*
Raymer, James *f*
Quigley, E. *l*
Rich, W. H. *l*
Richardson, I. A. & Son *f*
Schmitt, Theo. & Co. *f*
Stahl, G. C. *f*
Tanner & Tanner *f*
Tucker, T. B. *l*
Valois, E. L. *f*
Waters, E. C. *l*
Wright, T. H. *f*

TORONTO.

Burchfield, John A. *f*
Daniels, Geo. W. *l*
Hamilton, Elmer *f and l*
McCoy, Geo. W. *l*
Saltsman, Jeff. *f*

TROY.

Baer, C. T. *a*
Bond, T. C. *f*
Clinepens, P. R. *l*
Conklin, John *f*
Culp, N. G. *f*
Davey, J. A. *f*
Edge, W. W. *l*
Green, George *f*
McConnel. G. R. *f*
Mayer, Geo. *f*
Smith, D. W. *f*
Snyder, E. C. *f*
Speaigh, L. L. *a*
Yount, Noah *l*

URBANA.

Blake, H. E. *f and a*
Boster, S. C. *f*
Carter, J. S. *f*
Galligher, Michael *f*
Gross, R. E. *f, l and a*
Hitt, Thos. *l*
Keifer, C. C. *l*
McCracken, G. W. *f and l*
McDonald, J. R. *f*
Ring, W. F. *f*
Smith, S. P. *f*
Vance, A. F. *l*
Wetly, Geo. W. *f*

URICKSVILLE.

Demuth, I. E. *f*
Foster, Henry *f*
Keepers, Wm. V. *f*
Loeb, Joseph *f and l*
Milone, John *f*
Parrish, E. A. *f*

WAPAKONETA.

Heinrich, Wm. *f*
Hossenier, J. C. *f*
McFarland, W. H. *f and l*
Settlage, H. C. *f*
Sifert, Jos. *f*
South, A. P. *f*

WARREN.

Adams, Whittlesey *f*
Braden, James *f*
Burnett, A. C., Fire Insurance
Clapp & Barnes *f and l*
Corbin & Christy *l*
Craig, Chas. J. *l*
Ewalt & Vanness *f*
Fuller, John A. *f and l*
McLain, T. J. *f and l*
Post, Willis W. *l*
Swager, James B. *f*
Waldeck, Henry *f*
Yingling, John B. *l*

WASHINGTON C. H.

Cave & Maynard *f*
Dial & Fullerton *f and l*
Ramsey, E. A. *l*

WELLINGTON.

Arner, C. W. & Co. *f and l*
Goodwin, R. N. *f, l and a*
Sage, C. & Co. *f, l and a*

WELLSVILLE.

Arnold, C. O. *f*
Hamilton, J. Q. *f, l and a*
Murdock, Wm. G. *f*
Smith, A. G. *f*
Snowden Bros. *f*
Stewart, Jacob *f*

WILMINGTON.

Austin, C. W. *l*
Cartwright, Isaac T. *f and*
Sanderson & Carroll *f*
Sayres, R. S. & C. C. *f*
Walker, H. F. *f*

WOOSTER.

Barrett, John F. *f and l*
Bonwitz, S. R. *f*
Corbus, Geo. W. & Co. *f and l*
Flattery, Lucas *f*
Funck, Daniel *f and l*
Myers, W. C. & Co., Fire and Accident Insurance
Schuck, F. *f*
Van Nest, J. P. *f, l and a*

XENIA.

Armstrong, Frank *f*
Armstrong, H. *f*
Armstrong, J. S. *l*
Archdeacon, A. J. *a*
Bloom, Wendel *f*
Carey, J. A. *l*
Carey, John C. *f and l*
Farrell, Henry *f*
Hanes, Luther *f*
Hooven, E. P. *f*
Hypes & Leamon *f*
Loyd, W. E. *f*
Lytle, Robert *f and l*
Matthews, J. H. *l s*
Milburn, J. M. *l*
Merrick, C. R. *l*
McGervey & Lesourd *f*
McQuisten, Hugh *f*
Schell, F. J. H. *l*
Whiteman, L. H. *f*

YOUNGSTOWN.

Calvey, John *l and a*
Cook, B. F. *f*
Coreweliens, Wm. *l*

OHIO, Youngstown—*Cont.*

Davis, Henry *f and l*
Davis, John R. *f*
Deible & Son *l*
Evans, Ike K. *f and l*
Hellawell. Allen *f*
Hubler, Abram *f*
Liebman, Louis *f and l*
Liebman, L. *f and l*
Medbury, F. *f*
Morgan, James T. *l*
Nutt, Thos. H. *l*
Owen & Son *f and l*
Rice & Haney *f and l*
Rudge, Geo. & Son *f*

ZANESVILLE.

Amer, A. E. *f and l*
Atwell, W. J. *f*
Brush, C. L. *l*
Dillon, C. G. & Son *f and l*
Gray, Wm. & Son *f and l*
Ingalls, J. J. *l*
Miller & Guthrie *f and l*
Palmer, Addison *f and l*
Peoples, Wm. *l*
Steiner, John *f and l*
Thompson, Geo. W. *f and l*
White, Homer, "The Insurance Man."
Woodward, E. S. *l*
Worrell, Louis *l*

OREGON.

ALBANY.

Burkhardt & Keeney *f*
Burkhart, F. A. *f*
Gradwohl, J. *f*
Merrill, H. F. *f*
Oregon Land Co. *f*
Powell, J. C. *f*
Sox, E. F. *f*
Thompson, E. L. *f*
Will, Geo. *f*
Wyman, D. T. *f*

ASHLAND.

Atkinson & Carter
Billings, G. F.
Kyle, A. T. Jr.

ASTORIA.

Allen, A. V. *f*
Case, I. W. *f*
Parker & Robb *f*
Parker, W. W. *f*
Sanborn, G. W. *f*
Van Dusen, B. *f*

BAKER CITY.

Bingham, J. S. *f*
Ferguson, Jas. F. *f, l and a*
Heilner, S. A. *f*

CORVALLIS.

Jeffreys, S. T. *f*
Job, Z. *f*
Johnson, F. M. *f and l*
McConnell, E. *f and l*
Stock, M. & Co. *f*
Woodcock, M. S. *f*

DALLAS.

Ellis, M. M. *f*
Frink, W. S. *f and l*

EUGENE CITY.

Conders, S. W. *f*
Craw, Geo. F. *f*
Dake, E. C. *f*
Dickey, N. *f*
Dorris, B. F. *f*
Eakin, S. B. *f*
Harris, J. B. *f*
Hendricks, T. G. *f*
Hovey, Humphrey & Co. *f*
McClanahan, E. J. *f*
Miller, G. M. *f*
Peet, W. T. *f*
Straight, J. A. *f*
Walton, J. J. *f*
Wilkins, F. M. *f*
Woodcock, A. C. *f*

HILLSBOROUGH.

Dennis, P. M. *f and l*
Morgan & Barnard *f*

INDEPENDENCE.

Connoway, W. P. *f*
Cooper, J. S. *f*
Douty, F. A. *f, l and a*
Goodman, A. J. *f*
Hall, L. M. *f*
Hirschberg, H. *f*
Hurley, A. M. *f*
Kirkland, J. W. *f*
La Ransien, J. C. *f*
Lines, H. M. *f*
Scrofford, J. B. *f*
Tatom, James *f*
Wheeler, W. H. *f*

JACKSONVILLE.

Boyer, J. A. *f*
Clovig, W. M. *f*
Day, S. J. *f*
Kenney, T. J. *f*
Kubli, K. *f*
Muller, Max *f*
Nunan, J. *f*
Nickell, Chas. *f*
Rames & White *f*
Rostel, C. B. *f*
White, Jno. F. *f*

McMINNVILLE.

Clark, B. *f*
Freund, J. A. C. *f*
Magers, J. E. *f*
Talmage, C. W. *f*
Wortmann, J. *f*

OREGON CITY.

Allbright, C. O. *f*
Caufield, E. G. *f*
Califf, S. B. *f and l*
Charman, E. R. *l*
Charman, L. *f*
Charman, F. R. *f*
Cross, H. E. *f*
Draper, John *f*
Harding, G. A. *f*
Johnson, W. C. *f*
Latourette, D. C. *f*
Pope, F. *f*
Randall, F. P. *f*
Stratton, M. *f*

PORTLAND.

Andrews, F. V. & Co. *f*
Boyd & Arnold *f, l and a*
Brownton, W. F. *f*
Bush, D. B. *f*
Caukin, G. E. *l*
Child, J. A. *f*
Clayton & Oliver *f*
Earhart, R. P. *f*
Fay, C. L. *l*
Francis & Reed *f and l*
Folger, Herbert, New Zealand F. Ins. Co.
German Immigration Asso. *f*
Hall, Edward, Sec'y Oregon Fire and Marine
Hewett, Henry & Co. *f and l*
Laidlaw, James & Co. *f*
Norden & Church *f*
Reed, E. L. *f*
Schuyler, P. C. *f and l*
Steel, Geo. A. & Co. *f*
Sibson, Quackenbush & Co. *f*
Story, Geo. L. *f*
Thompson & Riggen *f*
White, Eugene D. *f and l*

ROSEBURG.

Caro Bros. *f*
Floe, S. F. *l*
Lane, Jno. *f*
Marks, Herman *f*
Moore, W. N. *f*

SALEM.

Albert, Joseph *f*
Cottle H. W. & Co. *f*
Davey & Roach *l*
Dumars, Wm. *f*
Gilbert Bros. *f*
Gilbert & Batterson *f*
Hendrie, Robt. *f*
Moir, John *f*
Moores, Wylie A. *f and l*
Williams & England *f*
Willis, Leo *f*
Wright, John G. *f*

PENNSYLVANIA.

ALLEGHENY.

Allewelt, D. B. *f*
Drum, Simon *f*
Green, Chas. M. *f*
Stewart, Geo. *f*

ALLENTOWN.

Eckert, Miles L. *f*
Grubb & Medlar *f*
Hecker & De Long *f*
Hoats, Samuel *f*
Kleckner, Henry T. *f*
Lee, A. W. *f and l*
Leisenrine & Walker *f and l*
Mohr, H. W. *f*
Seagreaves, Geo. *f*
Stackhouse, A. M. *f*
Sepp, John W. *f*
Troxell, N. L. C. *f and l*
Wagner, H. C. *f and l*
Webb. James W. *f*
Wilt, F. R. *f*
Yingling, Henry B. *f and l*

ALTOONA.

Brindle & Miller *f*
Couch, D. *f*
Greene, M. F. *f and l*
Kerr, R. A. O. & Co. *f and l*
MacDonald, A. P. & Bro. *f and l*
McMullin, C. *f*
Rink, Jacob *f*
Sponsler & Hackit *f*
Trout, Thos. J. *f and l*
Winn & Nicholson *f and l*

ASHLAND.

Barron, Theo. F. *f and l*
Burkert, E. P. *f*
Garner, John C. *f and l*
Garner, Lin. *f and l*
Lessig, Jacob *f and l*

ASHLEY.
enderfer, M. N. & Co. *f*
ner, J. K. P. *f*

ATHENS.
oin & Walker *f and l*
child & Murray *f*
l, C. W. *f and l*

BEAVER FALLS.
rd, W. J. *f*
lsey, L. B. *f*
chett, J. H. *l*
le, A. R. *f*
gburn, N. H. *f*
, W. B. *l*
res, H. T. & J. *f*

BEDFORD.
ire, Walter F. & Co.
l & Shoemaker

BELLEFONTE.
er, Geo. L. *f and l*
kin, John J. *f and l*
kin, W. B. *f and l*
aver, J. C. *f and l*
odring, D. W. *f*

BENNETT.
s, D. E. *f*
iple, H. E. *f*
ppheard, W. V. *f*
ng, W. A. *f*

BERWICK.
ns, J. W.
oby, J. G.

BETHLEHEM.
tett, C. M. *f*
hmann & Peisert *f and l*
hek, M. A. *f*
e, A. L. *f and l*
iglison, W. L. *l*
ert & Dunglison *f*
ham, Jas. *f*
s, Geo. K. *f*
g, Geo. H. *f*
ert, Jos. M. *f*
ert, Richard W. *f and l*
tes, F. C. *f*
ler, I. L. C. *l*
Robert J. *f and l*
htrock, Wm. *f*
lle & Kemmerer *f*

BLAIRSVILLE.
er, W. R. *f*
mingham & Knott *f*

BLOOMSBURGH.
wn, Freas *f*
mberlin, H. P. *l and a*
tman, Frank B. *f*
app, C. F. *f*
z, M. P. *f and l*
ize, J. H. *f and l*
gler, R. H. *l*

BRADDOCK.
lland, W. A. *f and l*
itzman, L. F. *f and l*
useholder, John & Co. *f and l*
kin, Wm. *f*
tton, E. G. *l*
kes, C. A. *f and l*

BRADFORD.
uer & Herman *f and l*
ick, P. N. *l*
dy, C. P. & Bro. *f and l*
oves, Fred W. *f and l*
nnedy, C. H. *f and l*

BRISTOL.
ams, George W. *l*
keson, A. Weir *f*
illings, J. D. *l*
Kinsey, William *f*
Scott, Chas. E. *l*
Stuckert, John C. *f*
Wright, Wm. S. *l*

BROOKVILLE.
Brown, John F. & G. E. *f, l and a*
Hamilton & Reed *f, l and a*
Pinney, N. G. *f*
Scott, J. A. *l*

BUTLER.
Abrams, E. E. & Co. *f and l*
Campbell, Wm. Jr. *l*
Clark, J. A. *l*
Forsythe, J. E. *f and l*
McJunkin, L. S. *f and l*
Wright, W. A. *l*

CANTON.
Cleveland, E. J. *f and l*
Krise, A. E. &. G. F. *f and l*
Perry, R. N. *f and l*

CARBONDALE.
Baker, Wm. R. *f and l*
Couch, George D. *f*
Hockinbury & Reynolds *f and l*
Kenworthy, J. H. *l*
Lathrope, Thomas R. *f*
Mills Bros. *l*
Peck, E. M. *l*

CARLISLE.
Cornman, Theo. *f*
Hoffer, F. H. *l*
Humrich, S. K. *f and l*
Humrich & Rhey *f, l and a*
Hyer, John *f*
Shearer, R. E. *f and a*
Stock, J. C. & Bro. *f and a*
Stock, J. C. *l and a*

CATASAUQUA.
Hamersley, R. Clay *f*
Koons, A. F. *f and l*
Ulrich, N. N. *f and l*

CATAWISSA.
Ellis, Clinton *f*
Geyer, C. E. *f and l*

CHAMBERSBURG.
Bender, Horace *f*
Clark, Lyman *f*
Colliflower & Camp *f*
Culp, Loren A. *l*
Curriden, Edward *l*
David, Frank *l*
Gilmore, Wm. *f*
Keefer, Wm. R. *f*
McNulty, Howard *f and l*
Maurer, B. L. *f and l*
Mehaffey, Frank *f*
Reed, Wm. G. *f*
Rice & Peters *f*

CHESTER.
Baker, Geo. *f*
Bradley, P. *f*
Cochran, J. Howard, Fire Insurance
Cochran & Sweeney *f, l, m and a*
Coates, Jos. R. T. *f*
Gray, Wm. C. *f*
Greenwood, Samuel *f*
Harper, A. *l*
Johnson, Harrison *l*
Larkin, C. C. *f*
Lyon, Samuel *f*

CLEARFIELD.
Biddle & Helmbold *f, l and a*
Harris & Hartswick *f*

COATESVILLE.
Gilfilem, John *f*
Gordon, Wm. *l*
Rambo, Moses *f*
Thomas, H. G. *f*

COLUMBIA.
Alison, Geo. M. *f*
Bear, Wm. L., Life and Fire Insurance
Bruner, A. C. *f*
Fondersmith, H. A. *f*
Frank, John P. *f*
Hershey, H. S. *f*
Kauffman, Andrew J. *f and l*
Kauffman & More *f and l*
McBride, J. B. *l*
Shuman, M. S. *f*
Sneath, Jacob *f and l*
Solly, J. W. *f*
Young, Chas. F. *f*
Young, George *f*
Ziegler F. X. & Sons *f and l*

CONNELLSVILLE.
Cavender & Goodchild *f and l*
DuShane, Sam. H. *f*

CONSHOHOCKEN.
Alebaugh, Harry
Berry, Jno. *f*
Conrad, Frank
Corduff, Jas.
Haywood, Wm. *f*
Kenzie, H. G. *f*
Rex, Jos. *l*
Specht, Benj.
Stevenson, Geo. *l*
Tracy, Harry *f*
Zimmerman, John *l*

CORRY.
Barney, F. S. *f*
Davis, J. B. *f and l*
Marsh, W. Ed. *f and l*
Palmer, R. H. *f and l*
West, L. D. *f and l*

COUDERSPORT.
Cole, L. B. *l and a*
Mann, Arthur B. *f, l and a*
White, S. C. *f, l and a*

DANVILLE.
Ammerman, W. H. & Co. *f*
Farnsworth, J. H. *f and l*
Miles & Peifer *f, l and a*
Russell, Andrew *f and l*
Vincent, Henry & Son *f and l*
Williams, D. R. *f, l and a*

DOYLESTOWN.
Fackenthall, Jerome *f*
Harris, Henry O. *f*
Mason, Charles *l*
Mason, William *l*
Meyers, Chas. *f*
Trego, Thos. W. *l*
Yardley, John *a*
Zorus, J. Evan *f*

DU BOIS.
Bell, D. Bates *l and a*
Biddle, Helmbold & Bell *f*
Campbell, Geo. B. *f*
Vosburg, E. Fred. *f*

EASTON.
Brunner, John *l*
Deichmann, A. S. *f*
Downs, J. S. *f and l*
Heller, R. P. *l*
Hetrich, Chas. B. *l*
Holland, Hackett *l*
Kichline, Geo. F. *f, l and a*
Kolb, Reuben *f and l*
Pyle, R. C. *l*
Shawde, E. H. *f and*
Shrope, L. D. *f*

PA.—*Continued.*

ELIZABETH.

Graham, J. H. *f*
Griffin, T. E. S. *l*
Wylie, J. R. *f*

ERIE.

Barger, Geo. E. *l*
Downing & Flickinger *f and l*
Ensign, S. P. *f*
Gaggin, R. F. *l*
Hemphill, T. M. *f and l*
Harper, W. W. *l*
Sawdy, F. A. *f and l*
Schlaudecker, Frank *f*
Scott & Arbuckle *f and l*
Shannon, J. W. *f*
Stuebgen, E. A. *f and l*
Sturgeon, Elias *f*
Swalley, C. *f*
Van Anden, L. J. & Co. *f and a*
Wood, Wm. M. *l*

ETNA.

Groves, Wm. *l*
Patterson, E. A. *f*
Sallade, M. V. B. *f and l*

FRANKLIN.

Findlay, A. Y. *f and l*
Fry, G. B. *f and l*
McGough, Peter *f and l*
Mark & Ingleskerger *f*
Smith, F. E. *f*
Winchester, L. A. *f*

FREELAND.

Fowler, O. *a*
Grimes, W. A. *f*
Hayes, John D. *f and l*
McCarthy, D. J. *f*
Stroh, Chas. Orion *f and l*

GETTYSBURGH.

Picking, Harry C. *f and l*
Winter, Martin *f and l*
Wolf, Samuel *f*

GREENCASTLE.

Kreps & Co. *f and l*
Ruthrauff, John *f*
Winger & Light *f and l*

GREENSBURGH.

Gay & Bair *f, l and a*
McWilliams & Baker *f*
Wirsing, J. J. *f*

GREENVILLE.

Clover, Philip *f*
Comstock, E. D. & Co. *f and l*
Findley, W. J. B. *f*
Hoomer, H. C. *f and l*
Ogden, J. G. *l*
Pettit, J. M. *f*

HAMBURGH.

Hoffman, Sol. K. *f and l*
Levan, Jackson *f and l*
Luburg, Al. *f and l*

HANOVER.

Blair, G. Milton *f, l and a*
Fisher, Julius *f*
Forney, Geo. N. *f*
Trimmer, E. A. *f*

HARRISBURG.

Buehler, H. B. *f*
Campbell, Frank *l*
Craiglon, David *l*
Dare, E. O. & Son *f*
Eaton, J. F. *l*
Garman, John *l*
Gross, Geo. A. *f*
Hammond & Bailey *f, l and a*
Irwin, W. B. *f*
Leib, Frank R. *f, l and a*
Liesmann, F. W. *f*
Marshall, S. M. *l*
Meese & Murser *f and l*
Orth, Henry C. *f and a*
Oyster, S. W. *l*
Parthemore & Quigley *f*
Sheafer, Henry J. & Son *f*
Sheafer, Wood K. *f*

HAZLETON.

Breihoff, Peter *f and l*
Heidenreich Bros. *f and l*
Heidenreich, Peter *f*
Hill, C. F. *f and l*
Mans, H. W. *f*
Schutter, John *f*
Taylor, S. D. *f, l and a*

HOLLIDAYSBURGH.

McFadden, S. P. *f*
Smith, Wm. A. *f and l*
Snyder, H. H. *f and l*

HOMESTEAD.

Giles, Geo. W. *f*
Hough & Kemp *f and a*
Oeffner, J. G. *f*

HONESDALE.

Baumann, E. H. *f*
Lane, Grant, W., General Agt., N. W. Mutl. L. Ins. Co.
Farnham & McCarty *l*
Russell, Henry Z. *f*
Stone, W. H. *f*
Tolley, S. *f and l*
Tracy, W. J. *l*
Woodhouse, H. A. *l*

HUNTINGDON.

Akers, T. H. *l*
De Annitt, W. H. *f, l and a*
Madden & Taylor *f*
Miller, R. Allison *l*
Oaks, Thomas M. *f*
Shaffner, Martin L. *f*
Simpson, J. R. *f and l*
White, J. Irvin *l*

INDIANA.

Paul, J. L. *f*
Strayer, Lewis *l*
Thompson, H. S. *f*
Watt, J. M. *l*

JERSEY SHORE.

Howell, M. T. *f and l*
Martin, Jas. P. *f and l*
Staver, M. L. *f and l*

KITTANNING.

Arnold, H. A. *f and l*
Brown, Sam. G. W. & Wm. *f*
Doverspike, Geo. W. *f*
Hill, Frank *f, l and a*

LANCASTER.

Bausman & Burns *f*
Breneman, H. R. *f and l*
Eckenrode & Myers *f and l*
Gara, H. S. *f*
Haines, Joel L. *f*
Herr, Allan A. & Co. *f and l*
Lefevre, C. H. *f*
Metzler, John H. *f*
Ostermayer, J. H. *f*
Reynolds, George N. *l*
Rife, Jeremiah *f and l*
Ryan, I. H. *f*
Shenk & Bausman *f*
Westhaeffer, J. Alonzo *a*
Whitson, T. Clark *f and l*

LATROBE.

Bierer, Jacob J. *f*
Soxman, A. G *a*
Soxman, Chas. W. *f*
Toner & Chambers *f*
Wakefield, J. S. & Son

LEBANON.

Bentz, S. H. *f and l*
Euston, Joseph R. *f and l*
Haner, Peter *f*
Householder, W. R. *f and l*
Karmany, S. Y. *f*
Miller, J. H. *f and l*
Shetter, J. L. *f*

LEHIGHTON.

Bell, H. A. *f and l*
Heydt & Soobredt *f and l*
Randenbush, A. W. *f and l*

LEWISBURGH.

Catheman, Ira *f and l*
Dieffenderfer, Sol *f and l*
Duncan, John F. *f and l*
Long, Geo. E. *f and l*
Smeed, Thos. *l and a*
Smeed, Wm. S. *l and a*
Val Valzab, Foster *f and*
Walls, W. J. *f and l*

LEWISTOWN.

Brisbin, S. J. *f*
Creighton, E. B. *f and l*
Hamilton, A. T. *f and l*
Rakerd, J. S. *l*
Settle, W. S. *f*

LITTLESTOWN.

Alleman, W. S. *l*
Harner, Kansas U. *l*
Lefevre, Joseph H. *l*
Smucker, Abia *f*

LOCK HAVEN.

Chapman, H. O. *l*
Culp, G. E. *f and l*
Gearhart, C. R. *f and l*
Good, D. F. *f*
Kintzing, T. C. *f*
O'Connor, Charles M. *f, l and a*
Welliver & Co. *f, l and a*

McKEESPORT.

Campbell, A. B. *f*
De Long, James L. *f*
Leizure & Lowry *f*
O'Neil & Scott *f*
Skelly, J. A. *f*
Shaw, John A. *f*
Soles, W. C. *f*
Stewart, John W. *f*

MAHANOY CITY.

Carter, Wm. H. *f*
Comrey, Andrew *f*
Litsch, Maurice *f*

MANSFIELD.

Costley, B. J. *f*
Hoard, J. S. *f and l*
Moody, J. A. *f and l*
Taylor, W. D. *l*

MANSFIELD VALLEY.

Armstrong, J. F. *f*
Bedell, J. Chas. *f*
Brown, Robt. H. *f and l*
Evans, Reese *f*
Fife, J. B. *f*
McCreedy, John W. *f*

MARIETTA.

Brandt, J. L. *f*
Crull, John *f*
Ettla, George H. *f*
Kelly, James W. *l*
Rich, Henry S. *f*
Turner, Robt. *f*

MAUCH CHUNK.

Siewers, E. R. *f, l and a*
Tobias, A. H. & Son *f, l and a*

MEADVILLE.
ıley & Gelvin *f*
nis, F. H. & Son *f and l*
bertson & Ritze *f and a*
rance & Rose *f*
ıdesbaugh, L. H. *f*
ıerman, D. D. & L. A. *f*
Farland, F. A. *f*
lz, Otto A. *f*
ce, S. L. *f*

MECHANICSBURG.
ıdner, E. C. *f*
ler, J. C. *f*
ton, J. O. *f*
ler, D. H. *f*
arsh, V. A. *f*
ıng, J. N. *f*

MERCER.
l, John *l and a*
oks, M. H. *f and l*
ıns, D. M. R. *f and a*
Kean, W. J. *f*

MIDDLETOWN.
r, F. H.
ıll, Abner
tchinson, C. H.
ndig, W. H.
ley, Jos. H.
nbler, M. B.

MILTON.
wn & Frick *f*
lmer, C. F. *f, l and a*
braith, W. B. *f*
ımm, Chas. Jr. *l*
gle, O. B. *f*
gler, H. *f, l and a*
hl, Geo. C. *f*

MINERSVILLE.
ter, R. F. *f, l and a*
hards, J. H. *f*
hrig, A. *f*

IONONGAHELA CITY.
ble, John M. *f*
yers, F. M. *l and a*
liams, Ralston *f and l*
ıng, R. H. *f*

MOUNT CARMEL.
en, Voris
gstresse, S. E.
dsmith, Isaac
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Reeves, John B. *f*
Robertson, James *f, l and m*
Schachte, Henry *f*
Tupper, Samuel Y. & Son *f and m*
Tupper, F. & Co. *f and m*
White, Blake L. *f and l*

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Godfrey, W. R. *f*
Reid, Samuel H. *f*

CHESTER.

Berry, Thomas N. *f and l*
Gregg & Means *f*
Harden, W. H. & J. C. *f*

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Aiken, A. M. *f*

COLUMBIA.

Black, W. A. *f and l*
Gambril, D. *f*
Parker, G. W. & Co. *f and l*
Seibles, E. W. & Son *f and l*
Swaffield, W. C. *f and l*
Wright, Geo. K. *f and l*

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Norment, F. E. *f and l*
Norment, J. H. *l*

DUE WEST.

Cochrane, John M. *f*

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Hudgens, A. W. & Son *f*
Quillian, J. W. *l*

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McNeill, J. P. *f*

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Fraser, S. S. *f, l and m*
Munnerlyn, B. A. *f and a*

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Giles, Wm. A. *f*

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Ferguson & Miller *f*
Goodlett, R. C. *f*
Gower & Reilly *f and l*
Jenkins, A. H. & Son *f*
McBee, L. M. *f*
Smith, Julius C. *f*
Yates, C. L. *f and l*

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Hartzoy & Hays *f*
Hodges Bros. *l*
Parks, J. T. *f*

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Croker, J. L. & Co. *f*

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Jefferson, E. E.

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Witherspoon, B. J. *f, l and s*

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Dial, W. H. *f*
Minter & Jamieson *f*
Patton & Martin *f*
Traynham & Dial *f*

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Bradford, C. S. & Co. *f*

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Cothran, James, Jr. *f*

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Wilson, F. N. *f and l*

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Macfarlan & Harmer *l*
Montgomery & White *f*
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Grant, Thos. *l*
Mayes, F. J. *f*

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Tarrant, W. T. *f*

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Stribling, J. W. *f*

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Walker, Fleming & Son *f*

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Dehon, W. R. *f and l*

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Moses, A. *f*
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Thurston, E. M. & Co. *f and l*
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Perkins, W. O'N. *f*
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Wheat, Frank *l*
Witherspoon, T. F. *f*

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Kirkpatrick, Paul W. *f*
Mathes, W. E. *f*
Mathes, W. G. *f*
Shipley, E. A. *f*

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Dow & McMullen *f*
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Landen, Jos. A. *l*
Marx & Bensdorf *f, l, a and m*
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Bradford & Cole *f*
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Caldwell, James E. & Bro. *f*
Chase, Irvine K. *f*
Claiborne & Gale *f*
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Hart & Goode *f*
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Hicks, E. D. *f*
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Ivie, C. S. *f*
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Wallace, J. W. *f, l, a, p* [illegible] *tornado*

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Holmes, M. C. *f and l*
Landis & Jones *f*
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TROY.

Crockett, Cave J. *f*

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Paschall, W. G. *l*
Ranson, J. R. T. *f and l*

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Morriss, J. E. *f*

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Goff, E. W. *f*
Gribble, Robt. *l*
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Warner, Geo. P. *f*

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Richardson, D. *f*
Tucker, N. T. *l and a*

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Miller, J. Z. Jr. *f*

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Key, J. M. *f*

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Kelley, Wm. *f*

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Mayes & Mayes *f*
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Morgan, W. C. *f*

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Lillard, L. D. *f*

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Bumpass, L. E. *f*

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Dyer, D. A. *l*
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Littlejohn, J. B. *f*
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Stanfield, J. L. *l*
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Rollins, C. R. *f and l*
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Hughes & Stowe *f, m and l*
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Lovenberg, I. *f*
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Mason & Waters *f and m*
Rice, E. E. *f and l*
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Stubbs, John H. *f and l*
Waters, L. M. & Bro. *l*

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Weaver, Abram *l*

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Waltermire, Wm. *f*

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Tighe, W. J. *f*

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Pinkston, Nat. *f and l*

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Woodall, W. H. *f*

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JACKSONVILLE.
Earle M. L. *f and l*

JEFFERSON.
Beard & Sherrell *f and l*
Claiborne, V. H. *f*

KAUFMAN.
Pardue & Carlisle *f*

KERRVILLE.
Davis, J. H. *f*

KOSSE.
Jones, Jas. O. *f*
Proctor, A. W. *f*
Proctor, W. F. *f*

LADONIA.
Hudson, A. J. *f*

LAMPASAS.
Covington, J. W. *f*
Price, D. G. *f and l*

LAREDO.
Brewster & Moore *f and l*
Dickenson, H. G. & Bro. *f and l*
Nicholson, B. F. *f*
Pierce & Pierce *f and l*

LIVINGSTON.
McCordell, Davis *f*
Meece, T. F. *f*

LLANO.
Hargon, Frank H. *f and l*

LOCKHART.
Campbell, J. W. *f*
Palmer, B. T. & Son *f*

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Clemmons, J. R. & T. E. *f*
Fisher, W. D. *f*

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Bellinger, C. *f*
Lipscomb, Johnson *f*

McKINNEY.
Alexander, H. S. *l*
Ball, J. H. *f*
Byrne, M. H. *f*
Coffee, A. *f*
Page, John D. *f*
Welch, Frank H. *f*

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Carter & Poland *f and a*
Littlejohn & Martin *f, l and a*

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Bernhardt & Stapleton *f*
Henry, Ira B. *f*

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Doyle, W. E. *f*
Park, J. H. *f*
Waller, N. L. *f*

MIDLAND.
Decker, D. E. *f*
Zane, R. H. *f*

MILLHEIM.
Regenbrecht, A. *f and l*

MINNEOLA.
Cage, George A. *f*

MORGAN.
Gilpin, I. W. *f*

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Jones, C. W. *f and l*
Stanley & Thompson *f and l*

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Bridges, E. L. *f and l*

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Curry, P. B. *f and l*

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Ast, Theo. & Alf. *f*
Gilbert, G. W. & Son *f*
Ozment & Pells *f and l*
Robinson Bros. *f*
Royall, R. J. *f*
Sawyers, C. F. *f and l*

PARIS.
Elwoods, D. W. *l*
Dargan, K. S. *f*
Kirkpatrick & Wortham *l*
Norment, E. B. *f*
Phipps, N. B. *l*
Ross, L. W. *f*
Settle, I. M. *f*
Sluder, W. H. *f*
Stayton & Hale *l*
Thebo, C. F. *l*

PEARSALL.
Rowell, John S. *f*

PILOT POINT.
Darwin, S. F. *f and l*
McCulley, W. C. *f*

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Beauchamp, W. H. *f and l*
Jasper & Beauchamp *f*

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Matthews & Hood *f*
Wright, W. H. *f*

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Isaacs & Lockett *f*
Longmore, J. E. *f*

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Lowe & Allen *f*
Wells, W. C. *l*
Wood, T. J. Jr. *l*

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Lerch, Frank *l*
Robertson, Marion *f and l*

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Ohio and Kentucky.
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Griesenbeck, Chas. F. *l*
Hamilton & Boon *l*
Lay, R. W. & Co. *f*
Maher, Anson A. *l*
Moye, A. *f*
Smith & Co. *f*
Young & Adae *f*

SAN DIEGO.
Gueydan, F. & Co. *f*

SAN SABA.
Lidstone, V. D. *f*

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Russek, Ignaz *f*

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Neal, W. R. *f*
Zorn, J. Jr. *f*

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Covington, J. J. *l*
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McBride & Sillman *f and l*
McBride, W. H. *f*
Woldert & James *f and l*

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Evans, S. P. *f*

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Levi A. & Co. *f*
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Cunningham, J. D. *f and l*

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ale, R. W. *f and l*
le, T. J. *f and l*
chman, A. M. *f and l*
skell, W. W. *f and l*
odwin, O. *f and l*
aves, T. J. *f and l*
rkham, Walter *f and l*
ncaster, J. E. *f and l*
nn, W. C. *f and l*
nn, G. J. *f and l*

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Holloway, J. B. *f*

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Webster, M. L. *f*

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Bowman, O. G. *f*

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Owens, John E. *f*

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mpbell, W. H. *f and l*
rr, Newton *f*
ant, H. J. & Co. *f*
mer, Daniel *f*
lfrich, Wm. V. *f and l*
ause, Herman *f and l*
lson, A. H. *f and l*
th, P. L. *f*
ry, D. H. Jr. *f*
aman, John *f*
rnes, B. & Co. *f*
tah Loan & Trust Co. *f*

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Grant & Co. *f*
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Irons & Crabbe *f*
Jones, T. R. & Co. *f*
Kimball & Lawrence *f*
Knowlden, Geo. H. *f*
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Rogers, Lewis B. *f*
Schenck, J. *f*
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oodworth & Canfield *f and l*

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obinson, W. I. *l*
ebster, Jos. N. *f, l and a*

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onard, E. S. *f, l and a*

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bson, C. D. *f*
ll & Powers *f, l and a*
ll, J. V. & Son *f, l, a and s b*
ver, H. L. *l*
rton, L. P. *l*
rton, L. S. *a*

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BRANDON.

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bes, C. H. *f and l*
bee & Briggs *f and l*

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man & Jenne *f and l*
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ence, W. A. *f*
ams, H. B. *f*
on, M. W. *f, l and a*

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ell, E. W. *l*
, C. A. *l*
n & McKillip *f*
sby, L. F. *l*
k & Baily *f, l, a and m*
, T. S. *f, l, m and a*
rs, T. P. W. *l*
comb, W. H. S. *l*
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Mattock, J. B. *l*

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Robbins, W. S. *f*

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Manchester, Geo. *a*
Preston, W. H. *f*
Reed, N. R. *l*
Sheldon, H. S. *l*
Thompson, Seth *f*

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Smalley, G. H. *l*

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Hinkley, P. H. *l*
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Seaver, J. R. *l*
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Egerton, C. D.
Egerton, J. K.

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Hitchcock & Burbank *f*
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Peabody, Henry W. *f*

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Cushman, A. E.
Platt, F. S.
Rowland, W. H.

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Burnham & Temple *f, l and a*
Farrar, Henry C. *l and a*
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Francisco, M. J. *f and a*
Granger, C. H. *l*
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Mason, E. G. *l*
North, Geo. F. *l*
Parmenter, C. *f, l and a*
Stockwell Bros. *l and a*

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Burgess, J. J. *f*
Farnsworth, H. H. *f*
Hill, M. J. *f and l*

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Blodgett, P. D. & Co. *f and l*
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Hastings, C. H. *l and a*
Lewis, W. C. *f*
Moore, Geo. P. *f and l*
Rolley, John *l and a*
Sargent, E. E. *l*
Switzer, Francis *f and l*

SPRINGFIELD.

Lawrence & Wheeler *f and l*

STOWE.

Bingham, W. H. H. *f and l*
McCutchins, V. P. *f*

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Raymond, A. C. *f*

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Benton, L. F. *l*
Hickok, J. S. & Son *f and l*

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Batchelder, Wm. *f and l*
Davis, Euright & Cady *f*
Hodgman, V. C. *l*
Tuxbury, Dwight *l*

WOODSTOCK.
Jones, James B. *l*
Paul, Norman *f and m*
Philips, Henry C. *f and l*

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Gildersleeve, B. *l*
Thomas, D. G. *f and l*
Trigg & Friend *f and l*

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Crump, Jas. T. *l*
Fendall, W. E. *l*
Harding, W. A. *l*
Hayden, Geo. *l*
Hove, P. B. *f*
Hopkins, A. O. *l*
Lambert, Wm. H. *l*
Scott, Edwin *l*
Selecman, T. E. *l*
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Grayson, W. W. *f l and a*

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White, John L. *f*

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Homes, A. T. *f and l*
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BRUINGTON.
Haynes, W. F.

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Jarman, H. D. *f*
McKennie, J. C. *l*
Mason, R. F. *f*
Taylor, Bennett *f*
Thomas, H. C. *l*

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Reid, E. S. & Co. *f and l*

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Lorentz, L. D. *l*
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Hazlewood, C. T. *a*
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Thister, E. B. *l*

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Cole & Co. *f and l*
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Conrad, Geo. O. *f*
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McConley, Wm. *f*

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Morton, J. W. *f and l*

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Barbour & Venable *f and l*
Mossie, T. B. & Co. *f and l*

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Hoge, Arista *f*
Kerr & May *f and l*
Perry, W. J. *f and l*

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Riddick, A. A. *l*
Wright, J. H. & Son *f and l*

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Chapman, J. W. *f*
Lynch, Thos. A. *f*

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Hutton, H. S. *f*
Jeffries & Bethune *f*
Yates, H. C. *f*

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Brooks, A. Jr. *f and m*
Peachy, B. D. *l*

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Hansbrough & Carter *f and l*
Russell, Jas. B. *l*

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Brown, J. G. *l*
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Gibboney, J. H. & Co. *f*
Heuser, Aug. *f*
Heuser, Chas. *l*
Maupin, H. B. *f*
Noel & Brown *f*
Sexton, G. S. & Co. *f*
Wadley, H. G. & Co. *f*

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Crosby, C. *f*
Landrum, Cameron & Landrum *f and l*
Miller, F. *f*
Northey, L. H. *f and l*
Partridge, A. E. *f and l*
Rees & Wright *f*
Rowel & Rhodes *f*
Taylor, J. A. *f and l*

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Coffman, N. B.
Donahoe, A.
Forrest & Welty
Holton & Hale
Moss, J. H.
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Westover & Stevens
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Pattison & Morton
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Pearcy, J. N. *f and l*
Turner, J. M. *f and l*
Vail, Clarence *f*
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Calder, W. C. *f*
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Kirk & McNeill *f*
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Davis & McDevitt *f*
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Frost, Robert *f*
Hayden, J. R. *f*
Henderson & Greyot *f*
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O'Brien, R. G. *f and l*
O'Connor, M. *f*
Porter, Nathan S. *f and l*
Root, M. A. *f*
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Gilliam, L. C. *f*
Hall, Wendell, *f*
Jones, A. D. & Co. *f*
Mason, A. M. *f*
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Porter, W. A. *l*
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Fallon & Kelling *l and a*
Goodman & Van Valkenburgh *f*
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Lambert, V. D. *f*
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Somerindyke & Livermore *f*
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Smith, Channing *m a*
Swearengen & Blackford *f and l*
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Millar, Chas. *f*
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Johnson, P. *f and l*
Kellogg & McIntosh *f and l*
Kendall, C. *f*
King, Nellie *f*

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Tipkin, A. J. *f*

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Hall, J. B. *f*
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Paulsen, Wm. J. *f*
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Maxwell, Thos. S. *f*
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Wright, Wm. W. *f and l*

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Shiells, R. *f and l*

NEILLSVILLE.
Deming, H. W. *f and l*
Schuster & McConnell *f and l*

NEW LONDON.
Hill, Phillip *f*
Mitchell, E. S. *f*
Pape, A. H. *f*
Woodworth, S. D. *f*

OCONOMOWOC.
Bender, John *f and l*
Hurlburt, Edwin *f*
Jones, Oscar F. *f*
Kelley, J. A. *f*
Robinson, George E. *f*
Williams, Louise C. *f*

OCONTO.
Ansorge, Henry *f*
Ford, S. W. *l*
Phelps, T. H. *f*
Royce, H. M. *f*
Wilcox, Frank *f*

OMRO.
Bradt, M. G. *f and l*
Orchard, J. T. *f and l*

OSHKOSH.
Athearn, G. W. *l and a*
Barber, A. J. & Co. *f and l*
Gary, S. P. *f*
Harmon, L. D. & Son *f and l*
Hobart, H. A. *l*
Lawson, H. L. & Bro. *f and l*
McNabb, W. J. *f, l and a*
Luscher, G. S. *f and a*
Meissner, A. *f*
Nevitt, C. R. *f*
Palmer & McLaren *f*
Smith, M. R. *f*
Tuttle, L. S. & Bros., Fire Life and Accident

PLATTEVILLE.
Evans, J. H. *f*
Guernsey, Mrs. Maud *f*
McArthur, John *f*
Schnitzler, Theo. *f*
Wyne, B. F. *f*

PORTAGE.
Barker, Chas. *l*
Kiefer & Helman *f a*
Mohr, Chas. *f*

Shattuck & Baker *f*
Schultze & Sprecher *f*
Smith & Dering *f and l*

PRAIRIE DU CHIEN.

Viele, L. F. S. *f and l*
Zeeh, Joe Jr. *f and l*

PRINCETON.

Harroun, Edw. *f*
Manthey, Martin *f*
Muller Bros. *f*
Rawson, R. P. *f and l*
Yahr, F. T. *f*

RACINE.

Fellows & Blake *f and l*
James & Klein, General Managers Continental F. of N. Y.
Johnson, J. W. *f*
Knight & Peck *f*
Komas, Adam *f*
Lefler, Silas *l*
Lueck, Julius *f*
Miller, L. D. & Co. *f and l*
Miller, Wm. Henry *f and l*
Price, D. P. *l*
Sage, S. H. *l*
Schlegel, L. *f*
Thiesen, Claus J. *f*
West & Packard *f and l*
Whiteley, Simeon *f and l*

REEDSBURGH.

Byrne, P. *f*
Perry, R. P. *f*
Raetzman, William *f*
Shelden, Chas. F. *f*
Stevens, G. L. *f*
Winchester, W. F. *l*
Wyse, Wm. A. *f*

RICE LAKE.

Bailey, N. W. *f*
Rasmussen, K. E. *f*
Swift, P. H. *l*
Swift, W. P. *f*

RICHLAND CENTRE.

Clark, H. J. *f, l and a*
Fay, P. H. *f, l and a*
Hart & James *f*
McKee, J. L. *f, l and a*

RIPON.

Field, Geo. L. *f*
Foote, J. J. *f*
Graf, E. F. *f*
Hall, J. W. *f*
Horner, G. F. *f*
Jelleff, A. C. *f and l*
Lyle, W. R. *f*
Luther, F. D. *f*
Steele, S. A. *f*
Stone, J. P. *l*

RIVER FALLS.

Carroll, A. T. *f and l*
Perrine, F. L. *f*
Smith, Joseph M. *f*
Tubbs, Thos E. *a*
Weld & Sanderson *f and a*

SHARON.

Fowler, Harry T. *f*
Mansfield, Geo. C. *f*
Yates, J. H. *f*

SHEYBOGAN.

Benfey, Felix *f*
Cole, N. *f, l and a*
Hoppe, Fred. *f and l*
Lutze, E. *f*
Mead, J. H. *f and m*
Mogenson, J. *f*
Nagel, F. *f*
Prescott, A. C. *f*
Schwaller, Geo. *f and l*
Wilgus, M. H. *f and a*

SPARTA.

Ady, Israel H. *f and l*
Blyton, Wm. H. *f and l*
Pott, N. C. *l*

STEVENS POINT.

Buckingham & Co. *f, l and a*
Cadman, John *l*
Goerke, Aug. *f and l*
Hyde, Thos. *f, l and a*
Keller, S. E. *f and l*
Kingsbury, J. R. *f*
Lamoreaux, W. O. *f and l*

STOUGHTON.

Currier, Geo. W. *f and l*
Dow & Norsman *f*
Lovejoy, N. F. *f*
Lowry & Clancey *f*
Parish, C. E. *f*

STURGEON BAY.

Masse, C. A. *l*
Nelson & Spear *f and l*

SUPERIOR.

Barton, E. E.
Burnhans, I. W. & Co.
Cournoyer, V.
Manley & Co.
Parke, Richard
Rodgers, George S.
Spencer, A. M. & Co.
Sunderland & Ostrander

TOMAH.

Benjamin, A. D. *f*
Homermiller, W. C. *l*
McCaul, Thos. *f*
Palmer, E. N. Mrs. *f and l*
Thayer, C. A. *f*
Warren, W. W. *f*

TWO RIVERS.

Gagnon Bros. *f and l*
Nash & Richter *f*

WASHBURN.

Clausen, L. N. *f and l*
Probert, A. C. *f*
Warden, A. M. *l*

WATERTOWN.

Brandt, Ed. *f*
Conway, John G. *f*
Emmerling, Charles *f and l*
Feld, Carl *f*
Hahn, Charles *f*
Jacobi, C. H. *f*
Melzer, S. *l*
Moran, N. B. *f and l*
Mulberger, H. *f*
Norris, Wm. *f*
Roper & Ferry *f*
Salick, Joseph *f*
Skinner, C. B. *l*
Stacy, W. D. *f*
Tuttle, F. B. *f*
Voss, W. F. *l*
Wenck, Charles *f and l*
Wright, J. H. *f*

WAUKESHA.

Barber, G. F. H. *f*
Constantine, J. J. *f and l*
Elberfeld, F. *f and l*
Frame, A. J. *l*
Frame, H. M. *f*
Healy, M. H. *f*
Hughes, M. H. *f*
Kimball, Ira *f and l*
Lain, Isaac *f and l*
Lain, W. H. *f*
Olin, O. Z. *f*
Snyder, M. L. *f*
Spence, Thomas *f*
Spencer, J. R. *f*
Stewart, H. E. *l*

WAUPACA.

Chamberlan, Geo. *f*
Churchill, Chas. *f*
Coolidge, E. *f*
Lord, Irving P. *f and l*
Scott, Winfield *f and l*
White, N. L. *f*

WAUPUN.

Brinkerhoff, J. E. *f and l*
Brooks, W. T. *f*
Doney, E. *f*
Foote, E. D. *f*
Hooker, E. & C. E. *f*
Moore, F. W. *f*
Oliver, R. L. *f*
Sumner, S. J. *f*
Zimmerman, F. F. *f*

WAUSAU.

Eggers, F. W. *f*
Graffam, H. E. *f and l*
Huntington, Henry B. *f*
Wheeler & Zimmerman *f, l and a*
Young, Andrew *f*

WHITEWATER.

Cass, E. T. *f*
Conger, E. M. *f and l*
Haubert, Joseph *f*
Heady, H. *f*
Hull & Sweeney *f*
Kestal, Jas. G. *f*
Page, J. H. *f*
Shepard, R. C. *f*
Van Valen & Bachus *f*
Webb, W. H. *f and l*
Wheeler, I. U. *f*

WYOMING.

BUFFALO.

Barrett, C. H. *l*
Mensodi, J. B. *f*
Thorn, W. J. *f and l*

CHEYENNE CITY.

Allen, E. K. K. *l*
Jeffrey & Stizer *f and l*
Pollard, J. B. *f*
Riner & Johnson *f and l*

DOUGLAS.

Maurer, Chas. F.

EVANSTON.

Hinchman, E. M.
Knight, Jesse
Leroy & White
Stone Bros.

LARAMIE CITY.

George & Hills
Johnson, J. W. & Co.
Symons, J. H.
Vine, James
Wilkinson, C. W.

RAWLINS.

France, D. W.
Merrell, Homer

ROCK SPRINGS.

Kendall, Augustine *f*

DOMINION OF CANADA.

MANITOBA.

BRANDON.

[illegible], E. I. *f and l*
[illegible] & Pares *f, l, a and l s*
[illegible], W. H. *f and l*
[illegible] C. A. *l*
[illegible]an, D. M. *l*
[illegible] I. E. *f*
[illegible], H. I. *f*

PORTAGE LA PRAIRIE.

[illegible] M. H. *l*
[illegible] & Snider *f and l*
[illegible] Alex. *f*
[illegible]ald, D. S. *l*
[illegible]ald, Edward *l*
[illegible]aghen, Jas. & Co. *f*

Sparling, W. H. *f and l*
Watson, Archy *f*

WINNIPEG.

Anderson, A. *l*
Armstrong, W. *l*
Atkinson, Rufus *l*
Boxer, C. A. *l*
Brophy, Gerald *l*
Broughall, George *f and l*
Campbell, A. McT. *l*
Carruthers & Brock *f*
Cuddy, L. C. *l*
Drummond Bros. & Moffat *f*
Gilroy, Thos. *l*
Girdlestone, G. W. *f*
Grundy, W. R. *l*
Holloway, A. *f and l*
Howard & Wright *f*
Hutton, W. L. *l*
Lewis & Kirby *f and l*
Livingstone, T. C. *l*
McMicken, G. *f*
McNichol, A. R. *l*
Morgan, J. G. *l*
Muttlebury, G. A. *f*
Norquay, John *l*
Robertson, R. M. *l*
Schneider, W. H. *l*
Sharp, H. R. *l*
Simpson, T. R. *l*
Stovel, Y. *l*
Strang, R. *f*
Yeomans, J. N. *l*
Young, R. *f*

NEW BRUNSWICK.

BATHURST.

[illegible] *f*
[illegible]K. F. *l*
[illegible]n, Edw. *f*
[illegible]n, Wm. J. *f*
[illegible]ight, John *f and l*

CHATHAM.

[illegible] John *f*
[illegible] Geo. B. *f*
[illegible]e, Thos. F. *f, l and m*
[illegible] A. D. *l*
[illegible]ow, Warren C. *f and l*

MONCTON.

[illegible]son, Harvey *f*
[illegible]den, R. A. *f*
[illegible]d, Ed. *l*
[illegible] David *l*
[illegible], R. *l*
[illegible]ris, Joseph *l*
[illegible]rson, T. E. *l*
[illegible], I. M. *l*
[illegible]ster, James *f*
[illegible]y, F. A. *f and l*
[illegible], J. E. *l and m*

Murray, W. H. *l*
Newman, A. H. *l*
Northrup, C. E. *l*
Palmer, C. R. *f and l*
Robinson, N. L. *f*
Snow, J. McC. *f, l, a and m*
Welch, D. I. *f*

NEWCASTLE.

Adams *f and l*
Davidson, Allan A. *f*
Street, E. L. *f*
Thomson, C. J. *f and l*
Williston, E. P. *f*

ST. JOHN.

Almon, L. J. *f*
Austin, Henry A. *l*
Chubb, H. & Co. *f*
Clinch, Peter *f and l*
Cowie & Edwards *m*
Fairweather, A. C. *f*
Fairweather, G. E. & Son *f and l*
Frink, R. W. W. *f*
Grant, J. McG. *f and l*
Hall, D. H. *f*
Hall & Fairweather *f*
Jack, I. A. & D. R. *f*
Jarvis, C. E. L. *f*
Jarvis, W. M. *f*
Kaye, J. S. *f and l*
Knowlton Bros. *m*
MacDonald, C. A. *l*
McLeod, E. *f*
Peters, A. W. *l*
Robinson, M. & T. B. *f and l*
Taylor, B. G. *f and m*
Temple, Thos. A., Fire and Life Insurance
Welden & McLean *f*
Whittaker & Co. *m*
Whittaker, E. L. *f*
Wright, I. H.

ST. STEPHEN.

Brown, David *f and l*
Budd, A. E. *l*
Grimmer, W. C. H. *f and l*
Mills, L. A. *l*
Stevens, Jas. G. Jr. *f*
Stevens, John M. *f*
Whitlock, J. T. *f and l*

NOVA SCOTIA.

HALIFAX.

[illegible], Augustus *l*
[illegible] M. B. *f and l*
[illegible]er, Joseph S. *f*
[illegible] Alfred J. *f and l*
[illegible]son, C. J. P. *f and l*
[illegible] M. B. *f*
[illegible], A. *l*
[illegible] John *f*
[illegible]rds, A. C. *f, l and a*
[illegible]ris & Fielding *l*
[illegible]ar, Forrest & Co. *f*
[illegible] Thos. *f*
[illegible] G. M. *f and a*
[illegible]ington, A. E. *l*
[illegible] Ens[illegible] J. H. *f*
Heath[illegible] F. *f*
Veider[illegible] *l*
[illegible] T. *l*

Lowell, W. L. & Co. *f and l*
MacGarvey, D. H. *l*
McLaren, P. *l*
Reynolds, C. F. *l*
Saltar, B. W. *m*
Shortt, Alfred *f, l and a*
Spike, Clarence J.
Stearns, John L. General Man. Mut. Life of New York
Strachan, John *m*
Twining, H. St. George & Co. *f, l and m*
Twining, J. T. *m*
Tobin, Stephen *f and l*
Wood, J. T. *m*
Wylde, C. J. *l*
Wylde, L. *l*
Young, Chas. W. *f and l*

PICTOU.

Elliott, G. H. *f and l*
Fraser, F. Wyatt *f and l*
Ives, Chas. W. *f*
Ives, Geo. D. *f and l*
McDonald, E. M. *f and l*
Primrose Bros. *f*
Ross, John U. *f*
Sutherland, D. *f*
Tanner, Chas. E. *f*
Tanner, Thos. *f*

WINDSOR

Allison, D. P. *f*
Blanchard, W. H. & A. *f*
Christie, W. M. *f*
Dimock, Henry W. *f*
Halsey, Allen *f*
Judge, M. H. *f*
Sterling, John *f*

ONTARIO.

ALMONTE.

Coulter, L. *f and l*
Dowdall, R. J. *f*
Jamieson & Greig *f*
McLeod, J. *l*
Martin, W. *l*
Munro, J. M. *f*
Pollock, W. C. *l*
Roasmond, J. M. *f and l*
Slattery, J. *f*
Walrond, T. J. *l*

AMHERSTBURGH.

Cuddy, Loftus *m*
Falls, W. S. *f and l*
Leggatt, J. H. C. *f and l*
McGee, Samuel *l*
McGuire, Wm. *f*
Ouellette, P. *f and l*

BARRIE.

Fletcher & Brown Co. *f and l*
Harper, Henry *l*
Heron, J. J. *l*
Letz, F. A. & Co. *f and l*
Lyon, O. H. *f and l*
Montgomery, F. M. *l*
Morris, James *f and l*
Morrow, Mrs. M. E. *f and l*
Scroggie, Jas. *f and l*
Spry, W. D. B. *f and l*

BELLEVILLE.

Baggar, I. L. *l*
Booth, James *f and l*
Burrows, S. *l*
Chisholm, Jas. *f*
Clarke, F. M. *f*
Crothers, J. C. *l*
Denmark, Geo. *f*
Diamond, Irvine *l*
Donnelly, Thomas *f and l*
Fellows, W. L. *l*
Goldsmith, George *f and l*
Henderson, L. H. *l*
Holden, H. E. *f*
Holton, W. E. *l*
Hulme, R. C. *f*
Ketcheson, A. M. *f and l*
Lasier, J. N. *l*
McIntyre, W. T. *l*
Palmer, P. R. *f and l*
Phillips, J. P. C. *f*
Rathbun, C. *f*
Robertson, D. B. *f*
Robin, M. C. *f*
Smeaton, Wm. *f, l, a, m and l s*
Stevenson, R. *l*
Thomas, John Parker *f and l*
Vandusen, I. G. *f*

BERLIN.

Bowman, A. L. *l*
Bowman, I. D. *f*
Dewar, D. B. *f*
Eichelman, Moses *f*
Fowie, Norman A. *f and l*
Jaffray, W. & Co. *f and l*
Lammel, John *l*
McDougall, A. J. *l*
McQuillan, J. *l*
Ruby, A. J. *f*
Staebler, J. M. *f*
Unger, Benjamin *l*

BLENHEIM.

Brookshank, Jas. *l*
Beacon, F. M. *f and l*
Bellows, W. R. Sr. *f and l*
Bipscomb & Hall *f and l*
McLaughlin, John *l*
Osborne, E. *f*
Pilkie, Robt. *f*

BOWMANVILLE.

Allen, W. F. *f*
Bingham, Thomas *f and l*
Climis, W. R. *f*
Jones, W. J. *f and l*
Luscombe, R. R. *f*
Magill, George *f*

BRACEBRIDGE.

Browning, Jas. B. *f*
Browning, R. M. *f*
Mahaffey, A. A. *f*
Perry, R. P. *f and l*
Roper, E. C. *f*

BRAMPTON.

Anderson, James *f*
Beynon & Manning *f*
Blain, T. J. *f*
Clarke, John *l*
Cooney, John *f*
Duggan, T. W. *f*
Fauquier, P. H. *f*
Hunter, W. D. *f*
Justin, B. F. *f*
Main, J. W. *f, l and a*
McFadden, W. H. *f*
Morphy, Thos. *f*
Morton & Co. *f, l. and a*
Murray & McKechnie *f*
Noble, W. *l*
Roberts, Henry *f*
Sanderson, L. D. *f and l*
Stonehouse, E. *f*

BRANTFORD.

Adams, Henry *f*
Blackader, L. E. *f and l*
Buchanan, Chas. *f and l*
Campbell, John *f*
Cornell, A. C. *f*
Cox, James & Son *f and l*
Foster, Thomas *f*
Frank, Fred. *f and l*
Grace, James *f*
Howell, Nelson *l*
Howell, Wesley *f and l*
Jones, E. W. P. *l*
Leitch, John A. *f*
Mathews, S. G. *f*
Muirhead, A. D. *f and l*
Read, S. G. *f and l*
Sims, E. *f*
Snider, Samuel *f and l*
Stephenson, J. S *l*
Stratford, Joseph *f*
Wade, Thos. S. *f*
Watts, A. & Co. *f*
Wickes, Geo. & Co. *f and l*
Wilkes, James *f and l*

BROCKVILLE.

Breakenridge, D. A. *l*
Buell, J. D. *f*
Burke, F. W. *l*
Dewey & Buckman *f*
Freneh, S. Y. *l*
Jackson. H. F. J. *f and l*
Jones, D. B. *f*
Junkin, R. *l*
Weatherhead, Geo. H. *f and l*

CARLETON PLACE.

Allen, W. N. *l*
Bell, A. W. *f*
Goth, J. A. *f and l*
Henderson, J. M. *f and l*
McIntosh, C. *l*
Morgan, Robt. *f*
Murphy, J. L. *f*
Nagle, T. N. *f*
Sheppard, D. E. *l*

CHATHAM.

Atkinson, G. K. *f and l*
Atkinson & Rispin *f*
Eberts, R. J. *f and l*
Grandy, Jno. *l*
Harper, W. H. *f and l*
Harris, T. R. *f*
Hughes, R. A. *l*
Keller, Chas. *l*
O'Hara, R. *f*
Richardson A. *f and l*
Richardson, J. *f*
Rispin, W. E. *f and l*
Tissiman, Jno. *f*
Weldon, Jas. *f and l*

CLINTON.

Corbett, E. *f*
Farran, W. W. *f*
Hartt, C. A. *f*
Ridout, C. *f*
Ridout, J. *f*
Tisdall, J. P. *l*

COBOURG.

Bickle, Jno. W. *f*
Campbell, Ed. *f*
Fish, W. T. *f*
Hargraft, A. R. *f and l*
Hargraft, J. *l*
Henderson, J. *l*
Howell, S. S. *f*
McNaughton, D. *f*
Osler, E. H. *l*
Powell, N. W. *l*
Pringle, R. R. *f*
Toms, William *f*

COLLINGWOOD.

Copeland, W. A. *f and l*
Cox, I. L. *l*
Hogg, W. O. *f*
Hilborne, N. B. *l*
Knight, A. D. *f*
Macdonnell, C. *f*
Moberly, G. E. *f, l, m and a*
Robinson, W. Thos. *f and l*
Teller, F. J. *f*

CORNWALL.

Evans, A. E. *f and l*
Macmillan, A. V. *f*
Monroe, D. *f and l*

DELHI.

Ferguson Bros. *f and l*
Lang. Adam *f*

DRESDEN.

Bridgwater B. *f, l and a*
Hicks, D. V. *f, l and a*
Wallace, S. *f and l*

DUNDAS.

Babcock, Wilder *l*
Burrows, George F. *f and l*
Coote, George *f*
Mills, Solomon *f*
Smith, J. Findlay *f*
Suter, F. D. *f and l*

GALT.

Graham, J. Y. *l*
Howell, H. S. *f*
Jaffray, Rd. *f*
Patterson, Thos. *l*
Simpson & Lewis *f and l*
Strong, A. D. *l*
Strong, R. S. *f*
Stickland, W. E. *f*
Taylor, J. W. *f and l*

GANANOQUE.

Boyd, W. Y. *f and l*
Heaslip, P. *f*

ONT., Gananoque—*Cont.*

..h, G. L. *f and l*
..rs, C. B. *f*
..pard, R. *f*

GODERICH.

..mbell, William *f, l and a*
..on, Horace *f*
.., E. N. *l*
..l, F. J. T. *f, l and a*
..liffe, Richard *f, l and a*
..ar, Charles *f*
..lcock, E. *f*

GUELPH.

..s, C. *f and l*
..ingham, R. *f and m*
..rson, C. & Son *f, l, a and m*
..man, Joseph *f and a*
..ton, *f and l*
..ar, J. *f and l*
..les, Fred. *l*
..rae, J. *f*
..n, D. E. *l*
..s, E. *f*
..on, E *f*
..d, G. A. *f, l and m*
.. J. A. *l*
.. F. W. *l*
..erland, J. *f*
..or, J. *f*

HAMILTON.

Ar..rose, Walter *f, l and a*
B..ker, W. D. *f*
B..x Martin *f, l and a*
E..bury, H. T. *f and m*
F..rs, J. M. *f and l*
H..er, David *l*
L..rop, R. *f*
Fairgrieve, J. B. *m*
Findley, W. F., General Insurance Agent and Adjuster.
Fitzpatrick, S. E. *l*
Flewelling J. W. *l*
Forbes, A. F. *f and m*
Freeman & Son *l*
Gillespie, G. H. *f, l and m*
Green D. G.
Herrmann, Wm. *l*
Hoover, F. L. *l*
Hunt, Geo. M. *l*
Jones S. *f, l and a*
Kenney, S. M. *l*
Kidd, David *l*
McKeand, Geo. *f*
McKenzie, Thos. H.
McLellan, David *f, l and m*
Moore & Davis *f*
Moore, E. G. *f, l and m*
Pennington, M. A. *f and l*
Ramsay, A. G. *l*
Smith, J. T. *f, l and a*
Rutherford & Lester *f and l*
Strong, Wm. *f*
Stuart, John L. *l*
Walker, James *f*
Watson, R. McD. *f and l*
Young, G. A. *f, l and a*

HAWKESBURY.

..ginson, J. G. *f and l*
..ginson, Thos. *l*
..ow, John *f*

INGERSOLL.

Chadwick, C. E. *f*
Coleridge, I. *l*
Ferguson, C. W. *f*
Nettesworthy, J. C. *f and l*
O'Connor, H. Jr. *f and l*
Smith, R. W. *l*
..nner, W. K. *f and l*

KINCARDINE.

Boyer, John *f*
Campbell, A. *f*
Campbell, A. *l*
Fleming, J. *f*
Gamble, J. W. *f and l*
Lescombe & Barber *f and l*
Lescombe, F. *f and l*
McInnes, Paul *f and l*
Mitchell, D. R. *l*
Scott, J. H. *f*
Williamson, A. M. *f and l*

KINGSTON.

Briggs, Thos. *f and l*
Flanigan, M. *f and l*
Frazer, Donald *f and l*
Gildersleeve, C. F. *f and l*
Gildersleeve, J. P. *f and l*
Goodwin, W. H. *f*
Greet, T. Y. *f and l*
Hill, E. C. *f and l*
Kirkpatrick, G. A. *f*
McCann, Jas. *f*
Martin, A. R. *f and l*
Mills, Thos. *f and l*
Patton, J. *l*
Smythe, E. H. *f*
Strange & Strange *f and l*
Swift, Jos. *f and l*
Waldie, A. *f and l*
White, J. T. *l*

LINDSAY.

Adams, John *l*
Bartholomew, L. *f, l and a*
Corneil, S. *f, l and a*
Eagleson, David *f and l*
Gallon, Jas. *l*
Irwin, S. *f and l*
Knowlson, F. *f and l*
Knowlson, J. B. *f and l*
McMurchy, J. D. *l and a*
Lennon, J. H. *f*
Middleton, Thos. *f, l and a*
Taylor, F. C. *f, l and a*

LISTOWEL.

Bolton & Tabberner *f, l, m and a*
Clayton, W. R. *f*
Cooper, Alex. *l*
Dixon, Wm. *f*
Donaldson, Geo. Y. *l*
Draper, Geo. *l*
Freeman, A. D. *l*
Hamilton, T. L. *l*
Hay, Robert *f*
Hay, T. & W. I. *f*
Martin, Robert *f*
Newman, J. P. *l*
Scott, I. W. *f and l*
Smith, S. M. *f and l*

LONDON.

Beddome & Brown *f, l, m and a*
Burnett, John *f*
Butler, Richard *f*
Flood, J. H. *f*
Gates, H. E. *l*
German, C. E. *l*
Gunn, G. M. & Son *f, m and a*
Hammond, F. J. *f, l and a*
Hungerford, R. B. *l*
Jeffers, J. Frith *l*
McNeil, W. T. *l*
McRobert, E. J. *f and l*
Merritt, G. H. *l*
Nellis, J. A. *f and l*
Owens, P. B. *l*
Rae, W. H., General Agent Federal Life Assurance Company, 3 Masonic Block
Robertson, G. F. *l*
Parker, T. R. *f and a*
Smith, D. *f and a*
Towe, E. *f*
Waddell, Robert *f*
Wallace, A. *f*

MITCHELL.

Babb, R. *f and l*
Campbell, H. *f and l*
Clegg, Wm. *f and l*
Cull, J. W. *f and l*
Dent & Thompson, *f and l*
Goodeve, G. S. *f and l*
Walker, A. R. *f and l*

NAPANEE.

Anderson, Thomas. E.
Caton, Nathan
Davis, T. G.
Deroche & Madden
Downey, J. H.
Hall, W. J.
Harshaw, A. I.
Lapum, E. S.
Paul, A. E.
Phillips, W.

NEW MARKET.

Bastedo, J. A. *f and l*
Bogart, F. H. *l*
Hogaboom, G. R. *f*
Hughes, E. *f*
Jackson, E. *l*
Lawrie, W. D. *f*
Lehman, L. *l*
Lloyd, David *f and l*
Pegg, W. W. *f*
Roe, A. E. *f and l*
Souch, J. E. *l*
Woodcock, T. J. *f*

NIAGARA FALLS.

Coulson & Robinson *f*
Hill, F. *f*
Robinson, John, *f*
Skinner, P. A. *f*

ORILLIA.

Bacon, Wm. *f*
Bayle, John, *l*
Bingham, W. G. *f*
Cavana, A. G. *f*
Fowlie, A. *f*
Grant, C. E. *l*
Herron, J. J. *l*
Mulcahy, T. *l*
Murray, P. *f*
Robinson, T. H. *l and a*
Secord, J. P. *f and l*
Watson, R. *f*

ORMSTOWN.

Fountain, E. *f*
Gale, H. E. *f*
Hartland, Herbert *l*

OSHAWA.

Carswell, H. Thos. *f*
Currie, John *f and l*
Dickey, W. *f*
Dingle, F. E. *f and l*
Dupont, E. *f*
Glenney, Wm. *f*
Law, R. O. *f*
Maxwell, H. *f and l*
McMillan, Thos. H. *f*
Rundle, A. L. *l*
Ruttan, A. *f and l*
Scott, George J. *f and l*

OTTAWA.

Batson, B. *f and l*
Black, W. J. *f*
Culbert, John Jr. *f*
Cunningham, C. R. *f*
Desjardins, Charles, *f, l and a*
Douglas, C. A. & Co. *f, l and a*
Duquet, L. G. *l*

urie, J. & Son *f*
gan, H. K. *f*
aycock, R. H. *l*
inkin, J. F. *l and a*
amb, W. A. *l*
ing, Charles *f*
ing, Edward, *f, l and a*
armouth, P. *f*
fcCraig, R. C. W. *f*
fill, A. *l*
ennock, J. G. *f and l*
ennock & Mason *f*
uttan, T. D. *l*
elwyn, E. V. *f*
ewart, Robert *l*
/hite, W. *f*
/oodburn, Geo. H. *f*

OWEN SOUND.

:hristie, R. *f*
)obie, D. R. *f and l*
)urie & Miller *f and l*
rigg, C. R. *f*
an & Johnson *f and l*
rice, George *f and l*
aven, J. P. *f*
pencer, George *f and l*
tephens, A. M. *f*
odd, Ed. *f*

PARIS.

ullock, Joseph *f*
inlayson, John K. *f*
:tch, Clarence R. *f and l*
oey, James *f and l*
ay, John *f and l*
ey, Wm. *f and l*
vall, Thos. *f*
/hitlaw, Charles *f*

PARKDALE.

:clestone & Spaulding
ordon, C. M.
owanlock, J.
ng & Edward
acDonnell, J. S.
acGrath, H.
ay, H.

PEMBROKE.

rrit, J. H. *l*
amberlain, D. C. *f and l*
rtier, A. J. *f and l*
mter, S. S. M. *f*
rray, Wm. *f*
rrett, H. W. *f and l*

PETERBOROUGH.

meron, Chas. *f and l*
nxton, W. H. *f*
z, George A. *f and l*
wards, G. D. *f*
rtr, R. W. *l*
rtley, E. J. *f*
ll, W. H. *f and l*
rley, Timothy *f and l*
Gill, Chas. *f*
mson, Wm. *f*
Donnell, John *l*
per, Henry I. *f*
& Dixon *l*
ornton & Gibbs, *l*
lson & Morrison *f and l*
ng, A. V. R. *l*

PICTON.

g, T. *f*
ey, E. W *f and l*
espie, J. F. *f and l*
ggins, A. A. *l*
tin, R. B. *l*
ord, Henry *l*
ing, R. *l*
amson, W. H. *f and l*

PORT DOVER.

Able, David *f and l*
Skey, Lawrence *f and l*

PORT HOPE.

Dickson, Rae
Furby, G. M.
Irwin, J. L.
Lodge, J. N. G.
Long, T.
Margach, A. L.
Sanders, H. V.
Smith, S. S.
Ward, H. A.

PRESCOTT.

Bellamy, S. J. *l*
Bucklev, James *f, l, and m*
Clint, James *f and l*
Coates, James *f*
Dowsley, J. *f*
Dowsley, M. *f*
White, H. B. *f*
Whitney, Albert *f*
Willard, Harper *f*

ST. CATHARINES.

Camp, L. C. & Son *f, l and a*
Collard, L. H. *f and l*
Dudley, Thomas *l*
Eckhardt, W. H. *f*
Grote, J. W. *f and l*
Hellowell, H. M. *f*
Hunt, H. G. *l and a*
Keating, J. W. *f*
Kimmett, R. *f*
McCallum, Peter & Son *f and a*
McCrae, A. M. *f*
McGibbon, Walter *l*
Potter, D. D. E. *f and l*
Secord, P. *f and l*
Weaver, S. *l*

ST. MARY'S.

Birtch, N. E. *f and l*
Box, Richard S. *f and l*
Butcher, Thomas *l*
Carman, A. *l*
Ford, Wm. N. *f and l*
Harrison, James *l*
Long, E. *f*
McIntyre, G. H. *f and l*
Stanley, T. D. *f and l*
Swanson, David *f*

ST. THOMAS.

Claris, George T. *f, l and m*
Cook, J. W. *l*
Fraser, Alex. *f*
Martyn, J. P. *f*
McIntyre, Archibald *f*
McKenzie, D. K. *f and l*
Youmans, W. E. *f*

SARNIA.

Barrie, J. B. *f and l*
Cook, T. *f*
Dalziel, A. H. *f and l*
Elliott, J. F. *l and a*
Hossie, D. *f*
Mackenzie, John A. *l*
McDowall, J. A. *f, l and a*
Palmer, R. C. *f*
Poussett, H. M. *l*
Saunders, M. A. *f*
Watson, Frederick *f*
Wright, Edward *f*

SEAFORTH.

Aird, John *f*
Copp, Wm. *l*
Danby, M. I. *l*
Fairley, J. *l*
Henderson, Geo. *l*
Holmsted, F. *l*
Papst, C. W. *f*
Strong, Alonzo, *f and l*
Watson, Jas. *f and l*
Watson, W. N. *f, l a and m*

SIMCOE.

Boyd, J. C. *f and l*
Boyd, W. D. *f and l*
Curtis, John E. *f and l*
Ford, E. E. *l*
Grassett, E. Y. *f and l*
Nellis, T. R. *f and l*
Roberts, W. J. *f*
Ryerson, J. W. *f*

SMITH'S FALLS.

Bethune, F. A. *f and l*
Carss, O. *f, l and a*
Jarvis, W. H. *f and l*
Moag, I. *f, l and a*
Miner, H. *f*

STRATHROY.

Allison, P. J. *f*
Dickinson, R. *l*
Frank, F. W. *f*
German, C. E. *f*
German, G. G. *f and l*
Irwin, John *f and l*
Nicholson, H. *l*

THOROLD.

Gearin Bros. *f and m*
Bisgood, Harry *f, l and a*

TILSONBURG.

Borland, E. *l*
Brown, T. S. *f and l*
Carruthers, John *f*
Foushee, J. N. *f and l*
Garnett, John *f and l*
Hall, G. W. *f*
Hodgson, John *f*
Jackson, E. C. *f and l*
McIntyre, John *f and l*
Tribe, John F. *f and l*

TORONTO.

Adamson, W. *f*
Armstrong, H. D. P. *f*
Baird, R. S. *l*
Banks Bros. *f*
Banting, T. M. *f*
Barton & Sorley *f*
Beavis, J. E. *f*
Blogg, T. C. *f*
Brandon, James *f*
Camp, L. C., General A
Phenix Ins. Co. of Bklyn, l
Carlile, J. B.
Carr & Armstrong *f*
Clarke, S. C. Duncan, (
Agent Lancashire of Eng
Copeland & Fairbairn *f*
Cox, G. A. & E. W. *l*
Cromar, Alex. *l*
Dennis, J. *f*
Dixon, A. *f*
Donaldson & Ruland *f*
Evans, H. W. *f*
Flynn, Jos. *f*
Gibbs, M. *f*
Gilbert, A. H. *l*
Gilmour, Isaac C. *f*
Gooch, R. N. *f*
Graham, Geo. *f*
Harman, S. B. *f and l*
Harper, Richard *l*
Henderson, C. M. *f*
Henderson, J. D. *l*
Henderson, Wm. *f*
Hewlett & Bell *f*
Hime, H. L. & Co.
Howland, W. H. *f*
Jarvis, H. R. *l*
Jarvis, R. H. *l*

ONT., Toronto—*Cont.*

nston, James & Co. *f*
g & Banks *f*
sterman, H. E. *f*
, W. A. & Son *f*
vell, Robert *l*
Cabe, Wm. *l*
Cord, A. T. *a*
cdonald, J. K. *l*
Gregor, Arch. *l*
tson, R. H. *l*
ughan, Kay & Banks *f*
ledland & Jones *f*
Merritt, T. & H. K. *l*
lar, Jas. W. *l*
ffat & Co. *f*
Hara, Henry *l*
Orr, W. H. & Soms, Managers Ætna Life for Canada.
arson Bros. *f*
ry, A. D. *l*
ry, W. G. *l*
agle, J. *f*
agle, T. M. *f*
e, G. J. *f*
e & Watson *f*
d, J. B. *f*
d & Love *f*
ott & Wamsley *f*
w, Samuel Jr. *f*
ns, W. A. *f*
ith, F. I. *f*
ith, A. W. & J. E. *f and l*
yth, William J. *l*
omas, Robert *f*
lton & Osler *f*
lton & Lightbourne *f*
lls & McMurthy *l*
kens, R. *f, l and m*
liams & Lyon *f*
od & McDonald *f*
od, T. R. *f*

TRENTON.

kman, F. M. *f, l, a, m and s*
wley, A. W. *f*
on, R. *f*
Rourke, T. A. *f and l*
Peck, James H. *f*
Rose, John C. *f and l*
Steele, A. W. *l*
Stewart, J. H. *f*
Urquhart, Angus *f*
White, Geo. A. *f*
Wilson, J. B. *f and l*
Young, G. *l and a*
Young, J. B. *f*

WALKERTON.

Chambers, John *f*
Klein, John *f*
McNamara, M. *f and l*
Robertson, N. *f*
Stevens Jabez *l*
Stovel, C. W. *f and l*
Taylor, S. W. *l*
Telford, W. R. *l*
Tindall, W. *f and l*
Watts John *f*

WATERLOO.

Bowman, I. E. *l*
Bruce, G. A. *f*
Buckborough, D. *f*
Becktel B. E. *f*
Colquhoun, F. *f*
Cook, J. B. *f*
Gleiser, P. *l*
Haehnel, C. A. *f*
Haight, F. *f*
Halstead, F. *l*
Hendry, Wm. *l*
Hespeler, J. *f*
Hilliard, T. *l*
Hodgins, W. *l*
Hughes, J. B. *f*
Lockie, James *f*
Lockie, James S. *f*
Marshall, W. J. *l*
Raymo, W. *f*
Roos, J. H. *l*
Ruby, C. *l*
Riddell, W. H. *l*
Rockel, A. *f*
Sims, P. H. *f*
Stauffer, L. *f*
Taylor, C. M. *f*
Wegenast, Geo. *l*
Winkler, J. H. *l*
Winters, C. *l*

WHITBY.

Bewett, W. H. *l*
Fairbanks, Levi *f*
Farquaherson, John *f and l*
Gibson, Yoeman *f*
House, W. R. *l*
Johnson, W. H. *f and l*
Long, James *f*
Mudge, Fred. *f*
Pringle, W. B. *f*
Taylor, C. *f*
Taylor, H. B. *f and l*
Yale, Wm. *f*

WINDSOR.

Bartlett, James *f*
Churchill, I. B. *f*
Connelly, Bros. *f, l, a, m and s*
Dupuis, S. *f*
Reynolds, R. A. *f, l, m, a and s*
Morton, R. *f and l*

WINGHAM.

Davis, Henry *f*
Dawson, Alex. *l*
Dickson, John *f*
Meyer, H. W. C. *f*
Morton, J. A. *f*
Ritchie, John *f*
Ross, Alex. *l*
Youhill, Saml. *f*

WOODSTOCK.

Beard, Chas. L. *f*
Eden, Geo. C. *f*
Forsyth, H. C. *f*
Hall, John *f and l*
Hill, James M. *f and l*
Knight & Brown *f and l*
McQuaig, C. M. *l*
Martin, F. C. *f*
Moffatt, H. *l*
Parker, T. H. *f and l*
Sawtell, R. W. *f and l*
Scarff, J. S. *f*
Wood, W. M. *l*
Wadland & Webber *f and l*

PRINCE EDWARD'S ISLAND.

CHARLOTTETOWN.

naud, F. H. *f*
vell Bros. *f*
'Brisay, James *f and l*
gerald, R. R. *f and l*
Haszard, Horace *f and m*
Hyndman, F. W. *f, l and m*
MacEachern, John *f and l*
Mellish, John T. *l*
Newbery, F. T. *f*
Urquhart, A. S. *f and l*

SUMMERSIDE.

Massey, Hugh J. *l*
Morris, Leonard *f and l*

QUEBEC.

COATICOOKE.

ams, A. F. *f*
llock, A. M. *f*
agnon, H. C. H. *f*
rting, Arthur H. *l*
ser, John *f and l*
Humphrey & Fox *f*
Humphrey, S. B. *f, l and a*
oy, A. B. *f*
Pierre, George H. *l and a*

COWANSVILLE.

art, N. P.
vrance, E. E.
lacfarlane, Wm.
hour, J. P.
ber, C. P.

HULL.

Simon, D. C. *f, l and a*

JOLIETTE.

let, M. S. *f, l and a*
rome, L. A. *f*
Leprohon, Chas. B. H. *l*
Leprohon, R. M. *l*
Provost, J. J. *f, l, a and m*
Turgeon, L. P. H. *f, l and a*

LAUZON.

Bouchard, B. *l and a*
Dion, F. H. *l and a*
Vien, G. S. *f, l and a*

LES EBOULEMENS.

Tremblay, J. A. *f and l*

LEVIS.

Lemieux, A. *l*
Mercier, J. E. *f*
Routhier, A. G. *f and l*
Roy, J. E. *f*
Thompson, Joshua *f*

MONTREAL.

Alexander, J. R. *l*
Alley F. R. & M. Heaton, Railway Insurance Agents
Allin, Jas. *f*
Ault, Chas. *l*
Barry, John *f*
Barthe, L. A. P. *f*
Belleau & Bamford *f*
Bond, E. L. *f*
Bosse, L. C. *l*
Browne, Stewart *f*
Browa, Fayette, Manager Mutual Life Insurance Co.
Brown, R. G. *f*
Browning, A. *f and l*
Burke, David, Manager New York Life Insurance Co.
Campbell, R. A. *f*
Campbell, S. *f*
Chevalier, Jos. *f*
Christmas, T. H., Manager Ætna Life Life Insurance Co.
Coderre, G. *f*
Davidson, Thomas, Mgr. North British and Mercantile

Denholm, Geo. *f and l*
Denne, D. *f*
Drake, Walter *f*
Drayner, W. J. *l*
Dri·coll, J. G R. *f*
Drolet, M. J. E. *f*
Emo & Young *l*
Evans & McGregor, Mgrs. Canada Branch Commercial Union
Fauteux, Gus. *f*
Foster & Gwilt *f*
Gault, C. E. *f and l*
Gillespie, Patterson & Co., Gen. Agts. Phœnix of England
Grier, J. W. *f*
Guimond, G. J. *f*
Hadrill, A. W. *f*
Hamilton, G. W. *f*
Hampson, Robt. *m*
Hanson, Wm. *l*
Hart, F. H. *f*
Hart, Gerald E. *f*
Hiam, T. *f*
Hubbard, A. I. *f and l*
Hugel, A. V. *l*
Hurtubise, E. *f*
Inglis, A. *l*
Johnson, C. R. G. *f*
Johnston, H. J. *l*
Joseph, W. J. *l*
Kavanagh, Walter *f*
Kennedy, John *f*
Laurin, C. *f*
Lawrence, John *f*
Lyman, T. *f*
McHenry, Geo. H. *f*
MacDonald, R. *f*
MacIntosh & Hyde *f*
Macaulay, R., Manager Sun Life Insurance Co
Maltby, W. L. *f*
Marling, J. W. *l*
Marois, Jos. *f*
May, S. H. *f*
Meilleur, A. A. *f*
Mercer, N. *f*
Mercier, J. A. *f*
Mitchell, J. M. *f*
Molson, J. W. *f*
Moncel, G. N. *f*
Mudge, H. J. *f*
Muir, Jas. G. *l*
Murphy & Boult *f*
Patterson, R. M., Manager Phœnix Assurance Co. of London
Picard, Nap. *f*
Rae, J. *m*
Ramsay, W. M. *l*
Raphael, H. W. *f*
Rawlings, Edward, Managing Director Guarantee Co. of North America and Accident Ins. Co. of North America.
Raymond, S. A. *f*
Reinhardt, H. *f*
Riddell & Common *f*
Rintoul, W. H. *f*
Ross, A. *f*
Robertson, G. R. *f*
Robertson, J. B. *f*
Routh, J. H. & Co. *f and l*
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Selly & Holland, Managers Manufacturers Life and Accident Insurance Co.
Simms, R. & Co. *f*
Simpson, J. C. *f*
Simpson, Mrs. H. D. l
Sincennes, D. *f*
Sinton, J. C. *f*
Smith, G. F. C. *f*
Stancliffe, F., Manager British Empire Life and Employers Liability Cos. for Canada.
Stearns, S. P. *l*
Tatley, Wm., Chief Agent for Canada of Royal Insurance Co.
Taylor Bros. *f*
Taylor, E. T. *f*
Theoret, V. *f*
Thompson, Geo. *f*
Turgeon, E. *f*
Tyre, Robert W., Manager Northern Assurance Co.
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Wood, W. *f*

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St. Germain, F. H. *f and l*

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Belleau, James F. *f*
Champion, C. P. *f and l*
Grondin, I. *l*
Drum, S. Wilson *l and a*
Fraser, A. *m*
Fraser, W. *f and l*
Holloway, F. *f, l and m*
Hunt, Weston & Son *f*
Laird, John *f and l*
McPherson, W. M. *f*
Mahony, T. H. *f, l and a*
Maxham, George *f*
McGie, Daniel *f*
Morissette, I. B. *f*
Murphy, Owen & Nephew *f and m*
Roy, Thomas *f*
Sewell, H. H. *f and l*
Smith, David *l*
Strang, John *f*
Thomson, D. C. *f*
Welch, W. W. *f*

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Bernard & Carpenter *f and l*
Dalton, I. Albert *f*
Desauluiers, Chas. N. *f and l*
Dresser, Geo. F. *f*
Ewing, John Jr. *f*
Reed, Geo. *l*
Shatton, John F. *l*

RIVIERE DU LOUP.

Bouchard, C. F. *f and l*
Dionne, L. B. *f*
Jarvis, J. A. *f and l*
Leveque, Jos. *f*
Roy, J. A. *f*
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Morison, L. F. *f*
Nault, J. *f and l*
St. Germain, Jules *f*
Sicotte, V. B. *f*

ST. JOHNS.

Donaghy, Robert *f and l*
McDonald, L. G. *f*
O'Cain, James *f and l*

SHERBROOKE.

Archambault, J. [illegible] *and a*
Dastous, L. A. *l*
Hale, E. C. *f*
Lyford & Dresser *f*
Ridout & Lyster *l a.*
Woodward, A. G. *f*

VALLEYFIELD.

Fortier, S. *f and l*
Joron, R. S. *f and l*
McBain, D. D. *f*

SOREL.

Chapdelaine, W. H. *f, l, m and a*
Desy, W. L. M. *f and l*
Guevumont, A. *l*
Lockwood, H. *f*
Morgan, James *f and l*
Taillon, A. A. *f*

WATERLOO.

Harvey & Call *f, l and a*
Hills, Otis W. *f and l*
Jadom, L. *f and l*
Kemp, Edwin *f*
Lindsay, W. R. *f and l*
Shaw, R. F. *f and l*
Tartre, C. U. R. *l*
Tartre, J. R. *f, l and a*
Wallace, Jos. *f*

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APPENDIX.

FIRE PROTECTION.

A COMPILATION SHOWING THE

WATER SUPPLY AND FIRE APPLIANCES

—OF THE—

Cities and Villages of the United States.

CORRECTED TO JUNE 20, 1889.

APPENDIX.

FIRE PROTECTION AND WATER SUPPLY.

In the following pages we present the most elaborate compilation of statistics rding the fire protection and water supply of the different cities and villages of the ntry that has ever been printed. A very large number of places heretofore unre ed responded to our inquiries for information and are included in the list, while statistics of those places that have been heretofore reported have been carefully ected in accordance with the present equipment of their departments. Every e of importance in the country has been communicated with and responses have n received from nearly all of them, so that this report shows more nearly this year fire protecting facilities of the country than any compilation heretofore made. cial attention has been given to obtaining information regarding the water supply ie places named, and, while it has been condensed in the briefest manner possible, ill be found to give all material facts relative to this matter.

At the recent meeting of the National Board of Fire Underwriters in this city the ue of this compilation was distinctly recognized in the report of the committee on re protection, and recognition was made of the immense amount of labor involved in aring such statistics and of their value. None but those who have attempted similar k can appreciate how difficult it is to gather this information from places where ifference is the chief characteristic of the municipal authorities. It is now ten years e we first undertook this work, year by year improving it, until finally by sheer istence we have succeeded in obtaining a mass of information that is invaluable to underwriters.

In securing the population of the places we have not only consulted the best iorities available, but where it is patent that a place has grown extensively since last census we applied to residents for estimates of the present population.

Plain figures indicate that the population is given as stated in the census of 1880.

A * indicates that the population is estimated by a responsible person, usually the city official who furnished the fire protection report.

A † indicates that the population given is in accordance with the school census aken in 1885.

For convenience in printing and for the purpose of enabling us to keep this department open for corrections to the latest possible moment, "Fire Protection and ter Supply" is printed as an Appendix. By this means we have been enabled to rt corrections as late as June 20.

We desire to extend our thanks to each and every person who has aided us in collecting these statistics, either by filling out the blanks sent to them, making suggestions, or otherwise contributing to secure accuracy.

THE SPECTATOR COMPANY.

ALABAMA.

iiston, Calhoun Co., population *10,000; igs two and three stories, brick; roofs without ediate fire walls; dwellings frame; shingle mostly; department consists of 3 hose car- s; 500 feet hose; 1 Babcock extinguisher on ls; 75 members; at cotton factory 1 hose cart; et hose, and at furnaces 700 feet hose. Chas. oble.

ATER SUPPLY—Water-works; gravity system artesian wells to reservoir; capacity 358,000 os; capacity of pump 1600 gallons per minute; drants, mostly double; 6 miles mains; diame- to 10 inch; pressure 80 to 95 pounds; works ted by private corporation. New works are built during 1889 by G. Bush.

hens, Limestone Co., population 1011; houses rick and frame, one and two stories; no depart- 2 chemical hand extinguishers.

ATER SUPPLY—Springs and wells. W. R. er, Mayor; C. R. Arnett, Town Clerk.

ssemer, Jefferson Co., population *3600. ATER SUPPLY—Water-works; from springs mping to reservoirs and stand-pipe; capacity rmer 8,000,000, and of latter 235,000 gallons; pumping machinery; daily capacity 2,000,000 ns; 45 hydrants; 9 miles mains; quality good; iltered; cost to construct $95,000; annual ex- s $5000; pressure 45 to 90 pounds. Wm. ey, Pres.; H. M. McNutt, Supt.

rmingham, Jefferson Co., population *45,000; department; 11 horses; 2 steam fire engines; 1 and ladder truck; 3 hose carriages; 3000 feet Ferdinand Neville.

ATER SUPPLY—Water-works; pumping from to reservoir; capacity of same 4,000,000 gal- pumping machinery by Deane, Blake and hington; total capacity 9,500,000 gallons daily; drants; 30 miles mains; diameter 4 to 16 inch; ow, Chapman and Eddy gates; quality good, ltered; cost to construct $600,000; annual ex- s $20,000; interest on bonds 6 per cent; pres- 50 pounds; H. M. Caldwell; W. J. Milner,

ayton, Barbour Co., population 1200; build- brick and wood, one and two stories; depart- consists of one steam Silsby engine; 1 hose 600 feet good linen hose; one hook and ladder ; 35 volunteer members. W. J. Ward.

ATER SUPPLY—One cistern, 27,000 gallons; reservoir formed by damming creek, capacity o gallons. B. T. Roberts, Town Clerk.

adeville, Tallapoosa Co., population 1000; orks ordinance and for investigating causes of ; mercantile buildings, brick, two stories; shingle s permitted; dwellings, wood, one story; depart- t consists of 1 hook and ladder truck; value of aratus and supplies, $300; 1 building, annual , $30; value, $300; membership 35, all volun- s; annual expense, $50; bell alarm. Chief se- d by company.

ecatur, Morgan Co., population *21,000; 1 mical engine, double cylinder, 80 gallons each; hemical extinguishers; 90 feet rubber hose, in r condition.

ATER SUPPLY—Water-works; river to stand- ; capacity of same 275,000 gallons; Deane ps, daily capacity 500,000 gallons; 42 miles ns; 380 hydrants; Chapman gates; water good, filtered; pressure 55 to 100 pounds; cost to con- ct $600,000; operated by the Decatur Water J. D. Roquemon, Pres.; C. C. Harris, Treas.

emopolis, Marengo Co., population *2000; dings, brick and wood, one and two stories; department consists of 2 Babcock extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $2000; 55 members, volunteers; annual expenses, $100; bell alarm. E. B. McCarty.

WATER SUPPLY—Artesian well and cisterns; 1¼ miles street mains. T. G. Cornish, Mayor; D. F. Prout, City clerk.

Eufaula, Barbour Co., population $5500; fire works ordinance; 2 steam fire engines; 1 hand engine in reserve; 2200 feet good cotton hose; 1000 feet good rubber hose in reserve; 5 hose carriages; 1 hook and ladder truck; 240 men, volunteers.

WATER SUPPLY—Water-works; pumps from spring to reservoir and stand-pipe; capacity of former 1,000,000 gallons, and of latter 270,000 gallons; also 5 cisterns, total capacity 65,000 gallons; 2 Davidson pumps, capacity 1,000,000 gallons each; 7¼ miles mains, diameter 4 to 10 inch; 50 double hydrants; pressure 65 pounds. R. H. Walker.

Eutaw, Greene Co., population 1200; area 640 acres; frame and brick buildings, one and two stories; hook and ladder truck; bell alarm. E. C. Meredith.

WATER SUPPLY—Wells. J. C. Anderson, Mayor.

Florence, Lauderdale Co., population *5000; buildings, brick and wood, three stories; fire apparatus to be purchased.

WATER SUPPLY—Water-works; gravity system; Blake pumps, capacity 2,000,000 gallons; 6 hydrants; 6 miles mains; diameter 4 to 6 inch; 10 Ludlow gates; quality good; cost of construction about $13,000; pressure 37 to 50 pounds; annual expense $500: private company. A. Brown, Pres. and Supt.; R. Andrews, Mayor; A. W. Porter, City Clerk.

Gadsden, Etowah Co., population *4000; fire company consists of 50 men; 1 hand engine; 5 hose carts; 1 hook and ladder truck; 2000 feet rubber hose. W. P. Lay.

WATER SUPPLY—Water-works; pumping from river to reservoir; capacity of same 1,800,000 gallons; Deane pumps, daily capacity 1,000,000 gallons; 50 hydrants; 6¼ miles mains; Ludlow gates; pressure 65 pounds; capacity of filtering reservoir, 3,000,000 gallons daily; cost to construct, $62,000; annual expenses, $1500; interest 8 per cent; operated by the Gadsden Water Works Co. A. L. Gleen, Pres.; M. E. Jones, Supt.

Greensboro, Hale Co., population 1833; 1 hook and ladder truck with chemical extinguishers; 25 men, volunteers.

WATER SUPPLY—Wells; an artesian well to be drilled this year. L. J. Lawson, Mayor; D. J. Castleman, Town Clerk.

Greenville, Butler Co., population *3000; area 2600 acres; fire limit, 40 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, one story; department consists of 1 chemical engine and chemical hand extinguishers; 1 hook and ladder truck; 200 feet rubber hose, in good condition; value of apparatus and supplies, $3000; membership, 85, all volunteers; annual expenses, $450; bell alarm. Chief elected by department and confirmed by city council. J. O. Bryan.

WATER SUPPLY—Wells; water-works to be built this year. W. F. McKenzie, Mayor; J. J. McMullan, City Clerk.

Huntsville, Madison Co., population *5500; area 640 acres; fire limit, 320 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood

ALABAMA—*Continued.*

and brick, one and a half and two stories; department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck, 2 hose carriages; 3 mules; 500 feet rubber hose; 500 feet fabric hose; 300 feet leather, in good condition; 2 horses; value of apparatus and supplies, $8000; 1 building owned by department, value $6000; membership 45; 2 full paid, 1 part paid; annual expenses, $1500; bell alarm. Chief elected by Mayor and Aldermen. John P. Spence.

WATER SUPPLY—Spring; pump to reservoir; one Turbine water-wheel, one Gordon & Maxwell pump, capacity 1,500,000, and one Worthington pump, capacity 1,000,000 gallons; pressure 40 pounds; 34 hydrants; 7½ miles mains, diameter 4 to 12 inches. B. W. Blake, Town Clerk.

Jacksonville, Calhoun Co., population *2000; 1 fire company and 1 hook and ladder company (colored); good hose carriage; 600 feet of rubber hose, nearly all new. J. F. Camp.

WATER SUPPLY—Springs; gravity to reservoir; 12 hydrants; 4 miles mains, diameter 3 and 4 inches; quality good; cost of construction $17,000; pressure 35 to 60 pounds; interest on bonds 4 per cent; works owned and operated by C. D. Martin. H. L. Stevenson, Mayor; W. H. Dean, Town Clerk.

Marion, Perry Co., population *2500; fire limit 50 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $1500; 1 building owned by department, value $150; annual expenses $85; bell alarm. Chief elected by department. W. H. Barritt.

WATER SUPPLY—Wells, 1000 gallons daily capacity. J. A. Moore, Mayor; W. H. Smith, City Clerk.

Mobile, Mobile Co., population *40,000; fire limit, 8960 acres; fireworks ordinance; causes of fires investigated; buildings, brick and frame, two, three and four stories; department consists of 7 steam engines, 1 chemical engine, 1 hook and ladder truck, 7 hose carriages; siamese couplings; 5100 feet of hose, in good condition, 25 horses; value of apparatus and supplies, $60,000; value of buildings owned, $15,000; membership 200, 17 paid; fire alarm telegraph, 39 street boxes. Chief elected by city council; fire patrol incorporated and supported by insurance companies; salvage corps. Matt. Sloan.

WATER SUPPLY—Reservoir 12 miles from city, supplied by Gaskill pumps, capacity 1,000,000 gallons daily; 25 miles street mains and supply pipes; diameter of largest, 24 inches; smallest, 6 inches; 260 hydrants; pressure 80 to 90 pounds; cost of construction $700,000; works owned by company; G. R. Ketchum, Pres.; — Turner, Supt.

Montgomery, Montgomery Co., population *33,000; area, 2219 acres; fire limit, 425 acres; fireworks ordinance and for investigating causes of fires; mercantile buildings, brick and wood, two and three stories; dwellings, brick and wood, one and two stories; department consists of 3 steam engines, 2 hand engines (unserviceable), 2 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings on hand, but not used; 1 salvage wagon; 5500 feet hose, good; 950 feet poor; 16 horses, value of apparatus and supplies, $35,800; 2 houses, value $15,000; one rented at $300 per annum; 12 members of department paid full time, 370 volunteers; annual expenses, $12,000; telegraph alarm, 10 street boxes. Chief elected by department. W. K. Jones.

WATER SUPPLY—From artesian wells and river; gravity to stand-pipe and 3 reservoirs; Deane pumps, capacity 8,000,000 gallons daily; 269 hydrants; 45 miles mains, diameter 4 to 24 inch; Coffin gates; quality of water good, no filtering; pressure [illegible] to [illegible] pounds; works owned by company. J. W. [illegible] mick, Pres.; Fred. Crosby, Supt. Also 13 cisterns average capacity 14,000 gallons daily, placed on roofs. W. S. Reese, Mayor; R. B. Snodgrass, City Clerk.

Opelika, Lee Co.; population 3310; buildings brick and wood, one and two stories; department consists of 1 steam engine, 1 hose carriage; 700 feet cotton hose; value of apparatus and supplies, $[illegible]; 25 members, volunteer, 1 engineer paid part time; expenses in 1888, $120; bell alarm. Charles Shaeffer.

WATER SUPPLY—5 cisterns on roofs and 3 wells capacity 20,000 gallons each. A. Barnes, Mayor; B. F. Coleman, Jr., City Clerk.

Oxford, Calhoun Co., population 780; mercantile buildings, brick, two stories; dwellings, frame, one story; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 200 feet rubber hose, good; value of apparatus and supplies, $500; membership, 25 to 50, volunteers; bell alarm.

WATER SUPPLY—Wells and cisterns.

Prattville, Autauga Co., population [illegible]; 1 hand engine; 1 hose carriage; 100 feet good hose; 50 men, volunteers.

WATER SUPPLY—3 reservoirs, supplied by [illegible] creek, also rotary pumps.

Selma, Dallas Co., population *10,930; 1 steam engine; 2 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 1600 feet hose in good condition, 1000 feet poor; 5 fire wardens (1 [illegible] patrol); 75 volunteers; 6 horses. John G. [illegible]

WATER SUPPLY—Water-works; stand pipe and direct pressure; Worthington pumps, capacity [illegible] 000 gallons; reservoir, capacity 260,000 gallons; tower, 120 feet high; capacity 160,000 gallons; 12 artesian wells, with estimated capacity every 24 hours of 1,000,000 gallons; pressure 50 to 100 pounds; 12½ miles of street mains, 4 to 12 inches; 111 double hydrants; 53 Ludlow gates; quality excellent; not filtered; cost to construct, $75,000; annual expenses $4000; operated by private company. Wm. [illegible] White, Pres.; Thos. K. Gatchel, Supt.; L. S. [illegible] Mayor; A. J. Goodwin, City Clerk.

Talladega, Talladega Co., population [illegible]; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings frame, two stories; department consists of 1 hook and ladder truck; 2 hose carriages; value of apparatus and supplies, $800; 1 building owned, value $1000; 1 rented, annual rent $300; membership [illegible]; bell alarm. E. R. Jacobs.

WATER SUPPLY—Water-works; Holly system direct pressure, and pumps from spring, capacity 5,000,000 gallons daily; stand pipe; height [illegible] feet; in city limits; 3 pumps made by Birmingham Iron Works; capacity 1,500,000 gallons daily; [illegible] hydrants; 2½ miles mains; diameter 4 to 8 inches; quality good; not filtered; pressure 75 to 150 pounds; cost of construction $40,000; Talladega Gas and Water Company owners. Jos. Shakespeare, Pres.; W. W. Haraldson, Supt.; W. H. Skaggs, Mayor; G. A. Joiner, City Clerk.

Troy, Pike Co., population *3400; 1 chemical engine; 1 steamer; 1 hook and ladder truck; [illegible] feet good hose; volunteer department, 70 men. [illegible] Jackson.

WATER SUPPLY—Wells; pump to stand-pipe; Gordon pump, capacity 1,000,000 gallons; [illegible] drants; 2½ miles of mains; pressure, 50 to [illegible] pounds; cost of works, $70,000. Perry Davis, A. [illegible] Worthy.

Tuscaloosa, Tuscaloosa Co., population [illegible]; area 1280 acres; fire limit 6 squares; fireworks [illegible]

nce; mercantile buildings, brick, two and three ories; dwellings, wood and brick, one and two ories; department, 1 hook and ladder truck, 2 hose rriages; 1000 feet 2½-inch rubber hose in good ndition; value of apparatus and supplies $1700; 1 ilding owned by city, value $3000; membership , all volunteers; bell alarm.

WATER SUPPLY — Wells; water-works; direct essure from river to tank; capacity 168,000 gal- ns; 2 Worthington duplex pumps; capacity 90,000 gallons each; 51 hydrants; 4 1-6 miles uns; diameter 4 to 10 inches; cost of construction 0,000; owned by Tuscaloosa W. W. Co. J. W. ilcox, Pres.; W. V. Todd, Supt.; W. C. Jemi- n, Mayor; A. P. Hogan, T. C.

Tuskegee, Macon Co., population *2500; 1 emical engine; 1 hook and ladder truck; 100 feet bber hose, good; 60 men, volunteers. J. L. lams.

WATER SUPPLY—Private wells and reservoirs. . P. Thompson, Mayor; W. H. Echols.

Union Springs, Bullock Co., population 1862; ea, 960 acres; fireworks ordinance; mercantile ildings, brick, height one story; dwellings, wood, e story; department consists of 1 steam engine, hand engine, 1 hook and ladder truck (not used), ose carriages; siamese couplings used; 1800 feet bber hose, in good condition; heater connected th steamer, value $150; value of apparatus and pplies, $4000; 100 volunteers; annual expenses, 00; bell alarm. Chief elected by members and proved by Mayor and council. B. T. Ely.

WATER SUPPLY—3 cisterns, supplied from roofs buildings, capacity 30,000 gallons daily. James . Norman, Mayor; P. L. Cowan, Town Clerk.

Uniontown, Perry Co., population *2000; 1 ok and ladder truck; no organized department.

WATER SUPPLY—150 cisterns; 1 cistern, 75,000 llons; artesian well in course of construction. J. . Welch, Mayor; J. A. Hudson, City Clerk.

The following places have no fire protection: Abbeville, Henry Co., population 800; Alexander City, Tallapoosa Co., population 1500; Andalusia, Covington Co., population 625; Ashville, St. Clair Co., population 500; Attalla, Etowah Co., population 600; Avondale, Jefferson Co., population 3000; Bay Minette, Baldwin Co., population 500; Bessemer, Jefferson Co., population 2500; Brewton, Escambia Co., population *1300, 8 flowing wells; Calera, Shelby Co., population 1800; Camden, Wilcox Co., population 1400; Centre, Cherokee Co., population 600; Clanton, Chilton Co., population 700; Clanton —— Co., population 700; Columbia, Henry Co., population *1500; Columbiana, Shelby Co., population 550; Cullman, Cullman Co., population 750; Edwardsville, Clerburne Co., population 600; Evergreen, Conecuh Co., population 1200; Florence, Lauderdale Co., population *2000; Gainesville, Sumpter Co., population 1500; Girard, Russell Co., population 900; Goodwater, Coosa Co., population 1000; Guntersville, Marshall Co., population 600; Hartselle, Morgan Co., population 700; Hayneville, Lowandes Co., population 3484; Jasper, Walker Co., population 1500; Lafayette, Chambers Co., population 1200; Lively, Lee Co., population *2224; Livingston, Sumpter Co., population 1000; Moulton, Lawrence Co., population 800; Mounds, Jefferson Co., population 600; Newton, Dale Co., population 550; Ozark, Dale Co., population 512; Notasulga, Macon Co., population 1691; Piedmont, Calhoun Co., population 950; Pratt Mines, Jefferson Co., population 1000; Russellville, Franklin Co., population 600; Scottsboro, Jackson Co., population 1500; Sheffield, Colbert Co., population 2000; Stevenson, Jackson Co., population 550; Sylacauga, Talledega Co., population 500; Tuscumbia, Colbert Co., population 1385; Uniontown, Perry Co., population 1500; Warrior, Jefferson Co., population 2000; Wetumpka, Elmore Co., population 750; Whistler, Mobile Co., population *1333; York Station, Sumpter Co., population 600.

ARIZONA.

Phœnix, Maricopa Co., population 7500; buildgs, brick, one and two stories; department consts of 1 steam engine, 1 hook and ladder truck, 2 se carriages; 2500 feet good cotton hose; value apparatus and supplies, $7000; 100 members; penses in 1887, $780; bell alarm. F. M. Czarwski.

WATER SUPPLY—Water-works; source, wells; stem, pump to stand-pipe; Deane pumps; caicity, 1,000,000 gallons; 50 hydrants; 7 miles ains; diameter, 4 to 10 inch; 37 Ludlow gates; ality, hard, good; cost of construction, $71,000; essure, 80 to 130 pounds; estimated annual exenses, $3500; interest on bonds, 6 per cent; opered by private company. J. J. Gardiner, Pres.; . L. Meyer, Mayor; Frank Baxter, City Clerk.

Prescott, Yavapai Co., population *1856; 2 se carriages; 1 hook and ladder truck.

WATER SUPPLY—Water-works; creek; pumpg to reservoir; capacity 4,000,000 gallons; 25 hyants; 8 miles mains; Ludlow gates; quality good; essure 100 to 130 pounds; cost to construct, 52,000; annual expenses about $4500; interest 8 er cent; operated by city. J. F. Mahoney, Supt.

Tombstone, Cochise Co., population 973; uildings, frame and adobe, one story; department onsists of 1 hand engine, 1 hook and ladder truck, hose carriages; 2400 feet good rubber hose; value of apparatus, $15,000; 100 volunteer members; total expenses in 1886, $1000; bell alarm.

WATER SUPPLY—Water-works; by gravity from collecting to distributing reservoir; capacity of same 1,000,000 gallons; also 25 mile conduit; cost of construction, $500,000; pressure good. J. W. Clark.

Tucson, Pima Co., population *8000; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, good; 70 volunteer members. D. J. Boleyn.

WATER SUPPLY—Water-works; gravity system from river Santa Cruz; 50 hydrants; 6 miles 12-inch mains; quality good; not filtered; pressure 35 to 50 pounds; operated by Tucson Water Co.; J. R. Watts; R. N. Leatherwood, Supt.; cost to construct, $80,000; annual expenses, $1200; interest 8 per cent.

Yuma, Yuma Co., population 1200; no fire protection.

The following places have no fire protection: Flagstaff, Yavapai Co., population 900. Florence, Pinal Co., population 2000. Globe, Gila Co., population 704. Nogales, Pima Co., population 2000. St. Johns, Apache Co., population 1500. Solomonville, Graham Co., population 600. Tempe, Maricopa Co., population 1000. Wilcox, Cochise Co., population 500.

ARKANSAS.

Alexander, Pulaski Co., population *300.
WATER SUPPLY—Water-works; springs; gravity system to reservoir; capacity about 8000 gallons; 1½ miles mains; hydrants; cost to construct $300; operated by Alexander Water Co.; E. Peloubet, Pres.; A. B. Holland, Supt.

Augusta, Woodruff Co., population 1000; buildings wood, one-story, shingle roofs; department, 1 hook and ladder truck, 40 volunteer members. W. W. Folsom.
WATER SUPPLY—Wells and cisterns. E. Blackman, Mayor; J. N. McCurdy, Town Clerk.

Batesville, Independence Co., population 1700; buildings, stone and wood, one and two stories; department consists of 1 hand engine; 300 feet hose, new.
WATER SUPPLY—Wells and streams through town. J. E. Rosebrough, Town Clerk.

Camden, Ouachita Co., population *3000.
WATER SUPPLY—River to stand pipe; 1½ miles mains; operated by Camden Water-works Co.; S. Q. Sevier, Pres.; T. J. Gangham.

Dardanelle, Yell Co., population 2000; buildings, frame, one story; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 600 feet rubber hose, good; value of apparatus and supplies, $734; 45 members, volunteers; annual expenses, $25; bell alarm. O. Polk.
WATER SUPPLY—Water-works; gravity system from wells to reservoir; 6 hydrants; 1500 feet 3-inch mains; quality water, good; cost of construction, $4000; pressure 20 to 45 pounds; owned and operated by W. E. Delong. L. C. Hall, Mayor; G. W. Carter, Town Clerk.

Fayetteville, Washington Co., population 4500; buildings, brick and wood, two and three stories; 2 hook and ladder trucks; value of apparatus and supplies, $1500; 60 members; bell alarm. J. F. Mayes.
WATER SUPPLY—Wells and cisterns. J. H. Van Hoose, Mayor; J. L. Dickson, City Clerk.

Fort Smith, Sebastian Co., population *20,000; 1 hook and ladder truck; 3 hose carriages; 2 horse hose carts; 1500 feet best rubber hose; 125 men, volunteers; electric alarm. J. J. Little.
WATER SUPPLY—Water-works; direct pressure and pumps from river to reservoir; Worthington and Smith & Vaile pumps; capacity, 5,500,000 gallons daily; 71 hydrants; 15 miles mains; diameter, 4 to 20 inch; 28 Chapman gates; 18 Worthington meters; not filtered; cost of construction, $223,000; pressure, 50 to 150 pounds; annual expenses, $5500; interest on bonds, 6 per cent; Fort Smith Water Co., owners; John Vaile, Pres.; Ed. Thomas, Supt. J. A. Williams, Mayor; John H. Hamilton, City Clerk.

Helena, Phillips Co., population *5000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 1700 feet good hose; 4 men paid full time, 1 paid part time, 100 volunteers; 2 horses. N. J. Fritzer.
WATER SUPPLY—River, ditch, supplied from springs; stationary engine, 60 horse-power; 1700 feet street pipes; diameter 4 to 5 inch; 10 hydrants; 20 Ludlow gates; pressure 50 pounds. J. P. Duncan, Mayor; J. O. Baguree, Town Clerk.

Hope, Hempstead Co., population *25,000; mercantile buildings, brick, one and two stories; dwellings, frame, one and two stories; department consists of 1 hook and ladder, 1 hose reel; 1 building used. O. W. Murray.
WATER SUPPLY—Well; water-works; pump to reservoir; Knowles pump; capacity, 40,000 gallons daily; 400 hydrants; 4½ miles mains; diameter [illegible] 4 inch; quality water good; pressure 24 pounds; annual expenses, $2250; Geo. Andrews, Chairman of W. W. J. P. Hearvey, Mayor; S. A. Kingston, Recorder.

Hot Springs, Garland Co., population [illegible] 2 steam engines; 7 hose carriages; 1600 feet good rubber hose, 1250 feet good cotton hose; 65 men, volunteers; 4 horses. A. J. Walsh.
WATER SUPPLY—Source, Bull Bayou; system, pumping to reservoir; capacity of same, 1,000,000 gallons; 9 miles mains; diameter, 10 inch; 31 hydrants; Worthington pumping machinery, capacity, daily 2,000,000 gallons; quality of water good; not filtered; pressure, 80 to 110 pounds; cost of work, $150,000; operated by private company. A. [illegible] Gaines, Pres.; A. N. Sill, Supt.; J. D. Kimball, Mayor; M. McKeough, City Clerk.

Little Rock, Pulaski Co., population *[illegible] area, 2000 acres; fire limit, 135 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, one and two stories; department consists of 3 steam engines, 2 hook and ladder trucks, 5 hose carriages, 4000 feet good rubber hose; 17 horses; value of apparatus and supplies, $20,000; 1 building value $17,000; 175 volunteer members, 12 full paid; bell and telephone alarms. Chief elected by department. Michael Egan.
WATER SUPPLY—Water-works; pumping from Arkansas river to stand-pipe and reservoirs; capacity of former, 220,000 gallons; of latter, 18,000,000 gallons; Blake pumps, capacity 5,000,000 gallons daily; 126 hydrants; 18 miles mains; diameter [illegible] 20 inch; 93 Chapman gates; 28 Crown meters; pressure, 70 pounds; total cost, $400,000; annual expenses, $10,000; interest on bonds, 6 per cent. Zeb. Ward, Pres.; Zeb. Ward, Jr., Supt.; W. [illegible] Whipple, Mayor; H. C. Jones, City Clerk.

Malvern, Hot Springs Co., population [illegible] limited fire protection; hose connected with railroad company's tank; church-bell alarm.
WATER SUPPLY—Wells and railroad tank. [illegible] P. Richmond, Mayor; W. W. Tannehill, Town Clerk.

Nashville, Howard Co., population [illegible] frame buildings, one and one and a half stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet good hose; 30 volunteer members; bell alarm.
WATER SUPPLY—Cisterns. R. F. Tillson.

Newport, Jackson Co., population *3000.
WATER SUPPLY—Water-works; source, White river; by pumps to tank; capacity of same, about 70,000 gallons; Smith & Vaile pumps; capacity, 2,000,000 gallons daily; 52 hydrants; 3½ miles mains; Nelson gates; works operated by Newport Irrigation and Water Co.; cost, $50,000; pressure, 54 to 150 pounds. A. H. McCormack, Pres.; A. [illegible] Harper, Supt.

Pine Bluff, Jefferson Co., population *[illegible] 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet good rubber hose; 500 feet poor; 1 man paid full time, 130 volunteers; 2 horses. H. K. White.
WATER SUPPLY—Water-works, wells and river; pumping direct and to stand-pipe; capacity of same, 85,000 gallons; pumping machinery by Pond Engineering Co.; daily capacity, 3,500,000 gallons; 160 hydrants; 14 miles mains; diameter, 4 to [illegible] inch; Eddy gates; Crown meters; pressure, 80 to 140 pounds; cost to construct, $150,000; annual expenses, $8000; operated by private company. J. F. Thompson, Supt.; W. P. Thompson, Supt.

Rogers, Washington Co., population *1800.
WATER SUPPLY—Spring; daily capacity, 870,000

illons; pumping to tank; capacity of same, 45,000 illons; Hughes pump; 8 hydrants; 1 mile mains; ameter, 4 to 8 inch; operated by Rogers Water o. J. M. Frey, Pres.; Geo. Raupt, Supt.

Texarkana, Miller Co., population *8000.
WATER SUPPLY—Wells and pumping to reser-oir; capacity of same, 3,000,000 gallons; Gordon Maxwell pumps; daily capacity, 2,500,000 gal-ns; 28 hydrants; 4½ miles mains; Chapman ites; pressure, 80 to 125 pounds; cost of construc-on, $64,000; annual expenses, $800; operated by exarkana Water Co. A. N. Maxwell, Supt.

Van Buren, Crawford Co., population 2500; ea, 700 acres; fire limit, 640 acres; mercantile uildings and dwellings, brick and frame, one and o stories; bell alarm; 4 chemical extinguishers. B. Creekmore.
WATER SUPPLY—Cisterns and wells. Alvis nith, Mayor; A. M. Orrick, City Clerk.

The following places have no fire protection: ma, Crawford Co., population 1000. Argenta, ilaski Co., population 3000. Arkansas City, esha Co., population 750. Atkins, Pope Co., pop-ation 800. Augusta, Woodruff Co., population oo. Beebe, White Co., population 1200. Ben-n, Saline Co., population 750. Bentonville, Ben-n Co., population 1800. Berryville, Carroll Co., pulation 500. Black Rock, Laurence Co., popu-ion 600. Boonville, Logan Co., population 600. inkley, Monroe Co., population 1100. Carlisle, onoke Co., population 500. Clarendon, Monroe o., population 600. Clarksville, Johnson Co., population 1060. Conway, Faulkner Co., popula-tion 1400. Corning, Clay Co., population 1000. Dallas, Polk Co., population 700. Eureka Springs, Carroll Co., population 4500. Fordyce, Dallace Co., population 800. Forest City, St. Francis Co., population 1400. Greenway, Clay Co., pop-ulation 600. Greenwood, Sebastian Co., popu-lation 550. Hackett City, Sebastian Co., popula-tion 1000. Hamburgh, Ashley Co., population 1000. Harrison, Boone Co., population 1300. Huntsville, Madison Co., population 500; Jones-boro, Craighead Co., population 2000; Jud-sonia, White Co., population 800. Lonoke, Lonoke Co., population 1500. Magnolia, Columbia Co., population 1550. Marianna, Lee Co., population 1200. Monticello, Drew Co., population 895. Mor-rilton, Conway Co., population 1800. Mountain Home, Baxter Co., population 500. Mulbury, Franklin Co., population 550. Nashville, Howard Co., population 1200. Newport, Jackson Co., pop-ulation 2500. Paragould, Greene Co., population 1550. Paris, Logan Co., population 800. Perry-ville, Perry Co., population 500. Pocahontas, Ran-dolph Co., population 600. Prescott, Nevada Co., population 1500. Plummerville, ———— Co., population 700. Rector, Clay Co., population 600; Rogers, Benton Co., population 800. Russellville, Pope Co., population 1800. Searcy, White Co., population 2000. Siloam Springs, Benton Co., population 2500. Springdale, Washington Co., population 500. Star City, Lincoln Co., population 500. Texarkana, Miller Co., population 8500. Walnut Ridge, Lawrence Co., population 700. Washington, Hempstead Co., population 1000. Wynne, Cross Co., population 500

CALIFORNIA.

Alameda, Alameda Co., population *10,000; 2 ok and ladder trucks; 5 hose carriages; 4 chemi-extinguishers (hand) and 4 Johnson pumps; o feet rubber hose, 3250 feet cotton, good; 140 n, volunteers. F. K. Krauth, Jr.
WATER SUPPLY—Water-works; pump from ar-ian wells; 2 cisterns, 40,000 gallons capacity; 2 ervoirs, 700,000 gallons capacity; 40 miles of eet mains and supply pipes; diameter 3 to 12 h; 90 hydrants; 550 Crown meters; cost to con-uct, $175,000. D. Linderman, Supt.; J. Mil-gton, City Clerk.

Anaheim, Los Angeles Co., population 2000; a, 2000 acres; mercantile buildings, brick and od, one and two stories; dwellings, wood, one d two stories; department consists of 1 hand en-e, 1 hose carriage, 1 hook and ladder truck; feet good rubber hose; value of apparatus, etc., oo; 1 building owned; 20 volunteer members; l alarm. Chief elected by town trustees. S. O. ood.
WATER SUPPLY—From wells to tanks; Hooker mp; capacity 70,000 gallons; 9 hydrants; 1¼ les 4-inch mains; 10 gates; quality excellent; ssure 50 pounds; owned and operated by city. Schneider, Supt.; F. Ey, Mayor; Max Nebe-g, City Clerk.

Anderson, Shasta Co., population *1500; fire artment report withheld.
WATER SUPPLY—Mountain stream; gravity to ervoir; capacity of same, 3000 gallons; 1 mile ins; 9 hydrants; cost of works, $11,000; pres-e, 60 to 80 pounds; operated by Anderson Water . Edw. Aldersley, Supt.

Antioch, Contra Costa Co., population *726; 1 d engine; 1 hose carriage; 400 feet rubber hose; men, volunteers. J. D. Wightman.
WATER SUPPLY—Tank, poor supply. C. A. eeney, Town Clerk.

Arcata, Humboldt Co., population 1200; build-s, wood, one and two stories; department con-sists of 1 hook and ladder truck, 2 hose carriages; 1300 feet rubber hose, good; value of apparatus and supplies, $1500; 34 volunteer members; expenses in 1888, $300; bell alarm. E. A. Deming.
WATER SUPPLY—Water-works; gravity system; mountain springs; 14 hydrants; ¾ mile mains; diameter, 3 to 7 inch; 4 gates; quality good; cost of construction, $12,000; pressure 50 to 60 pounds. Wm. Carson, Pres. W. W. Co.; O. H. Sprung, Supt.; J. N. Davies, Mayor; C. L. Pardee, Town Clerk.

Auburn, Placer Co., population 3000; build-ings, brick and wood, one and two stories; depart-ment consists of 2 hose carts and 800 feet of No. 1 cotton hose; value of apparatus and supplies, $2000; 50 volunteer members. W. B. McGuire.
WATER SUPPLY—Water-works; gravity system; direct pressure; river to reservoir; 75 hydrants; 2 miles 6-inch mains; pressure 100 to 250 pounds; cost of construction, $15,000; operated by company. F. Birdsall, Pres.; F. W. Birdsall, Supt.; E. Walsh, Mayor; H. C. Curtis, Town Clerk.

Azusa, Los Angeles Co., population *500; brick and wood buildings, principally two stories; no regular department.
WATER SUPPLY—Source, river; by gravity to reservoir; capacity of same, 1,500,000 gallons; 6 miles 6 to 10-inch mains; quality, mountain water; charcoal filtration; cost of works, $25,000; oper-ated by private company. J. S. Slawson, Pres.; D. A. Shaw, Supt.

Bakersfield, Kern Co., population *3000; 1 steamer; 1 hand engine; 1 hook and ladder; 2 hose carts; 1000 feet rubber hose, 600 feet coton hose; 150 men, volunteers. Chief elected by department. F. J. Packard.
WATER SUPPLY—Source, wells; system direct and pumping to reservoir; Blake pumping ma-chinery; capacity daily, 1,200,000 gallons; 11 hy-drants; 8 miles mains; diameter, 4 to 6 inch; quality of water good, not filtered; cost of works, $28,000;

CALIFORNIA—*Continued.*

pressure, 70 to 100 pounds; operated by private company. W. H. Scribner, Pres. and Supt.

Benicia, Solano Co., population 3200; 2 hand engines; 2 hose carts; 1 hook and ladder truck; 1200 feet rubber hose; 50 hand grenades; 1 wagon. Thos. McKay.

WATER SUPPLY—Water-works; creek pump to reservoir; capacity of same 90,000,000 gallons; Knowles pump; capacity 1,000,000 gallons; 45 hydrants; 8 miles mains; diameter 4 to 8 inch; 6 Garratt gates; 30 Worthington meters; quality good; iron magnesia; cost to construct, $90,000; pressure 65 to 70 pounds; works operated by Benicia Water Co.; H. Kuhlman, Pres.; A. Robinson, Supt.

Berkeley, Alameda Co., population *5000; 1 hose cart; 500 feet rubber hose. A. H Broad.

WATER SUPPLY—2 reservoirs; 400,000 gallons capacity; 10 miles street mains and supply pipes; 14 hydrants. A. Wellendorff. (See West Berkeley.)

Bodie, Mono Co., population 2000; department consists of 2 hose carts, 1 hook and ladder truck, 1 double cylinder Babcock engine; 1000 feet rubber hose; cost of apparatus, $4000; annual expense, $2600; 150 volunteer members; bell and whistle alarm. H. Hartley.

WATER SUPPLY—Water-works; pumping system from wells to reservoir; pump by Prescott & Co.; capacity 504,000 gallons daily; 8 hydrants; ¾ mile 6-inch mains; quality mineral. Wilson Butler, Town Clerk.

Calistoga, Napa Co., population 1200; buildings, brick and wood, one and two stories; department consists of 1 hose carriage 500 feet cotton hose, good; value of apparatus and supplies, $1200; 22 volunteer members; bell alarm. W. T. Simmons.

WATER SUPPLY—Gravity pressure; 4 miles street mains; 12 hydrants; 8 Loftus gates; 3 meters; pressure 73 pounds. W. F. Fisher, N. W. Collins, Town Clerk.

Cambria, San Luis Obispo Co., population *400; mercantile buildings, frame, two stories; wooden roofs permitted; dwellings, frame, one story; department consists of 1 hook and ladder truck; 20 members; annual expenses, $50; bell alarm. Chief elected by company. Geo. W. Lull.

WATER SUPPLY—Wells, creek and reservoir of 15,000 gallons, from which pipes are laid.

Chico, Butte Co., population *7000; area, 250 acres; fire limit, 75 acres; ordinance for investigating causes of fires; mercantile buildings, brick, one story; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3000 feet rubber hose, good; 2200 cotton, new; value of apparatus and supplies, $10,000; 1 building owned, value $6000; 1 building rented, $120 per year; 160 members, all volunteer; annual expenses, $2000; bell alarm. Chief elected by members. C. B. Swain.

WATER SUPPLY—Water-works; Holly system; source, 14 wells; capacity of each 1500 gallons daily; 2 Garrett pumps; 52 hydrants; 25 miles mains, diameter 3 to 8 inch; 10 gates; quality A1; not filtered; pressure 40 to 120 pounds. G. W. Doon, Supt.; John A. Wayland, Mayor; J. D. Sproul, City Clerk.

Cloverdale, Sonoma Co., population *1200; buildings, stone and brick, one and two stories; department consists of 6 chemical extinguishers, 1 hose carriage; 500 feet rubber hose, good; 100 feet cotton, good; value of apparatus and supplies, $600; 35 volunteer members; bell alarm. G. Cameron.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, capacity 300,000 gallons; Worthington pumps, 720,000 gallons; 4 miles street mains; diameter 3 to 6 inch; 17 hydrants; pressure 65 pounds. Carl Ludwig, Supt.; H. H. McKoon, Clerk Board Town Trustees.

Colton, San Bernardino Co., population [illegible] buildings, brick, two stories; 5 hand chemical extinguishers.

WATER SUPPLY—Artesian wells; gravity system; pressure 50 to 75 pounds; operated by W. W. Co. just organized; A. B. Miner, Pres.; F. [illegible] Osteo, Supt.; A. Thompson, Mayor; W. W. [illegible] cox, City Clerk.

Columbia, Tuolumne Co., population [illegible] hand engines; 2 hose carriages; 250 feet good rubber hose; 500 feet good leather hose, and 250 feet poor; volunteer department, 90 men. G. Wing.

WATER SUPPLY—7 cisterns and 2 reservoirs; gravity pressure; 5 miles of mains. G. Wing, Supt.

Colusa City, Colusa Co., population [illegible] brick and frame buildings, one and two stories; 1 hand engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 250 feet poor; value of apparatus etc., $1800; 35 men, 7 paid full time, 28 volunteers; bell alarm. J. Grover.

WATER SUPPLY—Water-works; gravity pressure; from Sacramento river to tanks; capacity 98,000 gallons; Worthington and Knowles pumps; total capacity 1,000,000 gallons daily; 14 hydrants; 5¼ miles mains; diameter 4 to 8 inch; quality not filtered; cost of construction, $40,000; pressure 22 to 40 pounds; operated and owned by J. [illegible] Cooke; W. B. Cooke, Supt.; J. McAmis, City Clerk.

Dutch Flat, Placer Co., population *[illegible] hose cart; 300 feet cotton, new; 600 feet leather hose, old; volunteer department, 40 men. W. [illegible] Baker.

WATER SUPPLY—Water-works; springs; gravity system; capacity of reservoir, 170,000 gallons; [illegible] hydrants; 1½ miles mains; diameter 6 to 12 inch; pressure 170 pounds; owned and operated by [illegible] T. Coffin.

Eureka, Humboldt Co., population 8000; area 700 acres; fire limit, 75 acres; mercantile buildings, brick and wood, one and three stories; shingle roofs permitted; dwellings, frame, one to two stories; department consists of 2 steam engines; 1 hand engine, 4 hose carriages, 1 hook and ladder truck; siamese couplings used; 500 feet rubber hose, 2200 feet cotton, 500 feet leather; value of apparatus and supplies, $18,550; 3 buildings owned, value $5000; membership 100; 4 paid men; bell alarm. Chief elected by members. C. Acheson.

WATER SUPPLY—Source, wells; system, direct and pumping to stand-pipe; capacity of same, [illegible] gallons; Knowles pumping machinery; daily capacity, 403,000 gallons; 6 hydrants; 7¾ miles mains; diameter, 2 to 6 inch; 5 meters, Worthington, Crown; 5 Garrett gates; quality of water [illegible] not filtered; cost of works, $52,000; pressure [illegible] pounds; operated by private company. R. [illegible] sey, Pres.; H. L. Ricks, Supt.; John Vance, Mayor; Jas. T. Kelehar, City Clerk.

Folsom City, Sacramento Co., population [illegible] 1000; 1 hook and ladder company.

WATER SUPPLY—Reservoir and small pipes.

Fresno, Fresno Co., population *7500; 2 steam engines; 1 hand engine; 2 hose carts; 1 hook and ladder truck; 2 chemical extinguishers; 1750 feet new cotton hose; 78 volunteer members. E. [illegible] Higgins.

WATER SUPPLY—Water-works; artesian wells and canal; pumping system to tanks; Worthington pump; capacity, 1,500,000 gallons daily; [illegible] hydrants; 8¼ miles mains; diameter, 2 to 12¼ inch; [illegible] Garratt gates; quality of water good; not filtered

t $50,000; pressure, 24 to 35 pounds; annual ex-
ıses, $6000; Louis Leach, Pres. works; W. S.
Murty, Jr., Supt. A. M. Clark, Mayor; W. B.
nnett, City Clerk.

Gilroy, Santa Clara Co., population *2800; 1
am engine; 4 hose carts; 1 hook and ladder;
o feet hose; 120 members, volunteer. L. J.
eveland.
WATER SUPPLY—Water-works; streams; pump-
to reservoir; 7 hydrants; 6 miles 12-inch mains;
ıates; quality good; pressure, 20 to 35 pounds;
ned by city; J. W. Norris, Supt. It has been
ed to issue $50,000 of bonds for improvements
l extensions to works. Louis Loupe, Mayor;
R. Pyle, City Clerk.

Grass Valley, Nevada Co., population 5000;
a, 360 acres; fire limit, same; fireworks ordi-
ıce and for investigating causes of fires; mercan-
buildings, brick, two stories; shingle roofs per-
ted; dwellings, wood, one and a half stories;
ıartment consists of 1 hook and ladder truck, 5
e carriages; 700 feet good rubber hose; 50 feet
ır; 860 feet good leather; 150 feet poor; value of
ıaratus and supplies, $4500; two buildings
ıed, value $3500; membership, 50, 5 paid; ex-
ıses in 1887, $700; bell alarm. Chief elected by
mbers. W. H. Freeman.
WATER SUPPLY—3 reservoirs; capacity, 12,000,-
gallons daily; 3½ miles street mains; diameter
argest, 20 inches; smallest, 6 inches; 65 hydrants;
er pressure, 150 pounds. J. J. Dorsey, Gen.
nager; A. B. Brady.

Hanford. Tulare Co., population *1200; 1 hook
l ladder truck; 1 hose cart; 500 feet rubber hose.
WATER SUPPLY—Water-works; pump from
ls to reservoir; hydrants; mains.

Hayward, Alameda Co., population 2000;
a, 1200 acres; fire limit, 1000 acres; ordinance
investigating causes of fires; frame buildings,
stories; shingle roofs permitted; department
sists of 2 companies, 2 engines, 3 hose carts,
o feet good hose.
WATER SUPPLY—Water-works; 12 wells; pump-
system to reservoir; Gregory pumps; capacity,
ıo,000 gallons daily; 28 hydrants; 12 miles
ins; diameter, 6 to 10 inch; quality soft; cost to
ıstruct, $35,000; pressure, 90 to 130 pounds;
rks operated by Knox Bros. Wm. Knox, Supt.
nes A. Collins, City Clerk.

Healdsburg, Sonoma Co., population *2000;
a, 640 acres; fire limit, same; mercantile build-
s, brick, two stories; wooden roofs permitted;
ellings, wood, one story; department consists of
ıemical engine, 1 hook and ladder truck, 2 hose
riages; 1200 feet good rubber hose; value of ap-
atus and supplies, $2200; building rented; an-
ıl rent, $60; value, $500; 42 members; all volun-
rs; total expense in 1885, $200; bell alarm.
ief elected by members.
WATER SUPPLY—Water-works; pumping from
ings to reservoir; capacity, 500,000 gallons;
ıke pumping machinery; capacity, daily, 500,000
lons; 12 hydrants; 3 miles 6-inch mains; cost to
ıstruct, $30,000; annual expenses, $500. F.
enig, Supt.

Hollister, San Benito Co., population *2500;
a, 200 acres; fire limit, same; fireworks ordi-
ıce; causes of fires investigated; mercantile
ldings, brick and wood, one and two stories;
oden roofs prohibited; dwellings, wood, one and
stories; department consists of 1 hook and lad-
truck, 3 hose carriages; 1500 feet good rubber
se; 200 feet good leather; 95 members, all volun-
r; bell alarm. Chief elected by companies.
m. Eastman.
WATER SUPPLY—1 reservoir of 300,000 gallons
ıacity daily; direct pumping and gravity pres-
e; Knowles pumps; capacity, 500,000 gallons; 6
miles street mains; diameter, 4 to 6 inch; 38
hydrants; water pressure, 48 pounds; water-works
owned by private corporation; P. S. Hawkins,
Pres.; J. S. Hamilton, Supt. H. Shaw, City
Clerk.

Irvington, Alameda Co., population *500;
buildings, brick and wood, one and two stories; de-
partment consists of 1 hose carriage, 200 feet cotton
hose, good; 20 members, volunteers. H. Weston.
WATER SUPPLY—Water-works; wells; gravity
system, and pump to reservoir; capacity of pump
36,000 gallons daily; 3 hydrants; ¼ mile 2½ inch
mains; cost of works, $12,000; pressure, 20 to 30
pounds. H. Crowell, Wm. Mack.

Jackson, Amador Co., population 1800; frame
and brick buildings, one and two stories; 1 hose
carriage; 250 feet poor rubber hose.
WATER SUPPLY—Gravity system; canal and
river; 7 hydrants; 2 miles mains; diameter 2 to 6
inches; quality good; cost to construct $30,000;
pressure for fire, 170 pounds. B. F. Richtmeyer,
Supt.; Ellis Evans.

Livermore, Alameda Co., population *2500;
fireworks ordinance; mercantile buildings, brick
and wood, two and three stories; wooden roofs per-
mitted; dwellings, frame, one and two stories; de-
partment consists of 1 hand engine, 1 hose carriage,
1 hook and ladder truck; siamese couplings used;
800 feet cotton hose, good; 200 poor; value of ap-
paratus and supplies, $1570; 1 building in use,
owned by city, value $1000; membership 50, paid
by town; bell alarm. Chief elected by board of
trustees. A. W. Bradshaw.
WATER SUPPLY—3 reservoirs, supplied from
streams; diameter of mains, 3 to 8 inches; 1 well,
steam pump; 10 hydrants. J. Aylward, Supt.; D.
M. Conners.

Los Angeles, Los Angeles Co., population
*80,000; fire limit, 360 acres; brick and frame build-
ings; 7 steam fire engines; 6 chemical hand extin-
guishers; 1 hook and ladder truck; 9 hose carriages;
12,000 feet good rubber hose, 500 feet poor; 6
horses; value of apparatus, etc., $15,000; expenses
in 1888, $72,000; electric alarm.
WATER SUPPLY—Water-works; source, river;
system, gravity and pumping; Worthington pumps;
160 hydrants; 125 miles mains; diameter, 2 to 36
inches; 150 Worthington meters; quality, A1; aver-
age pressure, 40 pounds. W. H. Perry, Pres., and
M. L. Wicks, Supt.; H. T. Hazard, Mayor; T. G.
Teed, City Clerk. Two companies supply water;
report is for one only.

Los Gatos, Santa Clara Co., population 2000;
buildings, wood, one and two stories; department
consists of 1 hose carriage; 300 feet cotton hose,
good; 300 feet rubber hose, good; value of appa-
ratus and supplies, $500; 25 members, volunteers;
bell alarm. E. J. Crandall.
WATER SUPPLY—Water-works, gravity pres-
sure; 3 reservoirs; 3 miles street mains; 4 hydrants;
pressure, 150 pounds. W. D. Tisdale, Supt.; A.
E. Wilder.

Madera, Fresno Co., population *1600; 1 hand
engine; 1 hose cart; 500 feet rubber hose; 40 vol-
unteers. E. E. Vincent.
WATER SUPPLY—Water supply from flume to
cisterns.

Martinez, Contra Costa Co., population *1500;
area, 400 acres; frame buildings, two stories; 50
volunteer members; 1 hook and ladder truck; 4 fire
extinguishers; 1 hose carriage; 400 feet hose. E.
H. Ludden.
WATER SUPPLY—Wells and steam pumps. D.
R. Thomas, owner. G. T. Bush.

Marysville, Yuba Co., population 6000; brick
and frame buildings, two stories; 3 steam engines;

CALIFORNIA—*Continued.*

1 hook and ladder truck; 5 hose carriages; 2100 feet good rubber hose; value of apparatus, etc., $15,000; 13 men paid; expenses for 1887, $4000; bell alarm. John Colford.

WATER SUPPLY—Water-works; 23 reservoirs; gravity pressure; 15 hydrants. L. H. Babb, Supt.; F. E. Smith.

Merced, Merced Co., population *3000; 1 steam fire engine; 1 hand fire engine; 1 hook and ladder truck; 2 hose carts; siamese couplings used; 800 feet rubber hose; value of apparatus, etc., $9000; 1 building used; membership, 50; annual expenses, $300; bell alarm. Henry Bearwald.

WATER SUPPLY—Wells and cisterns; 6 hydrants; annual expenses of water department, $200. J. Naffgiger, J. Myall.

Mission San Jose, Alameda Co., population 500; buildings, wood, one story; shingle roofs; department consists of 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose, good; value of apparatus and supplies, $500; members, 39 volunteers; bell alarm. Jas. Stanly.

WATER SUPPLY—Reservoir, capacity 1,000,000 gallons; source, mountain springs; direct and gravity pressure; one-half mile 3½-inch street mains; 8 hydrants. J. Gallegos, Supt.

Modesto, Stanislaus Co., population *2500; 1 hook and ladder truck; 3 hose carts; 2 chemical extinguishers (hand); 700 feet poor rubber hose, 800 feet new cotton; 65 volunteers. J. Hamilton.

WATER SUPPLY—Tanks, 100,000 gallons capacity; pump power and connections sufficient to pump three full streams; gravity pressure; 2 hydrants. S. Rogers, R. McHenry, Trustees; S. B. Farish.

Monterey, Monterey Co., (includes Pacific Grove,) population 1400; buildings, wood and stone, one and two stories; department consists of 1 hose carriage, 1 hook and ladder truck; 600 ft. good cotton hose; 25 volunteer members; bell alarm. J. A. Smith.

SUPPLY—Water-works; direct pressure; 3 reservoirs; total capacity, 163,000,000 gallons; 12 hydrants; 25 miles mains; fine quality; cost to construct, $1,500,000; pressure, 115 pounds; operated by Pacific Improvement Co. J. J. Skinner, Supt.; A. A. Osio, Clerk to Town Trustees.

Pacific Grove Retreat, New Monterey, and Del Monte, are also supplied by these works.

Mott, Siskiyou Co.; wood buildings, two stories; no fire department.

WATER SUPPLY—Steam pumps, 10 horse power, and direct pressure; 1 mile street mains; 12 hydrants.

Napa City, Napa Co., population about *6500; area, 1080 acres; fireworks ordinance; mercantile buildings, brick, two stories; frame dwellings, one and two stories; 1 hand engine; 8 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose; 100 feet linen; 2500 feet cotton; 2 buildings in use, owned by city; 130 members, all volunteers; fire alarm telegraph. H. L. Eastman.

WATER SUPPLY—Water-works; pump to reservoir; 52 hydrants; 8 miles mains; diameter, 2 to 8 inch; 13 Ludlow gates; 12 meters; good quality, not filtered; cost of construction, $50,000; pressure, 45 pounds. T. R. Parker, Supt.; F. Ramey, Town Clerk.

Naperville, Du Page Co., population *3000; area, 640 acres; fire limit, 40 acres; causes of fires investigated; mercantile buildings, brick, wood and stone, two stories; wooden roofs permitted outside fire limit; wood and brick dwellings, two stories; department consists of 1 steamer, 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; no horses; value of apparatus and supplies, $6000; value of buildings used, $3000; 80 volunteer members; annual expenses, $300; bell alarm. Chief elected by village council. Joseph Eggerman.

WATER SUPPLY—Wells, river and spring brooks. Thos. W. Saylon, Town Clerk.

Nevada City, Nevada Co., population *3500; area, 640 acres; fire limit, 15 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, one and a half stories; department consists of 5 hose carriages; siamese couplings used; 2000 feet hose, good; value of apparatus and supplies, $6000; buildings owned, value $6000; 70 members, all volunteers; annual expenses, $1200; bell alarm. Chief elected by members. J. E. Isaac.

WATER SUPPLY—3 reservoirs, supplied from river; capacity 1,000,000 gallons daily; gravity system; 4½ miles street mains; diameter of largest 12 inches; smallest, 4 inches; 41 hydrants; 212 feet pressure. J. E. Brown, Supt.; A. Gault, Mayor; Thos. Carr, Town Clerk.

Nipomo, San Luis Obispo Co., population 400; buildings, wood, one and two stories; department consists of buckets and hose; bell alarm. H. E. Ketchum.

WATER SUPPLY—Gravity system; springs to reservoir; 98,000 feet street mains; cost, $15,000. L. B. Thayer, Pres.; W. Adams, Supt.

North San Juan, Nevada Co., population *500; 2 hose carts; 1200 feet cotton hose; 42 members, volunteers.

WATER SUPPLY—Water-works; gravity pressure, 125 pounds.

Oakdale, Stanislaus Co., population *1000; 1 hook and ladder truck; 1 hose cart; 500 feet rubber hose; 40 volunteer members. Anthony Arnold.

WATER SUPPLY—Water-works. Thos. Roberts.

Oakland, Alameda Co., population *55,000; area, 4833 acres; fire limit, 44 acres; causes of fire investigated; brick and frame buildings, two to four stories; department consists of 5 steam engines, 8 chemical hand extinguishers, 2 hook and ladder trucks, 6 hose carriages; 1500 feet rubber and 4500 feet cotton hose, good; 21 horses; value of apparatus and supplies, $30,835; 4 buildings owned, value $13,000; one rented at $300 per year; 66 members; full paid members, 17; paid part, 49; expenses in 1887, $33,280; Gamewell fire alarm; 48 street boxes. Chief elected by city council. Jas. F. Kennedy.

WATER SUPPLY—Water-works; combined gravity and pumping systems from lakes and artesian wells to reservoirs; capacity of 3 reservoirs, 1,000,000 gallons each; capacity of Lake Chabot, 5,000,000,000, and Seneshal, 270,000,000 gallons; Cameron pumps; daily capacity, 500,000 gallons; 220 hydrants; 164 miles mains; 150 meters; pressure, 40 to 90 pounds; cost to construct, $5,200,000; annual expenses, $120,000; interest, 6 per cent.; operated by Contra Costa Water Co. Henry Tierce, Pres.; Chas. Purcell, Supt.

Oceanside, San Diego, Co., population 1200; buildings, brick and wood, one and two stories; 31 members; gun alarm. W. R. Sole.

WATER SUPPLY—Direct pressure; 1 reservoir. A. J. Meyer, Pres.

Oroville, Butler Co., population 2500; area, 640 acres; fire limit; 500 acres; fire company investigates causes of fires; mercantile buildings, brick, one and two stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 1 hook and ladder truck, 1 chemical extinguisher, 2 hose carriages, 1800 feet rubber hose; value of apparatus and supplies, $2000; 1 building owned, value $5000; 70 members, all volunteers;

bell alarm. Chief elected by department. E. W. Fogg.

WATER SUPPLY—Creek; gravity system to reservoir; capacity 2,000,000 gallons; 35 hydrants; 5 miles mains; pressure 70 pounds; cost, $30,000. John J. Smith, Pres.; D. N. Friesleben, Supt.

Pacific Grove, Monterey Co. (See Monterey.)

Pasadena, Los Angeles Co., population *9200.

WATER SUPPLY—From river to reservoirs; total capacity of same, 1,200,000 gallons; 20 miles mains; diameter, 4 to 12 inch; — hydrants, pressure 80 to 140 pounds; cost of works, $50,000; operated by private company. Geo. W. Hayes, Pres.; J. L. Simmons, Supt.

Petaluma, Sonoma Co., population *4500; area, 1440 acres; fire limit, 9 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 1000 feet rubber hose, poor; 2000 feet cotton, good; value of apparatus and supplies, $7000; 2 buildings owned by city, value $4000; annual expenses, $450; bell alarm. Chief elected by members. H. Pimm.

WATER SUPPLY—Water-works; gravity system to reservoir; capacity 2,000,000 gallons daily; 31 hydrants; 17 miles mains, diameter 4 to 8 inch, 30 gates, Chapman and Eddy; 4 meters, Worthington and Crown; quality good; cost of construction estimated at $150,000; annual expenses $5000; pressure 60 to 65 pounds. H. E. Lawrence, Pres. W. W.; F. P. Doyle, Supt.; Geo. F. Allen, Mayor; Chas. H. Egan, City Clerk.

A new storage reservoir will be constructed during 1889.

Placerville, Eldorado Co., population *2000; fireworks ordinance; mercantile buildings, brick, one and two stories; shingle roofs permitted; dwelling, frame, one and two stories; department consists of 2 hand engines, 2 chemical hand extinguishers, 2 hose carriages; 1200 feet cotton hose, good; value of apparatus and supplies, $5000; 2 buildings owned, value $3500; 80 members, volunteers; bell alarm. Chief elected by members. H. S. Morey.

WATER SUPPLY—2 reservoirs, capacity 500,000 gallons daily; gravity system; 12 cisterns, supplied from springs; 3½ miles street mains, diameter 3 to 8 inches; 18 hydrants; pressure 47 to 150 pounds. G. W. Barlow.

Pomona, Los Angeles Co., population *5000; hose cart; 500 feet cotton hose; 1 hook and ladder truck; 35 volunteer members.

WATER SUPPLY—Water-works; artesian wells; gravity pressure; 20 hydrants; 30 miles mains, diameter 4 to 8½ inch; Chapman gates; quality good; cost of construction, $100,000; pressure 45 pounds; operated by Pomona Land and Water Co. H. J. Nichols, Supt.; C. E. White, Mayor; Ezra Crabb, City Clerk.

Red Bluff, Tehama Co., population *4200; area, 1200 acres; fire limit, 120 acres; mercantile buildings, brick, two stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; 1100 feet rubber hose and 1000 feet good cotton; value of apparatus and supplies, $10,000; 3 buildings owned, value $4000; 110 volunteer members; bell alarm. Chief elected by town trustees. S. Bidwell.

WATER SUPPLY—Water-works; direct pumping and gravity pressure; 3 reservoirs, supplied by pump and creek; diameter of mains, 3½ to 12 inch; 50 hydrants; pressure, 20 pounds. C. Cadwallader, Supt.

Redding, Shasta Co., population *2500; 1 hose cart; 500 feet cotton hose; 1 hook and ladder truck; 55 volunteers. A. S. Castle.

WATER SUPPLY—Reservoir; supplied from river by pumps; pressure, 30 pounds. S. P. Fillman, F. C. Tiffin.

Redwood City, San Mateo Co., population 1600; 1 hand engine; 6 chemical extinguishers; 2 hose carriages; 1300 feet rubber hose; volunteer department, 35 men, G. W. Lovie.

WATER SUPPLY—Water-works; artesian wells; pumping to reservoir and direct into mains; 33 hydrants; cost of works, $20,000; interest paid on bonds, 6 per cent. A. Gordon, Pres.; J. Stalter, Supt.; J. W. Glennan.

Riverside, San Bernardina Co., population 5000; brick and wood buildings, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, $2000; 33 volunteer members; bell alarm. J. N. Keith.

WATER SUPPLY—Water-works; gravity system; 10 artesian wells; 1 reservoir; capacity, 350,000 gallons; 28 hydrants; 20 miles mains; diameter, 6 to 16 inch; pure quality; cost to construct, $200,000; operated by Riverside Water Co. J. G. North, Pres.; Frank Cuttle, Supt.; E. W. Holmes, Mayor; A. S. Alkire, City Clerk.

Sacramento, Sacramento Co., population 32,000; area, 16,000 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 4 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; 4000 feet rubber hose; 1355 feet cotton, good; 12 horses; value of apparatus and supplies, $28,000; 5 buildings owned, value $25,000; 38 members, 12 full paid, 26 part paid; annual expenses, $27,000; fire alarm telegraph, 23 street boxes. Chief elected by commissioners. M. O'Mera.

WATER SUPPLY—Water-works; direct pumping system; 1 reservoir, capacity 250,000 gallons; Holly pumps, daily capacity 7,000,000 gallons; 35 miles street mains and supply pipes; diameter, 4 to 20 inches; 369 hydrants; pressure, 40 to 60 pounds; construction, $350,000; annual expenses, $25,000. H. C. Wolf, Supt.; E. H. McKee.

Saint Helena, Napa Co., population *2500; area, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, stone and brick, one and two stories; wooden roofs permitted; wood dwellings, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1100 feet good rubber hose; 400 feet good cotton; value of apparatus and supplies, $1500; 1 building owned, value $2300; 77 volunteer members; bell alarm. Chief elected by board of town trustees. R. B. Bell.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, supplied by streams; capacity, 2,500,000 gallons daily; 5 miles street mains; diameter, 2 to 8 inch; 22 hydrants; pressure, 119 pounds; cost to construct, $30,000. W. A. C. Smith, Pres.; S. Ewer, Supt.; J. Haire, Town Clerk.

Salinas, Monterey Co., population *3000; area, 6400 acres; fire limit, 3840 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, one story; dwellings, frame, one story; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2100 feet good rubber hose; 1000 feet poor; 300 feet leather, poor; value of apparatus and supplies, $2000; 1 building owned, value $3000; 90 members, all volunteer; annual expenses, $200; bell alarm. Chief elected by companies. G. E. Lacey.

WATER SUPPLY—Water-works; pump to tanks; 2 Enright pumps; capacity 120,000 gallons; 24 hy-

CALIFORNIA—*Continued.*

drants; 7 miles 6-inch mains; Earight gates; quality good; pressure 20 to 40 pounds; operated by company. W. Vandenhurst, Pres.; A. Day, Supt.; W. J. Hill, Mayor, J. J. Kelly, City Clerk.

San Andreas, Calaveras Co., population *800; 1 hand engine; 1 hose cart; 500 feet cotton hose; 400 feet leather; 45 members, volunteers. C. M. Whitlock, Foreman.

WATER SUPPLY—Water-works; gravity pressure.

San Bernardino, San Bernardino Co., population *6000; brick and frame buildings, two stories high; wooden roofs not permitted within fire limits; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1500 feet good rubber hose; 400 poor; value of apparatus, etc., $7000; 60 men, 58 volunteers, 2 paid full time; expenses in 1888, $1500; bell alarm. Jas. G. Burt.

WATER SUPPLY—Cisterns, fed by artesian wells, 200 in number. B. B. Harris.

San Buenaventura, Ventura Co., population 4000; 3 hose carriages; 1 hook and ladder truck; 65 men, volunteers; 1200 feet hose; 36 buckets. J. E. Marker.

WATER SUPPLY—Water-works; source, Ventura river; gravity and pumping system; Worthington pump, capacity 20,000 gallons in 10 hours; 10 hydrants; 10 miles mains, diameter 3 to 24 inch; 20 Eddy gates; 6 Worthington meters; quality best; gravel filtration (natural); cost of construction, $152,646; pressure 30 to 65 pounds; annual expenses $3976; operated by private company. G. W. Crisman, Pres.; E. P. Foster, Supt.; P. Charlebois, Mayor; J. F. Newby, City Clerk.

San Diego, San Diego Co., population *30,000; mercantile buildings, brick, two to five stories; frame dwellings, one story; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2350 feet good hose; value of apparatus, supplies and building, $9250; 120 permanent men paid; bell alarm. Chief elected by department. Frank Avery.

WATER SUPPLY—Water-works; gravity system and pumps from river to reservoir and standpipe; Gaskill and Worthington pumps; total daily capacity 6,600,000 gallons; 96 hydrants; 55 miles mains, diameter 2 to 20 inch; 250 Ludlow, Eddy and Chapman gates; 700 Worthington meters; quality excellent, not filtered; pressure 40 to 170 pounds; interest on bonds 6 per cent; operated by San Diego and Coronado Water Co. E. S. Babcock, Jr., Pres.; Jos. A. Flint, Supt.; M. D. Hamilton, Mayor; J. A. Thomas, City Clerk.

San Francisco, San Francisco Co., population *350,000; area, 27,000 acres; fire limit, 17,000 acres; ordinance for investigating causes of fires; mercantile buildings, brick, two to four stories; dwellings, wood, two to four stories; department consists of 15 steam engines, 5 hook and ladder trucks, 8 hose carriages, 1 fire boat; siamese couplings used; 25,000 feet good rubber hose; 80 horses; value of apparatus and supplies, $120,000; 28 buildings owned, value $350,000; 345 members, 98 full paid, 232 part paid; annual expenses, $306,873.13; telegraph alarm, 188 street boxes. Chief elected by Board of Fire Commissioners; fire patrol supported by insurance companies. David Scannell.

WATER SUPPLY—Water-works; gravity pressure and pumping system; 10 reservoirs, capacity about 21,000,000 gallons daily; 4 pumps, capacity 21,500,000 gallons daily; 1544 hydrants; 238 miles mains, diameter 3 to 56 inch; 600 gates (various manufacturers); 1300 meters (Worthington and other manufacturers); quality of water good, not filtered; cost of works about $17,000,000; pressure 10 to 150 pounds; annual expenses $500,000. C. W. Howard, Pres.; W. W.; Chas. Elliott, City Supt.; E. B. Pond, Mayor; —— Russell, City Clerk.

San Jose, Santa Clara Co., population *23,000; area, 2240 acres; fireworks ordinance and for investigating causes of fires; mercantile buildings brick, two stories; dwellings, wood, two stories; department consists of 4 steam engines, 1 hand engine, 2 hook and ladder trucks, 5 hose carriages; 2100 feet rubber and 2000 feet cotton hose, good; 12 horses in use (not owned); value of apparatus and supplies, $46,561; buildings, $14,800; 40 members; 10 full paid, 30 part paid; annual expenses, $16,500; electric alarm, private boxes. Chief elected by council. R. Hoelbe.

WATER SUPPLY—Springs; gravity system; 3 impounding and 3 distributing reservoirs; total capacity 155,000,000 gallons; Knowles pumps; daily capacity 2,000,000 gallons; 200 hydrants; 65 miles mains; diameter 3 to 16 inch; pressure 20 to 90 pounds; cost to construct, $500,000; operated by San Jose Water Co.; E. Williams, Pres.; W. J. Wilcox, Supt.

San Juan, San Benito Co., population 600; buildings, brick and frame, one and two stories; 1 hook and ladder truck; 30 volunteers. Thos. Flint.

WATER SUPPLY—Wells.

San Leandro, Alameda Co. (supplied by Contra Costa Water Co.; see Oakland), population 1369; buildings, frame, 30 to 50 feet; wooden roofs permitted; department consists of 3 hose carriages, 2 ladders; 1450 feet good linen hose; value of apparatus and supplies, $1200; 29 members, 1 paid part time; bell alarm. C. Iverson.

WATER SUPPLY—Direct system; 3 miles mains; 11 hydrants; 50 pounds pressure.

San Luis Obispo, San Luis Obispo Co., population 3500; area, 640 acres; fire limit, 96 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, one to three stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet poor rubber hose, 500 feet cotton, good; value of apparatus and supplies, $2000; buildings, $3000; 75 members, all volunteers; annual expenses, $300; bell alarm. Chief elected by members. A. Kieran.

WATER SUPPLY—2 reservoirs; total capacity 21,500,000 gallons; supplied by springs; gravity; 12 miles street mains and supply pipes; diameter, 5 to 7 inches; 21 hydrants; pressure, 60 pounds. J. P. Andrews, Supt.; W. S. Cannon, Mayor; Martin Egan.

San Mateo, San Mateo Co., population 1000; buildings, brick and wood, two stories; department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; value of apparatus and supplies, $2000; 25 volunteer members; bell alarm. C. Hatch.

WATER SUPPLY—Gravity system; 28 hydrants. A. Hayward, G. A. Bartlett.

San Pedro, Los Angeles Co. (See Wilmington.)

San Rafael, Marin Co., population *3500; frame buildings, one and two stories; shingle and tin roofs; 1 hook and ladder truck; 4 hose carriages; 1800 feet good rubber hose; 750 feet poor, 1500 feet cotton, good; 250 poor; 58 volunteer members; bell alarm. J. E. Buelz.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs; storage capacity 80,000,000 gallons; 48 hydrants; 27 miles mains; diameter 10 inch; quality first-class; sand filtration; cost to construct, $220,000; pressure 25 to 80 pounds; estimated annual expense, $5000; interest on bonds six per cent. R. Walker, Pres. and Supt. of W. W. Co.

W. B. Bradford, Mayor; R. B. Loudon, City Clerk.

Santa Anna, Los Angeles Co., population ;000; brick and wood buildings, one to three stories; lepartment consists of 1 chemical engine, 1 hook ınd ladder truck, 60 rubber buckets; 43 members; :xpenses in 1888, $500; bell alarm. A. Forster.

WATER SUPPLY—4 tanks, supplied by steam ɔumps; direct pressure; artesian well. W. H. Spurgeon, Supt.; A. J. Howe, Mayor; E. Tedford, Town Clerk.

Santa Barbara, Santa Barbara Co., population *7500; area, 2560 acres; fire limit, 30 acres; ireworks ordinance; mercantile buildings, brick, ɔne, two and three stories; wood dwellings, one to wo stories; department consists of 1 steam engine, hand engine, 1 hook and ladder truck, 3 hose carıiages; siamese couplings used; 1600 feet good cotɔn hose; 250 feet good rubber, 260 poor; value of ıpparatus and supplies, $6000; 60 members, all ɔlunteers; total annual expenses, $1000; bell ılarm. Chief elected by firemen at city election. E. P. Poeder.

WATER SUPPLY—8 cisterns, reservoirs, Mission vater-works; diameter of largest main, 7 inches; mallest, 2 inches; 25 hydrants; pressure 75 pounds. A. W. Canfield, F. N. Gutenis.

Santa Clara, Santa Clara Co., population ;700; department consists of 1 hook and ladder ruck, 3 hose carriages, 1 chemical engine, 6 chemiıl extinguishers; 1050 feet rubber hose; 1100 feet ɔotton; 150 volunteer members. J. F. Fitzpatrick.

WATER SUPPLY—Water-works; source, creeks; gravity system to reservoir; 30 hydrants; 8 miles 5-ıch mains; pressure, average 35 pounds; cost of ɔnstruction, $500. S. Morrison, Supt.; F. B. Kingston, Mayor. (A new system is projected luring 1889.)

Santa Cruz, Santa Cruz Co., population 8000; ırea, 1200 acres; fire limits, 600 acres; buildings, ɔrick and wood; department consists of 5 hose arts, 2 hook and ladder trucks; 4000 feet rubber ınd 1000 feet cotton hose; value of apparatus, $5000; 4 buildings in use, value $9500; expenses in 888, $4600; electric alarm; 12 boxes. Enoch Alzina.

WATER SUPPLY—Water-works; gravity system rom creeks to reservoir; 60 hydrants; — miles 12-ıch mains; — gates; — meters; quality A1; cost o construct, $250,000; operated by city. W. H. Duke, Supt.; G. Bowman, Mayor; S. J. Lincoln, Town Clerk.

Santa Rosa, Sonoma Co., population 7500; rea, 2000 acres; fire limit, 1280 acres; fireworks orlinance; causes of fires investigated; mercantile uildings, brick and frame, two stories; wooden oofs permitted; frame dwellings, two stories; deıartment consists of 1 steam engine, 1 hook and ıdder truck, 2 hose carriages; siamese couplings ısed; 1500 feet new cotton hose, 500 old leather; alue of apparatus and supplies, $6000; 1 building wned, value $2000; 135 members, volunteer; anual expenses, $1800. Chief elected by companies. V. H. Grissam.

WATER SUPPLY—Water-works; reservoir; gravi-y system; 34 hydrants; 20 miles 8-inch mains; uality pure; cost of construction, $135,000; presure, 56 to 150 pounds; operated by private comany; M. L. McDonald, Pres.; J. P. Gilhooly, Supt. H. W. Byington, Mayor; S. H. Churchill, City Clerk. (A new system of water-works is proosed during 1889.)

Santa Rosalia, Sonoma Co.; brick buildings, ne and two stories; department consists of 1 steam ngine, 1 hook and ladder truck, 3 hose carriages; 700 feet good cotton hose, 1000 feet good leather ose; value of apparatus and supplies, $7000; 90 members, 3 paid full time; expenses in 1888, $4500; bell alarm. H. Baker.

WATER SUPPLY—Water-works; direct pressure; 2 reservoirs; 40 miles street mains; 32 hydrants, pressure 60 pounds. M. L. McDonald, C. A. Hoffer.

Sonora, Tuolumne Co., population 1492; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 10 chemical extinguishers; 1300 feet good hose; 90 members, volunteers. Ben. Mock.

WATER SUPPLY—Water-works; gravity pressure; 30 hydrants; 3 reservoirs; 1 cistern; capacity, 1,800,000 gallons. J. Fergeson, H. C. Brochen.

Stockton, San Joaquin Co., population *20,000; area, 2720 acres; fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick, two stories; tin roofs; frame dwellings, two stories; department, 3 steam engines, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet rubber and 2500 feet good cotton hose; 10 horses; value of apparatus and supplies, $30,000; 4 buildings belonging to city, value $45,000; 260 volunteer members, 8 full paid members; total expenses for 1888, $13,-500; fire alarm, bells, telegraph and telephone; 11 street boxes. Chief elected by department. Michael McCann.

WATER SUPPLY—Water-works; artesian wells; pumping to reservoirs and stand-pipe; Worthington pumps; daily capactity, 4,500,000 gallons; 8 miles mains; 650 taps; pressure, 35 pounds; operated by Stockton Water Works Co.; M. S. Thresher, Supt. J. M. Walsh, Mayor; C. A. Campbell, City Clerk.

Suisun City, Solano Co., population 1000; 1 hand engine; 2 hose carriages; 300 feet good cotton hose; 28 men, volunteers. M. A. Maynard.

WATER SUPPLY—5 cisterns. O. B. Powers, City Clerk.

Sutter Creek, Amador Co., population 900; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose; 40 men, volunteers. —. Jansein.

WATER SUPPLY—Gravity pressure; 1 reservoir; 20 hydrants. Blue Lake Water Co., owners.

Templeton, San Luis Obispo Co., population *600; brick and wood buildings, one and two stories; department, 1 hose carriage, 500 feet good cotton hose; 14 volunteer members. J. Morrow.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, capacity, 35,000 gallons; 70 feet high; Dow steam pump; capacity, 60,000 gallons daily; 1 mile street mains; 5 hydrants; cost to construct, $6000. C. N. Phillip, Clerk; A. Seely, Town Clerk.

Truckee, Nevada Co., population 1503; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 900 feet good rubber hose; 600 poor; 54 volunteer members.

WATER SUPPLY—Water-works; gravity pressure; 3 miles street mains; 9 hydrants and pumps; cost to construct, $4000; Geo. Schaffer, owner.

Tulare, Tulare Co., population *3200; frame buildings; 1 engine; 2 hose carts; 1 hook and ladder truck; 1000 feet good hose; 1 engine-house in use; 45 men.

WATER SUPPLY—Water-works; pumping system; artesian wells to reservoir, with direct connection with mains; Garrett pump; capacity 720,000 gallons daily; 23 hydrants; 10½ miles mains; diameter 2 to 10 inches; 23 Ludlow gates; quality good; not filtered; cost of construction, $65,000; pressure, 20 to 30 pounds; operated by company. W. W. Madden, Pres.; W. D. Madden, Jr., Supt.; C. F. Hall, Mayor; H. A. Charters, Town Clerk.

Ukiah, Mendocino Co., population 1700; brick and wood buildings, one story; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; hose carriage; 400 feet good cotton hose; 50 fe

CALIFORNIA—*Continued.*

good leather; value of apparatus and supplies, $1500, 30 volunteer members; expenses in 1888, $500; bell alarm. W. H. Chessall.

WATER SUPPLY—Gravity system; 1 reservoir; 3 miles street mains; diameter, 3 to 5 inches; 7 hydrants; 5 Converse gates; quality good; cost to construct, $9000. T. H. Jameson, Supt.; J. H. Carothers, Clerk.

Vallejo, Solano Co., population 5981; brick and frame buildings, one and a half and two stories; wooden roofs permitted; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 3000 feet good rubber hose, 2000 feet poor; 1600 feet good cotton; value of apparatus and supplies, $10,000; membership, 7 paid full time, 4 paid part time; 200 volunteers; annual expenses, $2000; bell alarm. O. L. Henderson.

WATER SUPPLY—Gravity and direct system; 15 miles 12-inch mains; 70 hydrants; pressure, 60 pounds. Samuel Brown, C. Dazley.

Visalia, Tulare Co., population *3500; brick and frame buildings, one to four stories; department consists of 1 hand engine, 1 Silsby steamer; 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., $3000; 60 volunteer members; expenses in 1888, $700; bell alarm. T. Hall.

WATER SUPPLY—Tanks, cisterns and hydrants; 3 miles street mains; diameter, 3 to 8 inches; 8 hydrants; pressure, 25 pounds. J. D. Hyde, Mayor; T. Holder, Town Clerk.

Watsonville, Santa Cruz Co., population 2500; 3 hose carriages; 1 hook and ladder truck; 1250 feet good rubber hose, 500 feet cotton hose; membership, 60. H. F. Peckham.

WATER SUPPLY—Gravity; 9 miles street mains; diameter, 4 to 15 inches; 27 hydrants; 35 pounds pressure. G. W. Peckham, Mayor; F. G. Lennard, Town Clerk.

West Berkeley, Alameda Co., population *2000; area, 3 miles; mercantile buildings, frame, two stories; wooden roofs; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 chemical hand extinguishers, 1 hose carriage; 700 feet of rubber hose; 700 feet good leather; 600 feet cotton; 1 building owned, value $800; 60 volunteer members; bell alarm. Chief appointed by town trustees. A. H. Broase.

WATER SUPPLY—Water-works; 3 cisterns; diameter of largest pipe, 6 inches; smallest, 3 inches; 30 hydrants. Alameda Water Company. C. H. Spear, Town Clerk.

Wilmington, Los Angeles Co. (includes San Pedro), total population *4000.

WATER SUPPLY—Source, wells; pumping system to tanks, and direct capacity of 3 tanks, 150,000 gallons; Blake pumping machinery, daily capacity 800,000 gallons; 12 miles mains; 22 hydrants; 3 meters; pressure, 50 to 100 pounds; cost of works, $50,000; operated by private company. J. B. Banning, Pres.; A. Young, Supt.

Willows, Colusa Co., population *1600; 2 hose carts; 900 feet cotton hose; 55 volunteer members. Chief elected by department. H. Bielar.

WATER SUPPLY—Water-works; Worthington pump to tank; artesian wells; 22 hydrants; 4 miles 8-inch mains; cost works, $30,000; Jos. Eagle, Pres. W. W.; L. Lasher, Supt.; pressure [illegible] pounds, G. M. Potts, Mayor; George Park, Town Clerk.

Woodland, Yolo Co., population *6000; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages, 1300 feet hose; volunteer members. E. C. Toothache.

WATER SUPPLY—Water-works; direct pressure from wells to mains; Hooker, Thompson & Evans steam pumps; capacity 46,000 gallons per hour; [illegible] hydrants; 8 miles mains; diameter 2 to 9 inches; [illegible] gates; 1 meter; quality, pure; not filtered; cost to construct, $65,000; pressure 22 pounds; annual expense, $7,000. W. W. Porter, Supt.; [illegible] Hestor, City Clerk.

Yreka, Siskiyou Co., population 2000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 900 feet good leather hose; 125 men, volunteers. Chas. Schock.

WATER SUPPLY—Springs; gravity system; [illegible] tank; capacity 60,000 gallons; 2 miles mains; [illegible] hydrants; pressure light; owner, Henry Schell.

The following places have no fire protection: Alturas, Modoc Co., population 600. Arroyo Grande, San Luis Obispo Co., population [illegible]; Biggs, Butte Co., population 1100. Blue Lake, Humboldt Co., population 500. Concord, Contra Costa Co., population 500. Crescent City, Del Norte Co., population 1900. Dixon, Solano Co., population 1200. Downey, Los Angeles Co., population 1000. Downieville, Sierra Co., population 600. Escondido, San Diego Co., population [illegible]; 3 wells, 1 reservoir. Ferndale, Humboldt Co., population 1000. Galt, Sacramento Co., population 900. Georgetown, El Dorado Co., population 700. Gridley, Butte Co., population 900. Ione, Amador Co., population 1100. Lakeport, Lake Co., population 925. Lodi, San Joaquin Co., population 1000. Long Beach, Los Angeles Co., population 700. Mendocino, Mendocino Co., population 900. Mokelumne Hill, Calveras Co., population 600. Munrovia, Los Angeles Co., population [illegible]; Ontario, San Bernardino Co., population [illegible]; Orange, Los Angeles Co., population 680. Jackson land, Colusa Co., population 500; Paso Robles, San Luis Obispo Co., population 500. Perris, San Diego Co., population 600. Pleasanton, Alameda Co., population 800. Redlands, San Bernardino Co., population 760 (has an irrigation system [illegible] works). Rohnerville, Humboldt Co., population 600. San Jacinto, San Diego Co., population [illegible]; San Marcus, San Diego Co., population [illegible]; Santa Maria, Santa Barbara Co., population [illegible]; Santa Paula, Ventura Co., population 800. Sausalito, Marin Co., population 800. Selma, Fresno Co., population 1000; Shingle Springs, El Dorado Co., population 500. Sierra City, Sierra Co., population 1200. Sonoma, Sonoma Co., population 1492. Susanville, Lasson Co., population [illegible]; Traver, Tulare Co., population 950. Turlock, Stanislaus Co., population 750. Vacaville, Solano Co., population 1250. Weaverville, Trinity Co., population 1358. Wheatland, Yuba Co., population 900. Winters, Yolo Co., population [illegible]; Yuba City, Sutter Co., population 1200.

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Almar, Park Co., population 446; area, 250 acres; fire limit, same; causes of fires investigated; mercantile buildings, frame, one and two stories; shingle or other roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 500 feet good rubber hose; 400 feet good cotton; value of apparatus and supplies, $6500; 1 building owned, value $1000; 50 members, 1 part paid; bell alarm. Chief elected by department. C. Gumaer.

WATER SUPPLY—3 cisterns, supplied by creek and 3 water stations on creek; 1000 feet street pipes, diameter 2½ inches, used in connection with the hose; 4 hydrants. G. W. Brurk, Mayor; M. S. Byerly, Town Clerk.

ıspen, Pitkin Co., population 7000; brick and ne buildings, one to three stories; department sists of 1 engine, 1 hook and ladder truck, 4 hose s; 3300 feet cotton hose; 90 volunteer members; ıe of apparatus and supplies, $9000; bell alarm. ef elected by companies. W. R. Phillips.
VATER SUPPLY—Water-works; reservoir sup- d by creek; gravity system; 41 hydrants; 5 miles ns; diameter, 4 to 6 inches; pressure, 90 to 100 nds; works operated by private company. H. veraux, Pres.; H. Koch, Supt.; H. Webber, yor; J. M. Hutton, Town Clerk.

llack Hawk, Gilpin Co., population *1500; ı, 1250 acres; hre limit, 300 acres. chief investi- es fires; buildings, frame, one and a half stories; artment consists of 3 hose carts; 2 steam pumps, acity 1000 gallons per minute; 1500 feet good on hose; value of apparatus and supplies, oo; value of buildings owned, $4500; 50 mem- ı, all volunteers; steam whistle alarm. Chief ted by companies. E. D. Brobst.
VATER SUPPLY—1 reservoir; gravity; Knowles ıp; diameter of mains, 5 inches; 12 hydrants; ısure, 140 pounds; in charge of W. Bonns. W. ı, Mayor; S. H. Bradly, Town Clerk.

loulder, Boulder Co., population *4000; fire t, 30 acres; fireworks ordinance; causes of fires stigated; mercantile buildings, brick, two sto- ; dwellings, brick and stone, one and a half ies; 150 members, volunteers; 1 hook and lad- truck; 2 hose carriages; 3500 feet good cotton linen hose; value of apparatus, supplies, etc., oo; value of buildings owned, $6000. Chief ted by council. H. E. Washburn.
VATER SUPPLY—Gravity system; 1 reservoir; ssure, 65 pounds; 5½ miles street mains; diame- 2 to 12 inches; 41 hydrants; pressure, 65 pounds; llow gates. E. A. Austin, Mayor; E. L. Coates, r Clerk.

lreckenridge, Summit Co., population *1657; ıden buildings, one and two stories; department, ıok and ladder truck, 2 hose carriages; 500 feet d rubber hose, 1000 feet good cotton; value of aratus and supplies, $3000; 75 volunteer mem- ; expenses in 1888, $700; bell alarm. E. ıhold.
VATER SUPPLY—Water-works; direct pressure; servoir; capacity, 5000 gallons; 1¼ miles street ns; 22 hydrants; pressure, 90 pounds. E. M. ırade, Wm. Foreman.

luena Vista, Chaffee Co., population †1146; ı, 960 acres; fire limit, 10 acres; frame and brick ıdings, two stories; 2 chemical hand extinguish- 1 hook and ladder truck; 1 hose carriage; 1500 good cotton hose; value of apparatus and sup- s, $5500; 60 members, 1 paid; bell alarm. W. Conover.
VATER SUPPLY—Water-works; gravity system; miles street mains and supply pipes; diameter mains, 10 inches; 19 hydrants; Ludlow gates; er pressure 60 pounds; cost to construct, ,000. E. M. Kemble, T. F. McGiff.

Canon City, Fremont Co., population *3500; k buildings, one and two stories; department, 2 mical hand extinguishers, 1 hook and ladder k, 3 hose carriages; 1300 feet good rubber hose, feet poor; value of apparatus, $3000; 34 volun- rs; bell and telephone alarm. Jas. H. Peabody.
VATER SUPPLY—Water-works; direct pressure; iles street mains; 24 hydrants; pressure 40 to pounds; Blake pumps; daily capacity 2,000,000 llons; cost to construct, $50,000; annual expense, oo. Geo. T. Conaway, Supt.

Central City, Gilpin Co., population †2472; partment consists of 1 hook and ladder truck, 4 se carts; 1500 feet good cotton hose; 110 volun- r members. J. M. Auld.
WATER SUPPLY—Water-works; gravity system; eservoirs; capacity, 685,000 gallons; 30 hydrants; 9 miles mains; diameter 2 to 6 inch; 35 Ludlow gates; 15 Hersey meters; quality pure; not filtered; cost to construct, $45,000; pressure 40 to 160 pounds; annual expense, $3000; interest on bonds, 10 per cent, owned by city. James Davidson, Supt.; F. Kruse, Mayor; R. S. Hait, City Clerk.

Colorado City, El Paso Co., population 1500; wooden buildings, one story; 1 hose carriage; 500 feet good cotton hose; value of apparatus and supplies, $1000; 25 volunteer members.
WATER SUPPLY—Water-works; gravity system; 6 hydrants; 5 miles 12-inch mains; pressure 150 pounds. C. Stockbridge, Mayor; J. A. Cochran, Town Clerk.

Colorado Springs, El Paso Co., population 10,000; area, 4200 acres; fire limit, 50 acres; buildings, stone and brick, one to four stories; department consists of 1 hook and ladder truck, 4 hose carriages; 4800 feet good cotton hose; 500 feet rubber; value apparatus and supplies, $10,000; 1 building owned by city; value, $13,000; 167 members; expense in 1888, $2900, chief and assistant paid; companies allowed $10 per month; Gamewell electric alarm; chief elected by department. Chas. B. Ferrin.
WATER SUPPLY—Water-works; creek; gravity system; reservoirs; 55 hydrants; 35½ miles mains; diameter 3 to 16 inch; 300 Ludlow, Eddy and Pete gates; 3 Hersey and Crown meters; quality good; not filtered; cost to construct, $275,000; pressure 95 pounds; annual expense, $3000; interest on bonds, 6 per cent; operated by city. C. W. Frost, Supt.; W. M. Strickler, Mayor; H. C. McCreery, City Clerk.

Denver, Arapahoe Co., population 120,000; mercantile buildings, two to nine stories; area, 9000 acres; fire limit, 4000 acres; fireworks ordinance; fires investigated; dwellings, stone, brick and frame, two to four stories; department, 3 steam engines, 1 hook and ladder truck, 6 hose carriages; 8000 feet good rubber hose; 35 horses, value $8100; value apparatus, $55,000; 8 buildings, value $90,500; 60 members, full paid; expenses in 1888, $93,000. Gamewell fire alarm telegraph, 73 street boxes. Chief appointed by Mayor. Julius Pearce.
WATER SUPPLY—Water-works; source, river and creek; direct and gravity pressure; Holly system; capacity of pumps, 17,000,000 gallons; 550 hydrants; 80 miles mains; diameter, 3 to 36 inches; Eddy and other gates; quality good; gravel filtration; pressure, 45 to 110 pounds. W. B. Mills, Pres. W. W.; C. P. Allen, Supt.; W. Londoner, Mayor; W. H. Melburn, City Clerk.

Durango, La Plata Co., population 3000; 2000 feet hose. Harry Jackson.
WATER SUPPLY—Reservoir, 340 feet fall; 3 miles mains; 52 hydrants. J. P. Airy, C. S. Butler.

Empire, Clear Creek Co., population 203; wooden buildings, one to two stories, 1 hook and ladder truck; value of apparatus and supplies, $300; 25 members. S. Hanchett, F. L. Cowles.
Report of 1888.

Fairplay, Park Co., population *450; wooden buildings, one and two stories; 1 hose carriage; several ladders; 1200 feet good cotton hose; 30 volunteer members; bell alarm. H. C. Williams.
WATER SUPPLY—Water-works; 1 reservoir; 2 miles street mains; 12 hydrants. M. S. Bailey, Mayor; T. W. Sheldon, Town Clerk.

Fort Collins, Larimer Co., population 2500; area, 1000 acres; brick buildings, two and three stories; 1 hook and ladder truck; 1 hose carriage, 1500 feet best cotton hose; value of buildings used, $10,000; 50 members, volunteers; bell alarm. Chief elected by department. F. P. Stover.
WATER SUPPLY—Water-works; gravity pressure; Holly pumps; capacity, 2,000,000 gallons; 12 miles mains; diameter, 3 to 10 inches; pressure, 60

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to 150 pounds; 50 hydrants; cost to construct, $105,000; annual expense, $1800. Dr. E. A. Lee, Mayor; W. Rosenoe, City Clerk.

Georgetown, Clear Creek Co., population *2500; fireworks ordinance and for investigating causes of fires; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 19 plugs; 3000 feet rubber hose, 700 feet cotton hose, good; 4 buildings owned, value $6000; 200 volunteer members; annual expenses, $563; bell alarm. Chief elected by members. P. H. Layden.

WATER SUPPLY—1 reservoir, supplied by creek; gravity system; 20 hydrants; pressure 75, with extra pressure, 130 pounds; annual expense, $2500; operated by Clear Creek Water Co. A. R. Forbes, H. P. Bullis, Supt.

Glenwood Springs, Garfield Co., population *700; buildings, brick and wood, one and two stories; department consists of 1000 feet good cotton hose; pistol shots alarm. Harry Thode.

WATER SUPPLY—Water-works; creek; gravity system; 16 hydrants; 5¼ miles mains; diameter 4 to 24 inches; pressure 48 to 75 pounds; cost to construct, $90,000; Glenwood Water Co.; M. W. Mather.

Greeley, Weld Co., population *3000; area 640 acres; fire limit, 48 acres; brick and frame buildings, one to three stories; 1 steam engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 150 leather buckets; siamese couplings used; 1500 feet good linen hose; value of apparatus, $6000; 1 building used, value $3000; 120 volunteer members; fire patrol, supported by merchants. Chief elected by town trustees. J. A. Taylor.

WATER SUPPLY—Canal and inexhaustible wells. H. A. French, Town Clerk.

Gunnison, Gunnison Co., population *3500.

WATER SUPPLY—Water-works; source, river; system, pumping to reservoir and direct; Worthington pumping machinery; daily capacity, 750,000 gallons; 52 hydrants; 3¼ miles mains; capacity of reservoir, 60,000 gallons; pressure, 85 to 100 pounds; cost of works, $90,000; operated by private company. B. W. Lewis, Pres.; D. J. McCanne, Supt.

Highlands, Arapahoe Co., population 1012; brick buildings, two and three stories; department consists of 1 hose carriage; 1000 feet good linen hose; 60 volunteer members. J. C. McNeill.

WATER SUPPLY—Gravity system; artesian and driven wells; 1 reservoir, capacity 150,000 gallons; Holly and Smith & Vaile pumps; capacity 1,000,000 gallons; 10 miles street mains; diameter 4 to 6 inch; 53 hydrants; 20 Eddy gates; pressure 60 to 120 pounds; cost to construct, $70,000; annual expense, $7000; operated by private company. F. P. Arbuckle, O. E. Le Fevre, Mayor; J. S. McDowell, Town Clerk.

Idaho Springs, Clear Creek Co., population †1500; brick and frame buildings, one to two stories; 2 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 1100 feet rubber hose; 200 feet good cotton; 70 volunteer members; expense during 1888, $15; bell alarm. J. H. Bell.

WATER SUPPLY—Water-works; creek and wells; gravity; 1 reservoir; capacity 1,500,000 gallons; 21 hydrants; 3 miles mains; diameter 4 to 10 inch; 12 Eddy gates; quality pure; not filtered; cost of construction, $25,000; pressure 80 to 120 pounds; annual expense, $1500. H. O. Walker, Supt.; H. Plummer, Mayor; H. O. Walker, Town Clerk.

Lamar, Bent Co.; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 600 feet new rubber hose; value of apparatus and supplies, $2000; 35 members; bell alarm. G. T. Herbert.

WATER SUPPLY—Driven wells; 1 reservoir; capacity, 200,000 gallons; duplex pumps; capacity 420,000 gallons; 3½ miles street mains; 20 hydrants; pressure, 125 pounds. B. F. Colthar, City Clerk.

Las Animas, Bent Co.; buildings, wood one story; department consists of 1 chemical extinguisher, 1 hook and ladder truck; value of apparatus and supplies, $450; 18 members, volunteers; bell alarm. A. Holmberg, H. E. Collins.

WATER SUPPLY—Water-works; wells; direct and pumping to reservoir; capacity, 90,000 gallons; 30 hydrants; 3 miles mains; pressure, 25 to 20 pounds; cost to construct, $28,000.

Leadville, Lake Co., population †14,000; fire-works ordinance and causes of fires investigated; mercantile buildings, wood, two and three stories; shingle roofs permitted; department consists of 2 hook and ladder trucks, 3 hose carriages; 1200 feet rubber hose; 3500 cotton hose; 4 horses; value of apparatus and supplies, $9000; 3 buildings owned by city, value $8000; 10 members, full paid; 12 street boxes; annual expenses, $10,000; fire alarm telegraph. Chief appointed by Mayor and council. Walter J. Pollard.

WATER SUPPLY — Water-works; mountain streams; gravity system; 125 hydrants; 13 miles mains; diameter, 4 to 12 inches; Peal and Ludlow gates; quality, pure; cost to construct, $500,000; pressure, 75 to 150 pounds. Wm. E. Hawks, Pres.; W. W.; C. N. Priddy, Supt.; Robt. J. Coleman, Mayor; John Lumsden, City Clerk.

Manitou, El Paso Co., population *500; buildings, wood and stone, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage; bell alarm. J. W. Frizzell.

WATER SUPPLY—Natural pressure and gravity system; 1 reservoir; capacity 1,000,000 gallons; 2 miles street mains; 12 hydrants; pressure, 90 pounds. M. F. Bowers, H. H. Grafton.

Morrison, Jefferson Co., population 186; buildings, wood, one story; no fire department.

WATER SUPPLY—Gravity system; 1 reservoir; ¾ mile mains; diameter, 3 to 7 inches; 1 hydrant; 3 gates; pressure, 50 pounds; cost to construct, $3500. J. H. Pratt, Chairman Board Trustees.

Ouray, Ouray Co., population †1403; no frame buildings allowed within fire limits; 1 hose carriage; 1 set of hooks, ladders, etc.; 1000 feet of good cotton hose, 750 feet poor; volunteer department; 50 feet gong alarm. W. W. Rowan.

WATER SUPPLY—Water-works; gravity pressure to reservoir; 2 miles mains; 16 hydrants; pressure 65 to 150 pounds; operated by town. Geo. Lindsay, Supt.; W. H. Rowan, Mayor; A. Walchers, City Clerk.

Pueblo, Pueblo Co., population *22,000; 2 chemical extinguishers (hand); 1 hook and ladder truck; 8 hose carriages; 4700 feet rubber hose, good; 2000 feet poor; 240 members; volunteers. G. W. Gill.

WATER SUPPLY—Water-works; combined gravity and pumping systems to and from reservoir; total capacity of 3 reservoirs, 20,000,000 gallons; Holly and gravity; Gaskill pumps; total capacity, 3,000,000 gallons daily; 114 hydrants; 12 miles mains, 12 Crown meters; Chapman gates; pressure, 60 to 150 pounds; cost to construct, $200,000; annual expenses, $7000. Jas. O'Brien, Chairman Trustees; Jas. Coloway, Treas.; S. G. Withers, Sec.

Salida, Chaffee Co., population *4000; brick buildings, one and two stories; 1 hook and ladder truck; 1 hose carriage; 5300 feet good rubber hose;

o feet poor; value of apparatus, $1350; 70 men, unteers; annual expense, $1000; bell alarm.
WATER SUPPLY—Direct pressure; 4 miles street ins; 20 hydrants; pressure, 80 pounds. Geo. M. osby, L. P. Randolph.

Silverton, San Juan Co., population †1196; one ry frame buildings; 6 chemical hand extinguish- ; 1 hook and ladder truck; 2 hose carriages; 1300 t good cotton hose; value of apparatus, etc., oo; annual expense, $100; 60 volunteers; bell rm.
WATER SUPPLY—1 reservoir; gravity pressure; niles street mains; diameter, 3 to 10 inches; 31 dlow gates; 12 hydrants; quality, spring; cost to istruct, $40,000; pressure, 85 pounds; annual ex- ise, $2000; operated by company. B. L. Carr, s.; W. W. Ruse, Supt.; J. W. Wingate, Mayor; B. Galvin, Town Clerk.

Silver Cliff, Custer Co., population *1350; a, 160 acres; fire limit, 80 acres; fireworks ordi- ice and causes of fires investigated; frame build- s; department consists of 9 chemical hand ex- guishers, 1 hook and ladder truck, 3 hose car- ges; 1600 feet hose; 1 building owned, value oo; bell alarm; 80 volunteer members. Thos. nn.
WATER SUPPLY—Water-works; 8 miles street ins and supply pipes; diameter, 8 to 12 inches; hydrants; pressure, 90 pounds; water-works ned by company; the town pays $600 per year fire protection. Jos. Stanley, Pres.; H. W. s, Supt.

Telluride, San Miguel Co., population 800; od and brick buildings, one and two stories; de- tment consists of 1 chemical extinguisher, 1 ok and ladder truck, 1 hose carriage; 850 feet d rubber hose, 50 feet poor; value of apparatus l supplies, $3000; 50 volunteer members; bell rm. W. H. Trout, Foreman.
WATER SUPPLY—Gravity system; 1 reservoir; o feet street mains; 8 hydrants; pressure, 160 nds. C. S. Watson, Town Clerk.

Trinidad, Las Animas Co., population 10,000; area, 800 acres; fire limit, 120 acres; brick and frame buildings, one and two stories; department has 100 volunteer members; annual expenses, $1000; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 3000 feet good rubber hose; apparatus, supplies, etc., owned, valued at $1500; bell alarm. Chief elected by companies, approved by council. W. C. Hunn.
WATER SUPPLY—Water-works; river to reservoir; capacity, 2,000,000 gallons; Cope and Maxwell pumps; same capacity; 55 hydrants; 8½ miles mains; diameter, 4 to 12 inches; 25 Chapman gates; 150 Crown meters, quality good; gravel filtration; cost to construct, 84,000; pressure, 130 pounds; annual expenses, $6000; interest on bonds, 7 per cent. Operated by private company, D. A. Chappell, Pres.; W. B. Cunningham, Supt.; F. B. Collier, Mayor; E. D. Bright, City Clerk. A new gravity system to be put in during 1889.

The following places have no fire protection: Alamosa, Conejos Co., population 1200. Boston, Las Animas Co., population 500. Coal Creek, Fremont Co., population 700. Crested Butte, Gunnison Co., population 1000. Del Norte, Rio Grande Co., population 1600. Delta, Delta Co., population 500. Erie, Weld Co., population 1200. Evans, Weld Co., population 800. Fort Morgan, Weld Co., population 800. Grand Junction, Mesa Co., population 1200 (works under construction). Julesburg, Logan Co., population 800. Lake City, Hinsdale Co., population 900. Longmont, Boulder Co., population 1500 (conduit and reservoir). Monte Vista, Rio Grande Co., population 800. Montrose, Montrose Co., population 800 (river, with direct pumping). Pitkin, Gunnison Co., population 2200. Rico, Dolores Co., population 1500. Rocky Ford, Bent Co., population 950. Saquache, Saquache Co., population 840. Sterling, Weld Co., population 700. Westcliffe, Custer Co., population 500. White Pine, Gunnison Co., population 600. Yuma, Weld Co., population 1000.

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Ansonia, New Haven Co., population *10,000; ook and ladder truck; 5 hose carriages; 2900 feet d cotton rubber-lined hose, 550 feet good leather e, 500 feet linen hose; 75 volunteers. Morris w.
WATER SUPPLY—Water-works; gravity pres- e; 3 reservoirs; source, Beaver Brook; 54 hy- nts; 6¾ miles mains; diameter, 4 to 14 inches; ility good; not filtered; cost of construction, ,000; pressure, 70 to 100 pounds. Dana Bar- lomew, Pres. and Supt. of W. W. Co.; J. M. eeler, Mayor; B. A. Bradley, City Clerk.

Baltic, New London Co., population *3300; ldings, frame, one to five stories; department sists of 1 steam engine, 1 hose carriage; 1800 of good hose; 30 members, all volunteers; ue of apparatus, $4200; expense for 1887, $1300; l alarm. Wm. D. Nolan.
WATER SUPPLY—Reservoir, capacity 2,000,000; ile of main; 6 hydrants; pressure, 75 pounds.

Bethel, Fairfield Co., population *3300; area, miles; fire limit, 5 miles; fireworks ordinance; rcantile buildings, frame, two and three stories; oden roofs permitted; dwellings, frame, two stor- ; department consists of 1 hand engine, several vate chemical hand extinguishers, 4 hose car- ges, 1 hook and ladder truck; factories have vate hose; siamese couplings in use; 400 feet good rubber hose; 400 feet of good cotton hose; ue of apparatus and supplies, $11,000; 3 build- s used; value, $3900; 120 members, all volun- rs. Chief elected by department and accepted borough; fire police; expenses of fire patrol an- ally about $300. Chas. H. Hart.

WATER SUPPLY—Reservoir, supplied by springs; water-shed and natural brooks; capacity, 86,000,000 gallons daily; 9 miles street mains; diameter, 4 to 12 inches; 60 hydrants; board of commissioners in charge. Fred. Shepherd, E. C. Oakley, Supt.

Birmingham Borough (situated in town of Derby), New Haven Co., population *16,000; area, 1280 acres; fire limit, 40 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; slate roofs; dwellings, brick, three stories; department consists of 2 hook and ladder trucks, 5 hose carriages; 3280 feet good rubber hose; value of apparatus and supplies, $4200; 5 buildings in use; value, 14,000; 1 rented at $250 per year; 150 members, volunteers; annual expenses, $750; fire alarm telegraph, 11 street boxes. Chief elected by the board. D. J. J. Abbott.
WATER SUPPLY—Water-works; springs by gravity to reservoirs; capacity, 60,000 gallons daily; 50 hydrants; 8 miles mains; diameter, 6 to 16 inches; 6 meters; pressure, 60 to 100 pounds; cost to construct, $100,000; annual expenses, $2200. Operated by B. Water Co.; Wm. B. Wooster, Pres.; C. H. Nettleton, Supt.

Branford, New Haven Co., population 2280; buildings, frame, two stories; 2 chemical engines; bell and whistle alarm.
WATER SUPPLY—Wells and cisterns. Henry H. Stedman, Town Clerk.

Bristol, Hartford Co., population 6000; area, 3840 acres; fire limit, same; mercantile buildings, wood, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of a

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steam engines, 1 hook and ladder truck, 3 hose carriages; 3800 feet cotton hose, good; value of apparatus and supplies, $10,000; 4 buildings used; value, $10,000; membership, 180; 10 part paid, 170 volunteers; annual expenses, $10,000; bell alarm. H. G. Ames.

WATER SUPPLY—Water-works; brook, by gravity, to reservoir; 67 hydrants; 13 miles mains; Ludlow gates; pressure, 60 to 130 pounds; cost to construct, $100,000. Operated by Bristol Water Co.; J. H. Sessions, Pres.; T. H. Kearns, Supt.

Canaan, Litchfield Co., population *1600; 1 hose company; 500 feet of good hose.

WATER SUPPLY—Springs; gravity pressure; 1 reservoir; 8 hydrants; 3 miles mains; pressure, 35 to 70 pounds. L. Foot. S. A. Bennett, Supt.

Colchester Borough, New London Co., population of the borough of Colchester town 2974; 1 hand engine; 1 hose carriage; 400 feet good leather hose; 150 feet of cotton hose; 40 men. G. B. Avery.

WATER SUPPLY—6 cisterns. G. D. Bingham, Town Clerk.

Collinsville, Hartford Co., population 1376; 1 hand fire engine; 6 large rotary force pumps at works of Collins Co., used to protect their works and village property; 3 hose carriages; 2000 feet rubber hose, in good condition; 4 men paid part time; 275 volunteers. C. H. Blair.

WATER SUPPLY—River; 2 cisterns; 5000 gallons capacity.

Danbury, Fairfield Co., population *18,000; area, 18,000 acres; fire limit, 10,000 acres; fireworks ordinance and for investigating causes of fires; buildings, wood, four stories; department consists of 1 hook and ladder truck, 8 hose carriages; 100 chemical hand extinguishers; siamese couplings used; 5750 feet rubber-lined hose, good; value of apparatus and supplies, $5000; 4 buildings, $26,000; membership, 170, all volunteer; annual expenses, $996; electrical bell alarm, 15 boxes; fire patrol of 40 men; annual expenses, $200. Chief elected by department.

WATER SUPPLY—Gravity system; 4 reservoirs; capacity 8,000,000 gallons per diem; 35 miles of mains; diameter from 20 to 3 inches; 336 hydrants; 110 pounds pressure; expenses of water department annually, $3000. N. T. Bulkley, L. K. Mansfield, Supt.

Danielsonville, Windham Co. (includes Killingly), population *4000; area 1300 acres; frame buildings, two stories; shingle or other wooden roofs permitted; department consists of 1 steam and 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet good cotton hose; value of apparatus and supplies, $10,500; 1 building owned by department, value $3000; 120 members, paid; annual expense, $550; bell alarm. Chief appointed by warden and burgesses. C. S. Capron.

WATER SUPPLY—12 cisterns, capacity 150 to 500 hhds. each; 1 cistern, supplied by river; street pipes, 10 inches in diameter; water-works in course of construction by the Crystal Water Co., T. E. Hopkins, Pres.; to be completed August 1, 1889; contract calls for 50 hydrants. S. W. Crofut, Mayor; C. C. Young, Town Clerk.

Derby, New Haven Co. (See Birmingham.)

East Haven, New Haven Co., population 1581; frame buildings; 1 hand engine; 1 hose cart; 300 feet good rubber hose, 200 feet poor; value of apparatus, etc., $100; 50 volunteer members; expenses during 1886, $100; bell alarm.

WATER SUPPLY—Reservoir; direct pressure; 2 miles street mains; 18 hydrants.

Essex, Middlesex Co., population *1800; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage; 600 feet good linen hose; value of apparatus and supplies, 1400; 54 volunteer members; expenses in 1888, $35; bell alarm. Foreman elected by members. Chas. Nietzel.

WATER SUPPLY—Wells, cisterns, ponds and river. James L. Phelps.

Fair Haven, New Haven Co., population 2000; area, 1500 acres; fire limit, same; mercantile buildings, mostly frame, two stories, shingled roofs; frame dwellings, two and three stories; department consists of 1 hand engine, 2 hose carriages; 500 feet Baker hose; 400 feet rubber hose, poor; 1 hook and ladder truck; 1 building owned by department, value $1500; value of apparatus and supplies, $[illegible]; 74 volunteer members. Chief elected by burgesses. John J. Dayton.

WATER SUPPLY—Obtained from Lakes Saltonstall and Whitney, also cisterns; 2 miles mains; diameter 6 to 24 inches; 13 hydrants; pressure [illegible] pounds.

Farmington, Hartford Co., population [illegible]; brick, stone and frame buildings; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose; 50 feet good cotton; value of apparatus, etc., $1200; 44 members; bell alarm. Chas. Lewis.

WATER SUPPLY—Cisterns. Thomas L. Porter, Town Clerk.

Forestville, Hartford Co., population [illegible]; part of Bristol department; mercantile buildings, frame, two stories; wooden roofs not permitted; dwellings, frame, 2½ stories; department consists of 1 steam engine, 20 hand extinguishers, 1 hose carriage; 1200 feet good cotton hose; value of apparatus and supplies, $5400; 35 volunteer members; bell and whistle alarm. S. D. Bull.

WATER SUPPLY—Rivers and canals.

Greenville, New London Co., population 2280; part of Norwich.

Greenwich, Fairfield Co., population [illegible]; 1 hook and ladder truck; 2 hose carriages; 4 chemical hand extinguishers; 1 force pump on truck; [illegible] feet good cotton hose; 47 volunteer members. [illegible] H. Russell.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 300,000,000 gallons capacity; [illegible] miles of street mains and supply pipes; 30 hydrants. John Dayton, J. R. Mead.

Guilford, New Haven Co., population [illegible]; 3 hand engines; 1 hook and ladder truck; 400 feet good leather and cotton hose. Geo. B. Norton. Geo. W. Seward, Town Clerk.

Hartford, Hartford Co., population [illegible]; area, 18 square miles; fire limit, same; fireworks ordinance; mercantile buildings, brick, five and six stories; shingle roofs permitted; dwellings, brick, four stories; department consists of 6 steam engines, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; 400 feet good rubber hose, [illegible] feet good cotton hose; value of apparatus and supplies, $73,600; 8 buildings owned, value $111,[illegible]; 115 members; 28 full paid, 87 part paid; annual expenses, $63,000; telegraph alarm, 51 boxes. Chief appointed by Fire Commissioners. H. J. Eaton.

WATER SUPPLY—Water-works; gravity system; 4 reservoirs; total capacity, 1,300,000,000 gallons; 488 hydrants; 83 miles mains; diameter 4 to [illegible] inches; 747 gates, Ludlow, Holyoke and other makes; 345 meters, manufactured by the Hardick and other meter companies; quality good; not filtered; pressure 60 to 100 pounds; cost of construction, $1,700,000; annual expenses (estimated) $17,000. Ezra Clark, Pres. and Supt.; John G. Root, Mayor; John E. Higgins, City Clerk.

Killingly, Windham Co. (see Danielsonville) population 6921; frame buildings, two stories; [illegible]

ım fire engine; 1 hand fire engine; 1 hook and der truck; 3 hose carriages; value of apparatus, ,000; paid fire department, 120 men; bell alarm. S. Capron.
VATER SUPPLY—Cisterns and street mains; er-works under construction, to be completed gust 1, 1889.

leriden, New Haven Co.; population *25,000; a, 2417 acres; fire limit, 112 acres; fireworks inance; causes of fires investigated; mercantile ldings, brick, four to six stories; dwellings, d, two and three stories; department consists of eam engine, 2 hook and ladder trucks, 7 hose riages, 1 hose wagon; 4850 feet good cotton hose, poor; value of apparatus and supplies, $18,850; ıildings owned, value $21,300; 92 members, 1 paid, 72 part paid members; fire alarm tele- ph, 26 street boxes. Chief elected by common ncil. Owen Honan.
VATER SUPPLY—Water-works; gravity pres- :; 1 reservoir of 300,000,000 gallons capacity; 31 :s mains; diameter 4 to 16 inches; 203 hydrants; ıpman, Ludlow gates; pressure 100 to 118 nds; cost of maintaining water department an- lly, about $4000. John B. Dunlap, Supt.

liddletown, Middlesex Co., population *14,- 2 hand engines; 1 hook and ladder truck; 6 : carriages; 4000 feet good cotton; 600 feet good n hose; volunteer department, 125 men; fire m telegraph, 10 boxes. F. W. Willey.
VATER SUPPLY—Water-works; gravity system; servoir; capacity about 220,000,000 gallons; 103 rants; 18½ miles mains; diameter 3 to 12 inches; Bigelow, Eddy and Chapman gates; 8 Crown ers; quality good; not filtered; pressure for ı domestic and fire purposes 65 pounds; cost of ıtruction, $247,487; annual expenses, $3251. ıes Lawton, Pres. W. W. Co.; J. C. Broatch, t.; Chas. R. Lewis, Mayor; E. R. Chaffee, Clerk.

lilford, New Haven Co., population 3347; cantile buildings, frame, two stories; dwellings, ıe, two stories; 1 hand engine; 2 hose carriages; feet good cotton hose; value of apparatus, :0; 1 building used, value $2200; 58 members; ual expenses, $92; bell alarm. Chief elected ompany. W. H. Andrews.
VATER SUPPLY—River, wells and cisterns. n W. Fowler, Town Clerk.

ontville, New London Co., population 3000; re department; buckets and hand fire extin- hers; 150 feet good rubber hose; 800 feet good on hose; steam whistle alarms and bells.
VATER SUPPLY—Wells and stream. Joseph ollins, Town Clerk.

ystic Fire District (including Mystic ge and Mystic River), New London Co., pop- on 2000; frame buildings, two and a half sto- department is volunteer, 150 members; 1 n engine, 1 hook and ladder truck, 4 chemical l extinguishers, 3 hose carriages; siamese coup- s in use; 1000 feet rubber hose; 900 feet cotton, l; value of apparatus supplies, etc., $10,000; ıal expenses, $2000; church bell alarm. Chief en by taxpayers at annual election. John B. nell.
VATER SUPPLY—Water-works; from brook to voir; 2 Deane steam pumps; capacity 1,000,- gallons daily each; 48 hydrants; 7½ miles ıs in and out of village; diameter 4 to 12 inches; offin gates; 1 Crown meter; quality good; not ed; pressure 75 to 100 pounds; cost of con- tion, ——; annual expenses, ——; interest on ls, 5 per cent. T. E. Parker, Pres. W. W.

augatuck, New Haven Co., population *5194; cantile buildings, brick, two and three stories; den roofs permitted; dwellings, wood, two sto- department supplied by manufacturing companies, and consists of 1 steam engine, 3 hose carriages, 10 large steam pumps; 250 feet rubber hose, good; 800 feet cotton hose, good; 600 poor; 500 feet linen hose; value of apparatus and supplies, $9000; 1 building in use; value, $1000; membership, 28, full paid; whistle alarm. Thos. Dews.
WATER SUPPLY—Water-works building; river and brook; by gravity to reservoir; 20 hydrants. H. Twitchell, Pres. S. S. Scott.

New Britain, Hartford Co., population *20,- 000; 2 steam fire engines; 1 hook and ladder truck; 6 hose carriages; 8000 feet hose; 80 men, paid full time; fire alarm telegraph, 32 street boxes; 12 horses (hired). John H. Carleton.
WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs, 2½ miles from city; capacity, 2,000,000 gallons; 200 hydrants; 35 miles mains; diameter, 4 to 12 inch; Chapman, Peet and Ludlow gates; 55 Crown, Union and Hersey meters; quality, good; not filtered; pressure, 60 to 75 pounds. C. H. Reaton, Pres.; D. A. Harris, Supt.; John Walsh, Mayor; E. R. Bishop, City Clerk.

New Canaan, Fairfield Co., population *3000; fire limits, 150 acres; frame buildings and brick, three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 900 feet cotton hose, good; value of apparatus and supplies, $3000; building, $1000; membership, 45, volunteers; annual expenses, $250; bell alarm. Chief elected by company. Frank H. Raymond.
WATER SUPPLY—Cisterns, wells and river. A. F. Jones, Town Clerk.

New Haven, New Haven Co., population *80,000; area, 5600 acres; fire limit, 1100 acres; fireworks ordinance; fire marshal investigates causes of fires; mercantile buildings, brick, four stories; dwellings, wood, two and three stories; department consists of 8 steam engines, 20 chemical hand extinguishers, 3 hook and ladder trucks, 9 hose carriages; siamese couplings used; 16,000 feet cotton hose, good; 32 horses; value of apparatus and supplies, $57,900; 8 buildings owned by department; value, $125,000; membership, 115; 65 full paid; 45 part paid; expenses in 1888, $86,250; fire alarm telegraph, 91 street boxes. Chief appointed by Fire Commissioners. A. C. Hendrick.
WATER SUPPLY—Water-works; gravity system; 2 reservoirs; capacity, 18,000,000 gallons; 716 hydrants; 122 miles mains; diameter, 4 to 24 inches; pressure, 25 to 80 pounds. Operated by New Haven Water Co., Henry Dawson, Pres.; S. E. Grannis, Supt.; Henry Peck, Mayor; E. Downes, City Clerk.

New London, New London Co., population 10,537; area, 2100 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, frame, three stories; shingle or other wooden roofs permitted; dwellings, three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; 2000 feet cotton hose, good; 400 feet linen hose, good; 1000 feet leather hose, good; value of apparatus and supplies, $12,- 000; 6 buildings owned; value, $17,000; membership, 240; annual expenses, $3500; fire alarm bell. Chief elected by aldermen and council. W. B. Thomas.
WATER SUPPLY—Lake; gravity system; 25 miles street mains; diameter, 4 to 24 inches; 137 hydrants; 40 meters; pressure from 30 to 72 pounds; cost to construct, $335,000; annual expenses, $20,000. B. A. Armstrong, Pres. Commrs.; W. H. Richards, Supt.

New Milford, Litchfield Co., population *2200; area, 320 acres; fire limit, same; mercantile buildings, wood and brick, two and three stories; department consists of 6 chemical hand extinguishers at factories, 2 hose carriages; siamese couplings used; 1050 feet cotton hose, 750 feet linen hose, good;

CONNECTICUT—*Continued.*

value of apparatus and supplies, $3000; 1 building owned; value, $2500; membership, 59, all volunteer; annual expenses, $200; bell alarm. D. E. Soule.

WATER SUPPLY—Reservoir; gravity system; capacity, 2,000,000 gallons; 5¼ miles street mains and supply pipes; diameter, 4 to 6 inches; 32 hydrants; pressure, 110 pounds; cost to construct, $55,000. C. H. Booth, Pres.; H. O. Wunee, Supt.; R. B. Noble, City Clerk.

Norwalk, Fairfield Co., entire population *18,000; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 120 men, volunteers; 400 feet good rubber hose; 400 feet poor cotton hose; electric alarm, 7 boxes. J. T. Prowitt.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs; capacity, 64,500 gallons; 110 hydrants; 20 miles mains and supply pipes. W. S. Moody, Pres. W. W.; A. H. Camp, Supt.; C. B. Cooledge, Warden; H. K. Selleck.

Norwich, New London Co., population *22,000; area, 2400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 3 steam engines, 5 chemical hand extinguishers, 2 hook and ladder trucks, 11 hose carriages; 4000 feet cotton hose; 250 rubber; 2500 feet leather, good; 5 horses; value of building, $25,000; membership, 250; 1 full paid member; annual expenses, $9000; fire alarm telegraph; 3 bell strikers; 31 street boxes. Chief elected by city government. J. B. Carrier.

WATER SUPPLY—Gravity pressure; 2 reservoirs, supplied by streams; capacity, 2,000,000 gallons; 22 cisterns; 35 miles street mains; diameter, 4 to 16 inches; 276 hydrants; 40 meters; pressure, 80 pounds; annual cost of maintaining water department, $5000. Dr. S. L. Geer, Pres. Commrs.; J. A. Brand, Supt.

Plantsville, Hartford Co., population 5411. (See Southington.)

Plainville, Hartford Co., population 1930; buildings, frame, two stories; 1 hose carriage; 1000 feet linen hose, good; members, 30, all volunteers; bell alarm. J. H. Edmond.

WATER SUPPLY—Water-works; reservoir, distant 2 miles from town; 24 hydrants; 8 miles mains; diameter, 4 to 8 inches; quality, spring; not filtered; cost to construct, $30,000; pressure, 100 pounds; W. L. Cowles, Pres. W. W.; W. Higgins, Supt.; R. C. Usher, Town Clerk.

Portland, Middlesex Co., population 4157; department consists of 1 steamer, 2 hose carts; 1350 feet of good hose; membership, 50. R. H. Pascall.

WATER SUPPLY—2 reservoirs; 9000 gallons capacity. W. H. Bartlett, Town Clerk.

Putnam, Windham Co., population *7000; area, 10,500 acres; fire limit, 3500 acres; mercantile buildings, mostly brick, three stories; metal and slate roofs; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 3 hose carriages; 2000 feet cotton, rubber-lined, good; value of apparatus and supplies, $7000; 1 building owned by fire district; value, $6000; membership, 85; 1 paid; annual expenses, $3000; bell alarm. Chief elected by fire district; fire police. L. H. Fuller.

WATER SUPPLY—Water-works; pumping system to stand-pipe; capacity, 240,000 gallons, also direct to mains; Worthington pump, capacity 1,000,000 gallons daily; 61 hydrants; 11 miles mains; diameter, 4 to 10 inch; 30 Coffin gates; 10 Crown meters; quality, good; not filtered; pressure, 75 to 100 pounds; cost to construct, $125,000; annual expenses, $1000; interest on bonds, 5 per cent. L. H. Fuller, Pres.; C. D. Sharpe, Supt.; C. H. Chesebro, Warden; J. W. Manning, Town Clerk.

Rockville, Tolland Co., population 8500; area, 10,700 acres; fire limit, same; mercantile buildings, brick and wood; two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 1 hand engine, 50 chemical hand extinguishers (private), 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3700 feet hose, good; value of apparatus and supplies, $10,850; 2 buildings used, owned by town, value $2500; membership, 46, part paid; annual expenses, $2500; bell and whistle alarm. Chief elected by commissioners. John Wayner.

WATER SUPPLY—Aquednct, covering 524 acres; gravity pressure; 8 miles street mains; diameter 2 to 14 inches; 40 hydrants; pressure, 75 pounds; works owned by private corporation. C. Woods, G. W. West.

Seymour, New Haven Co., population *3500; frame dwellings; factories, wood, brick and stone; 1 steamer; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1800 feet good cotton hose; value of apparatus, etc., $10,000; 100 volunteer members. James Swan.

WATER SUPPLY—River and reservoirs. S. E. Canfield, Town Clerk.

Shelton, Fairfield Co., population 3500; buildings, brick and frame, two and three stories; department consists of 1 hook and ladder truck; 2 hose carriages; 950 feet cotton hose, good; 50 feet poor; value of apparatus and supplies, $4000; members 68, volunteers; expenses in 1888, $90; bell alarm. F. W. Curtis.

WATER SUPPLY—Two reservoirs; capacity 2,000,000 gallons; gravity system; 3¼ miles street mains; 22 hydrants; pressure, 100 pounds. S. N. Clark, Warden; J. Tomlinson, Clerk.

South Norwalk, Fairfield Co., population *5000; Mayor regulates sale and use of fireworks; fire marshal investigates causes of fires; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 4 chemical hand extinguishers; 1 hook and ladder truck, 2 hose carriages; 4500 feet cotton hose in good condition; value of apparatus and supplies, $6000; 150 members, volunteers; company of fire police; annual expenses, $1000; electric alarm, 8 boxes. Chief elected by department and approved by council. Samuel McGowan.

WATER SUPPLY—2 reservoirs, supplied by streams; capacity, 665,505 gallons daily; gravity; 12 miles mains and supply pipes; diameter, 4 to 12 inches; 85 hydrants; 75 meters, National Meter Co.; water pressure, 95 pounds; cost of construction to date, $124,793; annual expenses water department, $1200. S. Raymond, Pres. W. W.; J. M. Tayton, Supt.; F. Comstock, Mayor; E. C. Crowe, City Clerk.

Sprague, New London Co. (See Baltic.)

Stafford Springs, Tolland Co., population †2600; area, 2560 acres; fire limit, 4 miles; fireworks ordinance; mercantile buildings, brick and frame, two and three stories; shingle or wooden roofs permitted; frame dwellings, two and a half stories; department consists of 1 steam engine, 1 hand engine, 1 hose carriage; 1100 feet good cotton hose; 400 feet poor leather hose; value of apparatus and supplies, $3000; value of buildings owned, $2500; 60 members, full paid; total annual expenses, $900; fire alarm bells.

WATER SUPPLY—Gravity system; 7 miles mains; 30 hydrants; pressure, 100 to 120 pounds.

Stamford, Fairfield Co., population †13,000; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage, 2 jumpers, 1 supply wagon; 4500 feet good cotton hose; 3 horses; 2 hose carriages and 1 hose carriage in reserve; value

ıpparatus and supplies, including building, $25,-
; 42 members, 2 full paid, others part paid; an-
ıl expenses, $6000; telegraph alarm; 1 new ex-
sion hook and ladder truck will be added.
ɔrge Bowman.

VATER SUPPLY—Water-works; source, Mill
er and Trinity Lake; gravity system; 86 hy-
nts; 34 miles mains; diameter, 4 to 16 inches;
Ludlow and Eddy gates; 6 meters, Thompson
l the National; quality, excellent; not filtered;
ıl cost of construction to 1889, including rights,
, $332,000; pressure, 58 pounds; annual ex-
ıses, $7500; interest paid, $3500; operated by
mford Water Co. Jas. B. Williams, Pres.;
). E. Whitney, Sec.; Edwin S. Holly, Mayor;
ıs. E. Holly, City Clerk.

outhington (including Plantsville), Hartford
, population *5411; buildings, brick and wood,
and three stories; department consists of 2 hook
l ladder trucks, 2 hose carriages, 4 chemical hand
ınguishers; 2000 feet cotton hose, good; value of
ıaratus and supplies, $4625; 2 buildings, $5800;
nbers, 100, 6 part paid; annual expenses, $1200;
alarm. Chief appointed by fire commissioners.
nes H. Osborn.

VATER SUPPLY—Water-works; 1 reservoir, ca-
ity 60,000,000 gallons; gravity system; 10 miles
et mains; diameter, 4 to 10 inches; 72 hydrants;
Ludlow gates; quality, good; not filtered; press-
, 90 to 105 pounds; cost to construct, $91,000;
ıual expenses, $1100. J. B. Savage, Pres. W.
; T. H. McKenzie, Supt.; Charles D. Barnes.

tratford, Fairfield Co., population 4251; 2
k and ladder trucks; 100 men, volunteers. B.
Weller.

VATER SUPPLY—Wells. H. P. Stagg, Town
rk.

tonington, New London Co., population
59; borough of Stonington, population *2100;
ıe fire protection; 1 hand engine; 1 steam en-
e; 1 hook and ladder truck; 2200 feet good hose;
ınteer fire department, 130 men. E. S. Chese-
.

VATER SUPPLY—Water-works; pumping from
d and stream to reservoir; capacity of same,
o,000 gallons; Deane pumps, capacity 2,500,000
ons daily; 44 hydrants; 31¼ miles mains, di-
ıter 4 to 10 inches; quality, good; filtered (pro-
not stated); cost of construction, $120,000; in-
st on bonds, 5 per cent.; pressure, 73 pounds.
E. Packer, Pres. W. W.; E. Williams, War-
; C. States, Clerk.

homaston, Litchfield Co., population 3800;
, 6500 acres; fire limit, 640 acres; mercantile
dings, wood, four stories; shingle roofs permit-
wood and brick dwellings, two and a half sto-
department consists of 1 hook and ladder
k, 4 hose carriages (2 private); siamese coup-
s used; 1000 feet good cotton hose; 3450 feet
ɔn hose, private; value of apparatus and sup-
, $2800; 3 buildings owned by department,
ıe $13,000; 100 volunteer members; whistle
m. Chief elected by commissioners. T. D.
dstreet.

VATER SUPPLY—Reservoir, supplied by springs,
ıcity 65,000,000 gallons per day; 6 miles street
ıs and pipes; diameter, 4 to 12 inches; 33 hy-
ıts; pressure, 123 pounds; annual expenses of
ır department, $600. Albert P. Bradstreet,
n Clerk.

hompsonville, Hartford Co., population
; 1 steam engine; 1 hand engine; 8 hose car-
ıs; 1500 feet good linen and leather hose; 100
nteer members. James Morrison.

VATER SUPPLY—Water-works; gravity pres-
; 30 hydrants; 6 cisterns. H. R. Cooper.

orrington, Litchfield Co., population *4700;
k and frame buildings, two and three stories;
len roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 2000 feet cotton hose, rubber lined, good condition; value of apparatus and supplies, $5500; 100 members, all volunteers; whistle and bell alarm. W. H. Dayton.

WATER SUPPLY—Water-works; 2 reservoirs, gravity pressure; 32 hydrants; pressure, 60 pounds; 9 miles mains; diameter, 4 to 14 inches; cost to construct, $35,000; O. R. Tyler; Lyman W. Coe, Mayor; Gideon H. Welch, Town Clerk.

Unionville, Hartford Co., population 1400; no fire department.

WATER SUPPLY—Hydrants on streets where factories are located; mills well protected with private apparatus.

Voluntown, New London Co., population 1000; frame houses; no fire department; the mills have force pumps and sprinklers for extinguishing fires, also hand grenades.

WATER SUPPLY—Wells and reservoir.

Wallingford, New Haven Co., population 8017; 1 steam engine; 3 hose carriages; 1 hook and ladder truck; 2600 feet good cotton hose; 200 feet poor; volunteer department, 68 men; value of apparatus, supplies, etc., $10,000; expenses annually, $722. B. F. Buell.

WATER SUPPLY—From lake; gravity system; 16 miles mains; 69 hydrants; annual rent for use, $1075; Wm. M. Hall, Fraray Hale.

Waterbury, New Haven Co., population *33,000; area, 1920 acres; fire limit, 80 acres; fire-works ordinance; causes of fires investigated; mercantile buildings, brick and wood, three and four stories, wood dwellings, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages, 1 hose wagon; 600 feet rubber, 7350 cotton hose; 6 horses; value of apparatus and supplies, $18,200; 6 buildings owned, value $62,500; 320 volunteer members; total expenses in 1888, $10,000; Gamewell fire alarm telegraph, 28 street boxes. S. C. Snagg.

WATER SUPPLY—Water-works; source, streams and watershed, 2½ miles southeast of city; gravity to 4 reservoirs; total capacity, estimated 160,000,000 gallons; 238 hydrants; 36 miles mains; diameter, 4 to 18 inches; 310 gates; 134 meters—Worthington, Ball & Fitts, Union, Rotary, Crown and others; quality, good; not filtered; pressure, 60 to 90 pounds. N. J. Welton, Pres. Commissioners and Supt. of Works; H. I. Boughton, Mayor; E. G. Kilduff, City Clerk.

West Hartford, Hartford Co., population 1900; department consists of 1 hose carriage; 400 feet good leather hose. John E. Millard.

WATER SUPPLY—Gravity system from elevated reservoir; 3 hydrants; — miles 24-inch mains. L. Buckland, Town Clerk.

Westport, Fairfield Co., population 4000; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 850 feet good rubber hose; 700 feet leather, good; 100 volunteers; fire police. John S. Jones.

WATER SUPPLY—River.

West Stratford, Fairfield Co.; frame buildings, one and two stories; wooden roofs permitted; 1 hand engine; 1 chemical; 1 hook and ladder truck; value of apparatus and supplies, $1000; 35 volunteer members; annual expenses, $150; bell alarm.

WATER SUPPLY—Wells, cisterns and rivers.

Wethersfield, Hartford Co., population 2173; frame and brick buildings; 1 hook and ladder truck; value, $600; 26 volunteers; bell alarm. E. G. Woodhouse.

WATER SUPPLY—Wells and cisterns. Albert Galpin, Town Clerk.

Willimantic, Windham Co., population *9000; area, 3000 square acres; fire limit, 300 acres; fire-

CONNECTICUT—*Continued.*

works ordinance; cause of fires investigated; brick and frame buildings, two, three and four stories; department consists of 1 hook and ladder truck, 2 hose carriages; 2800 feet cotton rubber-lined hose; value of apparatus, etc., $3500; 110 volunteer members; electric alarm, 9 street boxes. Chief appointed by the Court of Burgesses. Chas. N. Daniels.

WATER SUPPLY—Water-works; source, Natchang River; by pump to reservoir; capacity, 5,000,000 gallons; pumping machinery, made by R. D. Wood & Co.; capacity, 1,500,000 gallons; 139 hydrants; 15 miles mains; diameter, 6 to 14 inch; Ludlow gates; 36 Crown meters; quality, excellent; cost of works, $220,000; annual expenses, $21,000; interest on bonds, 4 per cent. S. C. Smith, Chairman Commrs.; H. S. Moulton, Supt.; C. S. Billings, Warden; Chas. N. Danks, Town Clerk.

Windsor Locks, Hartford Co., population *2500, has no fire protection; the mills own chemical extinguishers and quantity of hose.

WATER SUPPLY—Canal.

Winsted, Litchfield Co., population *4500; 1 steam engine; 4 hose carriages; 1 hook and ladder truck; 3800 feet cotton; 140 volunteer members; electric alarm bells in factories and hotels; 11 fire stations. Stephen P. Goodsell.

WATER SUPPLY—Water-works; gravity pressure from lake to 1 reservoir; 11 miles mains; 96 hydrants; pressure, 55 pounds; E. C. Culver, Supt.; W. S. Hurlbert, Mayor; Henry W. Robinson, Clerk.

The following places have no fire protection: Berlin, Hartford Co., population *2385. Brooklyn, Windham Co., population *2308. Burlington, Hartford Co., population *1224. Canton, Hartford Co., population *2299. Cheshire, New Haven Co., population *2284. Chester, Middlesex Co., population *1602. Clinton, Middlesex Co., population *1402. Cromwell, Middlesex Co., population *1640. Darien, Fairfield Co., population *1922. East Granby, Hartford Co., population *1340. East Haddam, Middlesex Co., population *3000. East Hampton, Middlesex Co., population *1140. East Hartford, Hartford Co., population *4000. Glastonbury, Hartford Co., population *1200. Groton, New London Co., population *[illegible] Haddam, Middlesex Co., population *2419. Hamden, New Haven Co., population *3500. Litchfield, Litchfield Co., population *3410. Madison, New Haven Co., population *1670. Manchester, Hartford Co., population *6462. Mansfield, Tolland Co., population *2154. New Hartford, Litchfield Co., population *3302. Norfolk, Litchfield Co., population *1400. North Branford, New Haven Co., population *1050. North Manchester, Hartford Co., population *3000. Oxford, New Haven Co., population *1120. Pomfret, Windham Co., population *1470. Preston, New London Co., population *2523. Ridgefield, Fairfield Co., population *2028. Sharon Valley, Litchfield Co., population *2500; water supply, brooks and pumps. Somers, Coventry, Tolland Co., population *2043. Somers, Manchester, Hartford Co., population *3500. Somers, Windsor, Hartford Co., population *1902. Suffield, Hartford Co., population *3225. Union City, New Haven Co., population *1207. Washington, Litchfield Co., population *1589. Waterford, New London Co., population *2702. West Haven, New Haven Co., population *1975. Westville, New Haven Co., population *1320. Willington, Tolland Co., population *1087. Woodstock, Windham Co., population *2639.

DAKOTA—North and South.

Aberdeen, Brown Co., population *3000; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck, 3 hose carriages; 500 feet good rubber hose; 1000 feet poor; 2000 feet good cotton; value of apparatus and supplies, $2000; 75 members; 1 paid full time; expenses in 1888, $1000; bell alarm. J. H. Hauser.

WATER SUPPLY—Artesian wells; direct pressure, 200 pounds; 2 miles street mains; 20 hydrants; pressure, 200 pounds. Operated by city. W. P. Butler, Engineer. G. A. Outcelt, Town Clerk.

Bismarck, Burleigh Co., population 5000; area, 400 acres; buildings, brick and frame, two and three stories; department consists of 1 chemical fire extinguisher, 6 hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2000 feet good cotton hose; value of apparatus and supplies, $7400; 1 building owned, $2000; 150 members; 2 paid full time; expenses annually, $6500; bell alarm. L. U. Griffin.

WATER SUPPLY—River; 1 reservoir; direct pressure, 70 pounds. E. H. Barrett, City Clerk.

Canton, Lincoln Co., population 1600; buildings, brick and wood, one and two stories; department consists of 4 hand extinguishers, 2 ladders. D. C. Hull.

WATER SUPPLY—4 public wells. J. P. Horan, Mayor; G. Olvor, City Clerk.

Central City, Lawrence Co., population 1080; frame buildings; 1 hook and ladder truck; 1 hose carriage; 750 feet good cotton hose; 500 feet linen, good; 200 feet poor; value of apparatus, etc., $2000; 30 members, all volunteers; bell alarm. T. D. Murria.

WATER SUPPLY—2 reservoirs; direct pressure; 1½ miles street mains; 5 hydrants; pressure, 50 pounds. C. H. Kammon.

Chamberlain, Brule Co., population 1000; buildings, frame, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet linen hose, good; value of apparatus and supplies, $2500; 15 members; 1 building owned; value, $600; bell alarm. Chief engineer elected by city council. S. Hayes.

WATER SUPPLY—Water-works; systems, gravity, pumping to reservoir and direct to mains; capacity of reservoir, 1,500,000 gallons; Worthington pumps; 12 hydrants; 2½ miles mains; 7 meters; quality, good; cost of works, $25,000; pressure, [illegible] pounds. C. C. Morrow, Supt.; J. A. Stroud, Mayor; D. F. Burkholder, City Clerk.

Deadwood, Lawrence Co., population [illegible] 1 hook and ladder truck; 5 hose carriages; 3000 feet serviceable hose; electric fire alarm. L. F. Whitbeck.

WATER SUPPLY—Water-works; source, Whitewood and other creeks; systems, gravity to reservoirs and direct into mains; capacity of reservoir, 200,000 gallons; 19 hydrants; 5 miles mains; diameter, 4 to 6 inches; 2 gates, Eddy; quality, good; not filtered; cost of works, $75,000; annual expenses, $4500; pressure, 110 pounds. T. Grier, Pres. W. W. Co.; J. M. Breisford, Supt.; S. Starr, Mayor; L. F. Whitbeck, City Clerk.

Devil's Lake, Ramsey Co., population [illegible] buildings, wood, one and one-half stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet hose, good; bell alarm. C. W. Kelly.

WATER SUPPLY—4 cisterns; 225 bbls. each; 2 reservoirs; capacity, 255 bbls. each. H. C. Hambruch, Mayor; C. M. Fisher, Town Clerk.

Fargo, Cass Co., population *10,000; area 3500 acres; fire limit, 850 acres; brick and frame buildings, one, two, three and four stories; 1 chemical hand extinguishers; 2 hook and ladder trucks; 3 hose carriages; 3500 feet of serviceable

:; value of apparatus, $9000; 2 buildings, ie $4000; 90 volunteer members, 2 paid; electric m, 40 boxes. Chief elected by department. J. Flynn.

/ATER SUPPLY—Water-works; direct pumping 1 river into reservoirs; Holly system and Gaskill ips; total capacity, 4,000,000 gallons daily; 56 tants; 15 miles mains; diameter, 6 to 10 inches; pman gates; screen filtration; cost of works, 000; annual expenses, ——; pressure, 90 to 110 ids; interest on bonds, 10 per cent. W. P. glas, Pres. W. W.; Chas. Parret, Supt.; Seth man, Mayor; A. T. Shotwell, City Clerk.

landrau, Moody Co., population 1000; area, acres; brick and frame buildings, one and two es; 1 hand engine; 1 hook and ladder truck; 7 carriages; 1000 feet good hose; 10 hand fire guishers; 20 volunteer members; bell alarm.

ATER SUPPLY—River and wells. F. A. Spaf- Mayor; W. P. Hess, Village Clerk. (Water- s, it is unofficially reported, will be put in dur- :889.)

and Forks, Grand Forks Co., population brick and frame buildings, one to three sto- 1 chemical hand extinguisher; 1 hook and lad- ruck; 4 hose carts; 4000 feet good hose; value pparatus, etc., $10,000; 141 members, 1 paid me, 3 part time, 137 volunteers; electric alarm; et boxes. F. C. Whitbick.

ATER SUPPLY—Water-works; direct pumping river; daily capacity of 3 pumps, 2,500,000; 7 mains; 40 hydrants; pressure, 80 to 120 pounds; o construct, $95,000; annual expenses, $8000. Whitbeck, Supt.; W. R. Burly, Town Clerk.

iron, Beadle Co., population 6000; area acres; causes of fires investigated; frame build- two stories; 1 hook and ladder truck; 2000 ood rubber hose; 500 cotton; value of appa- etc., $4400; value of buildings in use, $950; olunteer members; expenses annually, $600; larm. W. B. Sterling.

ATER SUPPLY—Water-works; source, an ar- well; capacity, 1,000,000 gallons daily, also Blake pump; capacity, 1,000,000 gallons; 22 nts; 2 miles mains; diameter, 9 inches; quality not filtered; cost of works, $25,000; annual se, $1000; interest on bonds, 7 per cent. A. tosh, Supt.; H. J. Rice, Mayor; B. M. Row- lty Clerk.

nestown, Stutsman Co., population *4000; and frame buildings, two stories; 2 chemical es; 4 chemical hand extinguishers; 1 hook and truck; 1 hose carriage; 900 feet good rubber value of apparatus, $3000; 30 volunteer mem- expenses annually, $375; bell alarm. J. T. im.

TER SUPPLY—Source, artesian well; gravity ; 8 hydrants; one mile mains; diameter, 8 ; one gate; quality, good; cost of construc- $8000; pressure, 75 to 100 pounds. B. W. , Mayor; Andrew Blewitt, Town Clerk.

rimore, Grand Forks Co., population 1060; 320 acres; frame buildings, two stories; 1 hand ; 1 hook and ladder truck; 1 hose carriage; eet good rubber hose; 39 volunteer members. elected by members. A. D. Baughman.

TER SUPPLY—6 cisterns and wells; total ca- 54,400 gallons daily. W. H. Fellows, ; E. R. Mory, City Clerk.

dison, Lake Co., population *2000; area, res; causes of fires investigated; frame, stone brick buildings; shingle roofs permitted; 1 and ladder truck; 2 chemical engines; 40 mem- volunteers; bell alarm; 1 building used, value

TER SUPPLY—Wells.

ndan, Moreton Co., population *2000; build- brick and frame, one, two and three stories; department consists of 1 hook and ladder truck and 2 hose carriages; 2000 feet good rubber hose, 400 feet poor; value of apparatus and supplies, $3500; 50 members, volunteers; expenses annually, $1000; electric alarm, connects with steam whistle. E. C. Rice.

WATER SUPPLY—Water-works; source, Heart River; pumping direct to mains; Worthington pump; 10 hydrants; one mile 4-inch mains; Ludlow gate; quality of water, good; not filtered; cost of construction about $7000; pressure, 100 to 140 pounds. E. C. Rice, Supt.; J. McGuiness, Town Clerk.

Mayville, Traill Co., population 2000; area, 640 acres; buildings, frame, 1 and 1½ stories; department consists of 1 hand engine and 1 hose carriage; 750 feet good rubber hose; value of apparatus and supplies, $2000; 35 volunteer members; bell alarm. B. P. Welch.

WATER SUPPLY—Artesian wells, capacity 2500 barrels; 4 cisterns, capacity 800 barrels. N. D. Nelson, City Clerk.

Pierre, Hughes Co., frame and brick buildings, one to three stories; 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose; 2100 feet cotton, good; value of apparatus, supplies, etc., $4000; 86 volunteers; total expenses annually, $5000; bell alarm. Jack Barck.

WATER SUPPLY—Water-works; 1 reservoir, capacity 2,000,000,000 gallons; gravity and direct pressure; 5 miles street mains; 96 hydrants; pressure 132 pounds. John Troy, Ch. E. Alsop.

Rapid City, Pennington Co., population *3200; buildings, brick and wood, two and three stories; department consists of 1 hook and ladder truck and 4 hose carriages; 1300 feet good rubber hose; 300 feet poor; 1000 feet linen, good; value of apparatus and supplies, $3000; 75 volunteer members; bell alarm. Robert Boyd, Jr.

WATER SUPPLY—Water-works; gravity system from springs 3 miles west of city to reservoir; capacity of same 800,000 gallons; 24 hydrants; 6 miles of mains; diameter 4 to 10 inches; 23 Ludlow gates; quality good; not filtered; cost of construction, $57,000; pressure 80 pounds; interest paid on bonds, $3500. James Long, Jr., Supt.; David H. Clark, Mayor; Frank P. Corey, City Clerk.

Redfield, Spink Co., population 1500; area, 100 acres; sale and use of fireworks prohibited; causes of fires investigated; frame and brick buildings, two stories; 1 hook and ladder truck; 2 hose carriage; 1200 feet cotton, good; value of apparatus, $3000; 1 building, value $1000; 55 volunteer members; bell alarm. Chief elected by companies and approved by the city council. D. Hunt.

WATER SUPPLY—Source, artesian well and cisterns; direct pressure from well into mains; 2 hydrants; 3000 feet 6 inch mains; cost of construction, $5000; annual expense, $200; pressure 75 to 150 pounds. W. D. Beebe, Supt.; A. Kemmerer, Mayor; J. J. Myers, Town Clerk.

Sioux Falls, Minnehaha Co., population *12,000; fire limit, 12 blocks; fireworks ordinance; mercantile buildings, brick and stone, four and five stories; department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings; 3500 feet good rubber hose, 100 feet poor; value of apparatus, etc., $12,000; 2 buildings, value $650; membership, 113; 2 paid; bell alarm. Chief elected by department and approved by council. C. T. Jeffers.

WATER SUPPLY—Water-works; source, Big Sioux river and wells; system pumping to standpipe; capacity 440,000 gallons; Worthington pumping machinery; capacity 1,500,000 gallons daily; 62 hydrants; 9 miles mains; diameter 4 to 12 inch; 22 Ludlow gates; filtered by National Water Co.'s plant; pressure 60 to 125 pounds; cost of construc-

DAKOTA—*Continued.*

tion, $100,000; annual expenses, $4000; operated by American Water-works and Guarantee Co. of Pittsburgh, Pa. A. W. Mellon, Pres.; R. W. Barnes, Supt.; J. F. Norton, Mayor; W. H. Holt, City Clerk.

Spearfish, Lawrence Co., population 800; buildings, wood, one and a half stories; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 400 feet rubber hose, good; 100 feet poor; 400 feet cotton, good; 100 feet poor; value of apparatus and supplies, $1500; 50 volunteer members; bell alarm.

WATER SUPPLY—Water-works; source, springs; gravity system to tanks; 12 hydrants; 3 miles 3-inch mains; 15 gates; quality good; not filtered; cost of works between $17,000 and $18,000; annual expenses, $200; pressure 75 to 100 pounds; operated by city. L. Harper, Supt.; M. C. Connors, Mayor; J. A. Clark, Auditor.

Tyndall, Bon Homme Co., population 600; buildings, wood, one story; fire department consists of 30 members; bell alarm. A. A. Grant.

WATER SUPPLY—Artesian well. J. Williams, Town Clerk.

Vermillion, Clay Co., population 2000; bucket brigade; 200 feet rubber hose.

WATER SUPPLY—Wells and cisterns. George Kolb.

Wahpeton, Richland Co., population *2500; area, 600 acres; mercantile buildings, brick and frame; dwellings, frame buildings, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages; 2000 feet hose; 4 Babcocks; 100 volunteer members; bell alarm, with electric connection. J. B. Hanly.

WATER SUPPLY—Water-works; system direct, from river into mains; Worthington pump; capacity 2,250,000 gallons daily; 30 hydrants; 5 miles mains; diameter 4 to 12 inch; 12 Ludlow gates; 2 Hersey meters; quality good; cost to construct, $65,000; annual expenses about $6000; pressure 40 to 130 pounds. H. H. St. John, Supt.; Geo. D. Savain, Mayor; Chas. G. Bade, City Clerk.

Watertown, Codington Co., population [illegible] 1 chemical engine; 1 hook and ladder truck; 3 hose carts; 1500 feet hose; 55 volunteer members, paid part time. A. Foley.

WATER SUPPLY—Water-works; source, Lake Kampeska; pumping direct and to stand-pipe [illegible] feet high; 80 hydrants; 8 miles mains; diameter [illegible] to 14 inch; cost to construct, $121,000. M. [illegible] Supt.; O. Gersley, Mayor.

Webster, Day Co., population *1000; [illegible] buildings; 200 chemical hand extinguishers.

WATER SUPPLY—Wells and cisterns. E. Huntington, Mayor; W. W. Levery, City Clerk.

Yankton, Yankton Co., population *4[illegible]; brick and wood buildings, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1500 feet good cotton hose, 500 feet poor; value of apparatus and supplies, $3500; 60 members, 1 paid full time; expenses annually, $4[illegible]; bell alarm. James Kingsbury.

WATER SUPPLY—Water-works; gravity system from artesian well; capacity, 1,600,000 gallons daily to reservoir; capacity of latter, 70,000 gallons; [illegible] hydrants; 3¾ miles mains; diameter, 4 to 8 inch; [illegible] gates; 6 meters; quality mineral; hard; filtered by settling; cost of works, $21,000; annual expenses, $500; pressure, 42 pounds; operated by city. J. Branch, Chairman W. Com.; L. Karr, Supt.; Jas. L. Feller, Mayor; J. Kingsbury, City Clerk.

The following place has no fire protection: [illegible] Point, Union Co., population *1100.

DELAWARE.

Camden, Kent Co., population 1577; area, 500 acres; fireworks ordinance; brick and frame buildings, two and three stories; apparatus valued at $750; 2 chemical hand extinguishers and hook and ladder truck; 1 building, valued at $200; membership 32, volunteers uniformed. William Ellison.

WATER SUPPLY—Wells. W. B. Nock, Town Clerk.

Delaware City, New Castle Co., population *1250; area, 1200 acres; frame and brick buildings; 1 hand fire engine; 1000 feet new hose. G. N. Bright.

WATER SUPPLY—Good; from canal. J. E. Sadler, Mayor; W. A. Jester, Town Clerk.

Dover, Kent Co., population *4000; fireworks ordinance; frame and brick buildings, two and three stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; 40 members; value of apparatus and supplies, $2500; value of buildings, $3000; Chief elected by council. E. L. Clarke.

WATER SUPPLY—Water-works; wells; direct pumping; Holly system; capacity, 1,000,000 gallons daily; 29 hydrants; 3½ miles mains; diameter, 2 to 12 inch; 8 gates; quality, good; not filtered; cost to construct, $22,000; annual expenses, $2500; interest, 4 per cent; pressure, 40 to 75 pounds. W. A. Riley, Chairman Com.; W. D. Walls, Supt.; H. C. Reedy, Mayor; W. N. Boggs, City Clerk.

Frederica, Kent Co., population 696; frame buildings, two and a half stories; department consists of 1 hand engine, 3 hand extinguishers; 100 feet good rubber hose.

WATER SUPPLY—Wells and river. W. E. Knowles, Town Clerk.

Georgetown, Sussex Co., population [illegible] fireworks ordinance; frame buildings, two stories; 1 hand engine.

WATER SUPPLY—Pumps and driven wells. C. S. Moore, Town Clerk.

Laurel, Sussex Co., population *2000; mercantile buildings, wood, two stories; wooden roofs permitted; frame dwellings, two stories; no fire department; 2 hand engines; 200 feet leather hose, good; owned by manufacturers.

WATER SUPPLY—Wells and creek. I. J. Wooten, Town Clerk.

Leipsic, Kent Co., population 550; frame buildings, two and three stories; department consists of buckets and ladders; no fire department.

WATER SUPPLY—From creek by pumps. N. Farrow; H. Raymond, Clerk.

Middletown, New Castle Co., population †2000; brick buildings, two and three stories; department consists of 1 hose carriage; 1000 feet new rubber-lined hose; value of apparatus, supplies and hose house, $2800; 35 volunteer members; steam whistle alarm. Geo. Hopkins.

WATER SUPPLY—Water-works; gravity pressure; Worthington pumps; capacity, 245 to 410 gallons per minute; 1 hydrant; pressure, 85 pounds. T. A. P. Bradley, Town Clerk.

Milford, Kent Co., population 3000; frame buildings, two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, $500; 30 volunteer members; expenses in 1887, $[illegible]; bell alarm. C. H. Turhill.

WATER SUPPLY—River and driven wells.

Newark, New Castle Co., population 1150;

rcantile buildings, brick, two and three stories; ellings, brick and frame, two stories; shingle fs permitted; department consists of 1 hook and der truck, 1 hose carriage, 1 hose tender; 500 good rubber and 500 feet good linen hose; ne of apparatus and supplies, $1200; 50 volun- members; bell alarm. Jos. T. Willis.

VATER SUPPLY—Water-works; wells pump- to stand-pipe and direct to mains; Holly sys- ; capacity, 1,000,000 gallons daily; 35 hy- nts; 2¾ miles mains; diameter, 6 to 10 inch; lity, good; not filtered; cost of works, $35,000; rest on bonds, 5 per cent; pressure, 60 to 125 nds. James Hayes, Supt.; T. F. Armstrong, yor; Geo. W. Williams, Town Clerk.

Iew Castle, New Castle Co., population 5000; a, 2000 acres; fire limit, same; mercantile build- s, brick, three and four stories; shingle and er wooden roofs permitted; dwellings, brick and ne, three and four stories; department, 2 steam engines, 1 hook and ladder truck, 20 chemical d extinguishers, 1 hose carriage; 1000 feet new e; 500 feet rubber, poor; value of apparatus and plies, $5500; 60 members; 2 full paid; annual enses, $4000. R. J. Conway.

VATER SUPPLY—Water-works; creek and ngs; pumping to reservoir; capacity of same, 0,000 gallons; Blake and Davidson pumps; to- capacity, 2,250,000 gallons daily; 9 miles mains; meter, 4 to 12 inch; 40 hydrants; quality, good; filtered; cost to construct, $110,000; annual ex- ses, $4000; interest, 5 per cent; pressure, 26 to ounds. Jas G. Shaw, Pres.; S. C. Slaw.

Seaford, Sussex Co., population *1800; 1 hook and ladder truck; ladders and buckets.

Smyrna, Kent Co., population †3300; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1000 feet hose; 1 fire company. J. E. Carter.

WATER SUPPLY—Water-works; well; pumping to stand-pipe and direct; Gordon & Maxwell pumping machinery; daily capacity, 845,000 gallons; 35 hydrants; 3¾ miles mains; diameter, 4 to 8 inch; gates by Union Hydraulic Works; quality, first class; not filtered; cost to construct, $24,000; annual expenses, $1500; interest, 4 per cent.; pressure, 40 to 55 pounds. S. Taylor, Chairman Comm'rs; A. Taylor, Supt.

Wilmington, New Castle Co., population *51,000; brick buildings, three stories; department consists of 6 steam engines, 4 hand extinguishers, 2 hook and ladder trucks, 6 hose carriages; 6000 feet good hose; 21 horses; value of apparatus, etc., $50,000; membership, 700; 9 paid full time, 6 part time; telegraph alarm, 29 boxes; expenses annually, $25,000. F. A. Robinson.

WATER SUPPLY—Water-works; creek; gravity and pumping to reservoirs; Worthington and Knowles pumping machinery; capacity, 5,500,000 gallons daily; 625 hydrants; 69½ miles mains; quality, good; not filtered; cost of construction, $750,000; annual expenses, $50,000; interest, 4 to 6 per cent; pressure, 20 to 50 pounds. Wm. T. Porter, Pres. Commrs.; W. H. Lee, Supt.

The following places have no fire protection: Lewes, Sussex Co., population *2032. Milton, Sussex Co., population †1026.

DISTRICT OF COLUMBIA.

Vashington (includes Georgetown), popula- *230,000; sale and use of fireworks prohibited; ses of fires investigated; brick, stone and frame ldings, one to six stories; 8 steam fire engines; hemical hand extinguishers; 3 hook and ladder ks; 8 hose carriages; 2 fuel carts; siamese coup- s used; 20,000 feet good cotton hose, 2000 feet ; 49 horses; 9 buildings used, value $108,000; paid department, 101 members; expenses in 1887, $108,000; telegraph alarm, 160 street boxes. Chief appointed by district commissioners. Joseph Paris.

WATER SUPPLY—Water-works; 2 reservoirs; 2 cisterns; gravity pressure; 179¼ miles street mains; diameter, 4 to 36 inches; 1168 hydrants; pressure, 20 pounds. H. F. Hayden.

FLORIDA.

Bartow, Polk Co., population †1000; frame ldings, two stories; 2 chemical engines; 1 hook l ladder truck; 200 feet good rubber hose; value apparatus, $2000; 30 volunteer members; bell rm. C. E. Reed.

VATER SUPPLY—Tank; capacity, 3000 gallons. H. Watsa, Town Clerk.

Brooksville, Hernando Co., population †800; ne buildings, one and two stories; 2 chemical gines; 300 feet good rubber hose; value of ap- atus, $1200; 25 volunteers; bell alarm. C. C. sthley.

VATER SUPPLY—Wells. A. B. Whelply, Town rk.

Daytona, Volusia Co., population *1200; build- s, frame, two stories; department consists of 2 mical engines, 2 hose carriages; 180 feet rubber e, good; value of apparatus and supplies, $3000.

VATER SUPPLY—River and artesian wells. G. Wallace, Mayor; C. M. Bingham, Jr., Town rk.

De Land, Volusia Co., population 2000; fire it, 50 acres; sale of fireworks prohibited; brick l frame buildings, one to three stories; 2 chemi- engines; 4 chemical hand extinguishers; 1 hook l ladder truck; value of apparatus, $1800; 57 vol- teer members. F. S. Goodrich.

VATER SUPPLY—Wells. S. B. Wright.

Eustis, Lake Co., population *2000; buildings, od, one to three stories; department consists of 2 chemical engines, 1 hook and ladder truck; value of apparatus and supplies, $1200; 35 members; expenses in 1888, $75; bell alarm. A. M. De Witt.

WATER SUPPLY—Lake. P. A. Ross, Mayor; G. W. Church, Town Clerk.

Fernandina, Nassau Co., population 4000; area, 250 acres; fire limit, 20 acres; brick and frame buildings, two stories; 1 chemical engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 200 feet good rubber hose; 42 rubber buckets; value of apparatus and supplies, $2000; 35 volunteer members.

WATER SUPPLY—Water-works in course of construction; artesian well. J. Ban, Mayor; G. E. Wolfie, City Clerk.

Jacksonville, Duval Co., population *25,000; 1 hook and ladder truck; 3 hose carts; 3500 feet hose; 20 men, all paid; 6 horses; telegraph alarm. Peter Sones.

WATER SUPPLY—Water-works; artesian wells; direct pumping; Worthington pumps; daily capacity 4,500,000 gallons; 117 hydrants; 9 miles mains; diameter 6 to 14 inch; 65 gates, Coffin-Ludlow; 385 meters, Crown-Worthington; cost to construct, $100,000; annual expenses, $10,000; interest on bonds, 8 per cent; pressure 45 to 110 pounds. A. S. Baldwin, Pres. Trustees; R. N. Ellis, Supt.; C. B. Smith, Mayor; Ed Higgins, City Clerk.

Key West, Monroe Co., population 20,000; area, 256 acres; fireworks ordinance; mercantile

FLORIDA—*Continued.*

buildings, frame, two stories; wooden roofs permitted; frame dwellings, two stories; department consists of 4 steam engines, 1 hand engine, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 5000 feet good hose; value of apparatus and supplies, $34,000; value of buildings in use, $25,000; 350 volunteer members; electric fire alarm; 40 boxes. Chief elected by companies. B. F. H. Bowers.

WATER SUPPLY—Ocean; each dwelling has a cistern, capacity 10,000 gallons; artesian wells. J. G. Waddell, Mayor; B. F. H. Bowers, Clerk.

Lake City, Columbia Co., population *2500; 85 volunteers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 900 feet hose; 50 leather fire buckets. C. S. Wykoff.

WATER SUPPLY—Water-works; lake and artesian wells; direct and pumping to tank; capacity 20,000 gallons; Worthington pumps; daily capacity 4,000,000 gallons; 30 hydrants; 2 miles mains; diameter 4 and 6 inch; water is filtered through brick and charcoal; pressure 40 to 90 pounds; cost to construct, $18,000. N. S. Collins, W. R. Bush, Mayor; Wm. Ives, Town Clerk.

Leesburgh, Sumter Co., population 1500; 1 steamer; 2 hose reels; 1000 feet hose. E. H. Mote.

WATER SUPPLY—2 cisterns; capacity 6000 gallons, filled by underground pipe from ice factory. P. W. Butler, Town Clerk.

Madison, Madison Co., population *1000; no fire limit; no fire department; a manufacturing company have a trained force of men always on duty in case of fire; large quantity of rubber and linen hose, buckets and ladders.

WATER SUPPLY—Tanks, pumps and 5 hydrants.

Milton, Santa Rosa Co., population *2000; area, 615 acres; fire limit, 2 acres; frame and brick buildings; 1 hand engine.

WATER SUPPLY—From river.

Ocala, Marion Co., population 2700; 1 steamer; 2 hose reels; 1 hook and ladder truck; 1000 feet of rubber hose; 2 horses. T. D. Lancaster.

WATER SUPPLY—Water-works, artesian well; pump to stand-pipe; capacity, 110,000 gallons; Worthington pump; capacity, 730,000 gallons daily; 60 hydrants; 5⅝ miles mains; diameter, 4 to 8 inch; Eddy gates; pressure, 45 to 50 pounds. A. D. Schofield, Pres.; J. H. Campbell, Supt.

Orlando, Orange Co., population *4000; mercantile buildings, brick, three stories; wooden roofs not permitted; frame dwellings, two stories; department consists of 1 steam engine, 3 chemical engines, 1 hook and ladder truck, 4 hose carriages; 1800 feet good linen hose, value of apparatus and supplies, $4000; 65 volunteer members; bell alarm. W. C. Sherman.

WATER SUPPLY—Water-works; lake; direct and pumping to stand-pipe; capacity of same, 106,000 gallons; Knowles pump, daily capacity 1,000,000 gallons; 50 double hydrants; 7 miles mains; diameter, 4 to 12 inch; Eddy gates; pressure, 40 to 100 pounds; cost to construct, $150,000. Geo. Lentz, Pres. W. W. Co.; H. W. Gretham; J. P. Watson, Town Clerk.

Palatka, Putnam Co., population 4500; area, 1000 acres; fire limit, 800 acres; mercantile buildings, brick and frame, one to three stories; wooden roofs prohibited in fire limits; frame dwellings, one to three stories; department consists of 1 steamer, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 2200 feet good hose; 100 volunteer members. R. Reesting.

WATER SUPPLY—Water-works; Branch and spring system; pumping to stand-pipe; capacity, 184,000 gallons; 2 Worthington pumps; total capacity, 2,000,000 gallons; 70 double hydrants; 7 miles mains; diameter, 4 to 12 inch; Coffin gates; 6 Crown meters; pressure, 60 to 90 pounds; cost to construct, $65,000; annual expenses, $2000; operated by P. Water-works Co. Harvey Wheeler, Pres.; J. H. Yeaton, Supt.; W. J. Webb, Mayor; Jas. Purcell, City Clerk.

Pensacola, Escambia Co., population 12,000; 1 steam fire engine; 2 chemical engines; 1 hook and ladder truck; 5 hose carriages; 3400 feet good rubber hose, 450 feet poor rubber hose; 3 men paid full time; 250 volunteers. L. Le Baron.

WATER SUPPLY—Water-works; gravity system; bay and tower, 150 feet high; pressure, 150 pounds; pumping pressure, 85 pounds. E. G. Quinn, E. T. Hunt.

St. Augustine, St. John's Co., population 3200; department consists of 3 steam engines with heaters, 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers, books, pikes and chains; 2000 feet hose, new; 60 volunteer members. W. M. Ingraham.

WATER SUPPLY—River; 4 artesian wells; 6 and 3-inch mains; 35 hydrants. E. F. Joyce, William Moody.

Sanford, Orange Co., population *3000; brick and frame buildings, one and two stories; fire-work ordinance; department consists of 5 chemical engines, 2 hook and ladder trucks, 3 hose reels; 1700 feet good hose; 30 volunteer members. D. S. Manly.

WATER SUPPLY—Water-works, lake; by gravity to reservoir; capacity, 200,000 gallons; thence by pumping to tanks; capacity of same, 40,000 gallons; Worthington pump, capacity 1,000,000 gallons; 35 hydrants; 3 miles mains; diameter, 4 to 10 inch; Eddy gates; pressure, 37 to 100 pounds; cost to construct, $50,000. H. S. Sandford, Pres. W. W. W. Beardsall, Supt.

Tallahassee, Leon Co., population *3000; brick and wood buildings, two stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies $800; 24 volunteer members, paid part. J. S. Spencer.

WATER SUPPLY—Well and cistern. W. B. Gorman, Mayor; J. L. Demilley, Town Clerk.

Tampa, Hillsborough Co. (includes Ybor City) population 8000; 1 hand engine; 1 hook and ladder truck; 1 chemical engine; 2000 feet of hose. A. C. Wuerpel.

WATER SUPPLY—Water-works, artesian well; pumping to tank; capacity of same, 43,000 gallons; Worthington pumps, capacity 1,000,000 gallons daily; 105 hydrants; 15 miles mains; diameter, 3 to 6 inch; Eddy gates; pressure, 60 to 120 pounds; cost to construct, $130,000; operated by Tampa Water-works Co. J. S. Schofield, Pres.; J. S. Wynne, Supt.; Thos. E. Jackson, Mayor; Lamont Bailey, City Clerk.

Warrington, Escambia Co., population 1135; area, 1500 acres; fire limit, 500 acres; commander of navy yard investigates causes of fires; frame buildings, three stories; shingle roofs permitted; department consists of 1 steam engine, 1 hand engine,, 25 chemical hand extinguishers, 3 hose carriages, 1 hook and ladder truck; 900 feet good rubber hose, 1200 feet poor; 4 horses, 100 volunteer members; bell alarm. Chief appointed by the commandant. Jas. F. Cronan.

WATER SUPPLY—Bay and cistern; capacity, 235,000 gallons.

Ybor City, Hillsborough Co. (see Tampa).

The following places have no fire protection: Apalachicola, Franklin Co., population *1336; Fort Dade, Hernando Co., population †1200; Lakeland, Polk Co., population 1000; Live Oak, Suwanee Co., population *1000; Marianna, Jackson Co., population *1400; Monticello, Jefferson Co., population *1250; Orange City, Volusia Co., population *1100; Starke, Bradford Co., population 1200.

GEORGIA.

Albany, Dougherty Co., population *5000; 2 eam engines; 1 hand engine; 1 hook and ladder ick; 3 hose carriages; 2100 feet hose, good; membership, 120 men, volunteers, N. J. Cruger.
WATER SUPPLY—28 public cisterns. Y. C. ist, Town Clerk.

Americus, Sumter Co., population *6000; fireorks ordinance; mercantile buildings, brick, one d two stories; dwellings, frame, one and two sto-s; department, 2 steam engines, 1 hand engine, hemical hand extinguishers, 2 hook and ladder icks, 5 hose carriages; 3500 feet cotton hose, good; lue of apparatus and supplies, $11,000; buildings ned by the city; value, $3000; membership, 213, lunteers; annual expenses, $1600. fire alarm lls. J. J. Smith.
WATER SUPPLY—Water-works (recently comted); springs, pumping to stand-pipe and direct o mains; 2 Dean pumps; 43 hydrants; 8 miles ins; diameter 6 to 10 inch; pressure 60 pounds; N. Hawkins, Supt.; cost, ——. J. B. Fielder, ayor; D. K. Brewsen, City Clerk.

Athens, Clarke Co., population *9000; 1 steam gine; 6 hose reels; 1 hand engine; 2 hook and lder trucks; 2000 feet good rubber hose; 250 men, unteers; 4 horses. Geo. Mason.
WATER SUPPLY—Springs; combined gravity d direct pressure system of water-works; capacity reservoir, 23,000,000 gallons; capacity stand-pipe ,000 gallons; Blake pumps, capacity 6,000,000 llons daily; 70 hydrants; 9 miles street mains; dieter 4 to 12 inches; 26 Ludlow gates, 7 Crown ters; pressure 65 to 70 pounds. W. G. Howell, es; W. McKinnon, Supt.; J. A. Hunniecutt, ayor; W. A. Gilland, City Clerk.

Atlanta, Fulton Co., population 63,000; area, 600 acres; fire limit, 4534 acres; fireworks ordince; causes of fires investigated; mercantile ldings, brick, three to six stories high; tin or vel roofs; dwellings, wood and brick, one and stories; department consists of 4 steam engines, hemical hand extinguishers; 2 hook and ladder cks, 5 hose carriages, one 2-horse chemical ene (Champion); siamese couplings used; 11,200 t rubber and cotton hose, good; 20 horses; value apparatus and supplies, $30,000; 5 buildings ned, value, $45,000; membership 55, all full paid; l expenses in 1888, $44,924.50; 47 boxes. Chief cted by council. W. R. Joyner.
WATER SUPPLY—Water-works; direct pumping tem; reservoir, capacity 250,000,000 gallons; kill pumps, daily capacity 6,000,000 gallons; 387 trants; 40 miles mains; diameter 6 to 16 inch; att filtering plant, capacity 3,000,000 gallons ly; pressure 40 to 100 pounds. C. C. Hammock, s.; W. G. Richards, Supt.; John T. Glenn, yor; J. H. Goldsmith, Clerk.

Augusta, Richmond Co., population *40,000; 4 m engines; 1 hook and ladder truck; 4 hose riages; 5100 feet good rubber hose; 20 horses; d department; 51 regular men; electric fire m system, 41 boxes. H. M. Young.
WATER SUPPLY—Water-works; river; direct and aping to stand-pipe; capacity of same 5,000,000 lons; pumping machinery by R. D. Wood and rthington; total daily capacity 8,000,000 gallons; hydrants; 30 miles mains; pressure 35 to 60 nds. A. H. Davidson, Wm. Bennett, Supt.

Bainbridge, Decatur Co, population 1800; 2 d engines; 1 hook and ladder truck; 3 hose carges; 600 feet rubber hose, good; 800 feet rubber e, poor: volunteer department, 125 men. T. R. rdell.
WATER SUPPLY—Water-works; artesian wells cisterns pumping to stand-pipe; Knowles pump; acity 800,000 gallons daily; 4 miles mains; diameter 3 inches; 10 hydrants; pressure 50 pounds; cost to construct, $20,000. W. E. Burbage, Pres.: A. E. Boardman, Supt.; M. O. Neal, Mayor; S. Brambwell, City Clerk.

Barnesville, Pike Co., population *2500; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, one and two stories; tin and iron roofs; dwellings, wood, one and two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 1000 feet of rubber hose, good; value of apparatus and supplies, $5000; 1 building owned, value $2000; membership 45, all volunteers; annual expenses, $300; bell alarm. Chief elected by council. G. L. Summers.
WATER SUPPLY—5 cisterns, supplied from roofs of buildings, capacity 100,000 gallons. J. W. Stafford, Mayor; G. Huguley, Clerk.

Boston, —— Co., population 900; department consists of 1 hand engine; 200 feet 2½-inch hose; 22 members.
WATER SUPPLY—3 cisterns, capacity of each 8000 gallons.

Brunswick, Glynn Co., population *8000; fire limit, 2040 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 hand engine, 4 hose carriages, 1 hook and ladder truck; screw couplings used; 1000 feet cotton hose, good; 1000 feet cotton, new; 500 feet rubber, good; 500 feet linen hose, fair; 3 horses; membership 125, volunteers; bell alarm. A. T. Putnam.
WATER SUPPLY—Water-works, artesian wells; 60 fire plugs; Worthington pumps; daily capacity 5,000,000 gallons. W. E. Burbage, Supt.; E. A. Nelson.

Cartersville, Bartow Co., population 2037; 1 hook and ladder truck.
Report of 1888.

Cochran, Pulaski Co., population *1500; area, 2560 acres; fire limit confined to business streets; brick and frame buildings, one story; 1 steam engine, 2 hose carriages; 1000 feet of hose; 1 building used.
WATER SUPPLY—2 large wells; pumping to cistern; capacity of same 20,000 gallons. W. R. Cochran, Mayor; T. R. Hendrix, Town Clerk.

Columbus, Muscogee Co., population *30,000; buildings, brick and wood, one to four stories; department consists of 2 steam engines, 1 hook and ladder truck, 7 hose carriages, 1 chemical engine on wheels; 2200 feet cotton hose, good; 1700 feet leather, good; value of apparatus and supplies, $23,130; members, 150 volunteers, 13 paid; 12 horses; telegraph alarm, 17 boxes. G. J. Burrus.
WATER SUPPLY—Water-works; gravity system; 2 reservoirs; capacity 120,000,000 gallons; 28 cisterns, 15,000 gallons each; 7 miles street mains; 122 hydrants; pressure, 50 pounds. B. F. Archer, Pres.; M. H. Taggle, Supt.; C. B. Grimes, Mayor; M. M. Moore, City Clerk.

Conyers, Rockdale Co., population 2000; buildings, brick and wood, one and two stories; department consists of 1 hand fire engine, 1 hose carriage; 1200 feet rubber hose, fair; bell alarm. (Company, it is reported, has disbanded.) J. C. Barton, Mayor; J. R. Maddox, Town Clerk.

Covington, Newton Co., population *2000; 1 hook and ladder company and bucket brigade. J. G. Lester.
WATER SUPPLY—Wells. L. L. Middlebrook, Mayor; J. W. Purrington, Town Clerk.

Cuthbert, Randolph Co., population 2500; use of fireworks and fire-crackers prohibited; causes of

GEORGIA—*Continued.*

fires investigated; dwellings, brick, one story; wooden roofs permitted; department consists of 1 steam engine, 1 chemical engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet good cotton hose, 1500 feet poor; value of apparatus and supplies, $12,000; buildings owned by city; 150 volunteer members; annual expenses, $300; bell alarm. Chief elected by members. F. M. Allison.

WATER SUPPLY—4 cisterns; capacity 62,000 gallons daily, and creek. R. L. Moye, Mayor; J. D. Gunn, Town Clerk.

Dalton, Whitfield Co., population 3500; buildings, brick and frame, one and two stories; department consists of 2 hose carts; 1000 feet hose; 1 hook and ladder truck; bell alarm. C. G. Spencer.

WATER SUPPLY—Water-works; spring; gravity to reservoir, and pumping thence to stand pipe; capacity of former 116,800 gallons, and of latter 188,000 gallons; 2 Gordon pumps daily; capacity 500,000 gallons each; 39 hydrants; 5 miles mains; diameter 4, 6, 8 and 10 inches; 28 Scott gates; pressure, 70 pounds; cost to construct, $32,000. C. G. Spencer, Supt.; D. C. Bryant, Mayor; L. T. Smith, City Clerk.

Darien, McIntosh Co., population 1500; 1 steam fire engine; 2 hose carriages; 1 hook and ladder truck; 1000 feet cotton hose; value of steamer and horses, $4500; 30 volunteer members. J. J. Kirby.

WATER SUPPLY—River; 1 reservoir; capacity 28,000 gallons. James Walker, Mayor; W. S. McIntosh, Town Clerk.

Dawson, Terrell Co., population *2000; area, 1280 acres; fire limit, 404 yards each side of Court House; fireworks ordinance; mercantile buildings, brick and frame, two stories; dwellings, frame; department consists of 1 steam engine, 1 chemical engine, 3 chemical hand extinguishers, hook and ladder truck, 2 hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, $6000; 1 building owned, value $800; 65 volunteer members; fire alarm; bells.

WATER SUPPLY—6 cisterns; capacity 30,000 gallons each, supplied from roofs of houses, windmill and waste water from Variety Works; wells. J. D. Laing, Mayor; J. L. James, Town Clerk.

Elberton, Elbert Co., population *1500; wood buildings, two stories; department consists of 1 hook and ladder truck; 35 members; bell alarm. J. C. Brown,

WATER SUPPLY—Wells and springs. H. J. Brewer, Town Clerk.

Forsyth, Monroe Co., population *2000; brick and wood buildings, one story; department consists of 1 chemical engine on wheels, 1 hook and ladder truck, 3 chemical hand extinguishers; 100 feet good rubber hose; 15 volunteer members. J. J. Leary.

WATER SUPPLY—Wells. Geo. T. Brown, Mayor; J. A. Huddleston, Town Clerk.

Fort Gaines, Clay Co., population *1200; brick and wood buildings, one to three stories; department consists of 1 chemical engine on wheels, 1 hose carriage, 3 chemical hand extinguishers; 300 feet rubber-lined hose, 500 feet good cotton; value of apparatus and supplies, $5000; 25 volunteer members, bell alarm. J. E. Peterson.

WATER SUPPLY—Water-works; artesian well; pumping to reservoir; capacity of same, 22,000 gallons; Deane pump, capacity 250,000 gallons daily; 8 hydrants; ¼ mile 8-inch mains; pressure, 70 pounds; cost of works, $7000; annual expenses, $500. W. M. Speight; R. T. Foote, Town Clerk.

Fort Valley, Houston Co., population *3000; 1 hook and ladder truck company; the town has no fire protection.

WATER SUPPLY—Private cisterns. J. D. Marshall, Town Clerk.

Gainesville, Hall Co., population *4000; mercantile buildings, brick, one and two stories; wood dwellings, one and two stories; department consists of 1 hand engine, 1 steam engine, 2 hook and ladder trucks, 2 hose reels; 2000 feet of hose. Chief elected by members; 95 men. H. P. Camp.

WATER SUPPLY—4 cisterns, 4 wells. L. M. Johnson, Mayor; Ed. Chambers, Town Clerk.

Griffin, Spalding Co., population *4800; area, 1200 acres; fire limit, 52 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, one and a half and two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1800 feet good rubber hose, 950 feet poor; value of apparatus and supplies, $14,000; 2 buildings owned, value $3000; 125 members, 2 paid. Chief elected by the companies. G. P. White.

WATER SUPPLY—4 cisterns, supplied from roofs of buildings, capacity 40,000 gallons daily; also wells. Jas. A. Stewart, Mayor; Thos. Nall, Town Clerk.

Hawkinsville, Pulaski Co., population 3000; area, 600 acres; fire limit, same; fireworks ordinance; brick and frame buildings, two stories; department consists of 1 steam engine, 1 chemical engine, 3 hose carriages, 1 hook and ladder truck; 1300 feet good hose; value of apparatus, etc., $6000; 60 volunteer members; annual expenses, $500; bell alarm. Chief elected by department. F. H. Bowman.

WATER SUPPLY—Reservoir; capacity, 2500 gallons; artesian well; 1 cistern, 36,000 gallons; 25 hydrants; river. M. T. Hodge, Mayor; W. R. Taylor, Town Clerk.

Macon, Bibb Co., population *30,000; 2 steam fire engines; 1 hook and ladder truck; 3 hose carriages; 1 reserve steamer; 4000 feet good hose; paid department, 28 men. L. M. Jones.

WATER SUPPLY—Water-works, springs; pumping system to reservoir and tower; capacity of former 2,500,000, and of latter 75,000 gallons; 200 hydrants; 30 miles mains; diameter, 4 to 14 inch; Eddy gates; 248 meters—Crown, Eddy and Worthington; 2 Worthington pumps, daily capacity 3,000,000 gallons; pressure, 40 pounds; cost to construct, $267,000; operated by company. J. M. Boardman, Pres.; A. E. Boardman, Supt.; S. B. Price, Mayor; B. Smith, City Clerk.

Madison, Morgan Co., population *2700; area, 2560 acres; fire limit, 1000 yards; fireworks ordinance; mercantile buildings, brick, two stories; slate and tin roofs; frame dwellings outside of fire limit, two stories; 1 chemical engine; 2 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus and supplies, $1250; buildings, $3500; 70 volunteer members; bell alarm. Chief elected by company. E. G. Atkinson.

WATER SUPPLY—Wells. J. N. Beardon, Mayor; S. G. Baldwin, Town Clerk.

Marietta, Cobb Co., population *3500; fireworks ordinance; mercantile buildings, brick, one, two and three stories; 1 steam engine; 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 1550 feet good hose; value of apparatus and supplies, $5700; 1 building rented at $200 per year, value $2000; 75 volunteer members; annual expenses, $400. H. J. Schoenthal.

WATER SUPPLY—7 cisterns, filled from buildings and pumps. T. W. Glover, Mayor; H. J. Schoenthal, Town Clerk.

Milledgeville, Baldwin Co., population *4350; area, 3240 acres; fireworks ordinance; mercantile

ldings, brick, two stories; metal roofs in fire dis-
t; frame dwellings, one and a half and two sto-
; department, 1 hand engine, 1 hook and ladder
k, 2 hose carriages; 300 feet good leather hose;
feet good rubber hose; value of apparatus and
plies, $2500; bell tower; fire alarm bells. Jos.
ley.
VATER SUPPLY—6 cisterns, supplied by gutters
n houses; capacity from 20,000 to 60,000 gallons.
. Staley, Mayor; G. W. Caraker, Town Clerk.

Montezuma, Macon Co., population 1000; 1
e reel; 1000 feet rubber hose; 1000 feet cotton
e; 1 steamer; 40 volunteer members; two com-
ies. R. O. Engram.
VATER SUPPLY—cisterns; capacity 35,000 gal-
s; fed by artesian well and creek. R. O. En-
m, W. C. Schumarte, Town Clerk.

Norcross, Gwinnet Co., population *700; frame
brick buildings; 1 hook and ladder truck.
VATER SUPPLY—Wells. J. P. Webb, Mayor;
B. Ray, Town Clerk.

Perry, Houston Co., population 1000; 25 chem-
hand extinguishers.
VATER SUPPLY—Wells. John H. Hodges,
yor; L. S. Tromby, Town Clerk.

Quitman, Brooks Co., population *2600; 1
m engine; 1 hand engine; 1 hook and ladder
k; 1000 feet good rubber hose; 20 men, volun-
s. S. A. Remington.
VATER SUPPLY—5 cisterns. M. C. Wade,
wn Clerk.

Rome, Floyd Co., population 9000; area, 400
es; fire limit, 100; mercantile buildings, brick,
e stories; dwellings, frame, one and two stories;
eam engines; 1 hook and ladder truck; 6 hose
riages; siamese couplings in use; 3000 feet good
ber hose; 900 feet poor leather hose; value of
ldings, $5000; 170 members, volunteers; annual
enses, $2700; telegraph alarm, 14 boxes. Chief
sen by members. W. W. Seay.
VATER SUPPLY—Direct system water-works; 1
rvoir; capacity 240,000 gallons daily; 8 miles
et mains; diameter, largest, 10 inches; smallest
ches; 73 hydrants; pressure 85 pounds; annual
enses of water department, $4000. W. F. Ayer,
A. Nevin.

Roswell, Cobb Co., population *1300; area,
acres; frame and brick buildings; no fire de-
tment; water buckets and hand grenades.
Report of 1888.

Savannah, Chatham Co., population *60,000;
a, 2290 acres; fire limit, 404 acres; fireworks or-
ance; mercantile buildings, brick, three stories;
oden roofs permitted; dwellings, frame and
k, three stories; department consists of 5 steam
gines, 1 hook and ladder truck, 8 hose carriages;
pply wagon; 5000 feet rubber hose, good; 2000
, fair; 20 horses; 6 buildings used; membership
full paid members 27; annual expenses, $36,-
; telegraph alarm, 33 street boxes. W. B.
len.
VATER SUPPLY—Water-works; 20 artesian wells;
nping to reservoir; 2 Worthington pumps; daily
acity 10,000,000 gallons; 331 hydrants; 35 miles
ins; diameter 4 to 24 inches; Chapman gates;
pressure 30 pounds. A. N. Miller, Supt.; John Schwarz, Mayor; F. E. Raberer, City Clerk.

Thomasville, Thomas Co., population *5000; area, 2000 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one and two stories; department, 2 hand engines, 1 hood and ladder truck, 3 hose carriages, 1 steam fire engine; 2000 feet rubber hose, good; value of apparatus and supplies, $8500; 2 buildings belonging to department, value $400; membership, $125, all volunteers; annual expenses, $550; fire alarm, bells. Chief appointed by city council. C. P. Hansell.

WATER SUPPLY—Water-works; artesian wells; combined gravity and pumping systems to standpipe; capacity of same 338,000 gallons; Gordon and Maxwell pumps; capacity daily 300,000 gallons; 20 hydrants; 2 miles mains; diameter 4 to 8 inch; pressure 50 pounds; cost to construct, $25,000. E. O. Thompson, Supt.; H. W. Hopkins, Mayor; K. T. MacLean, Town Clerk.

Thomson, McDuffie Co., population 3236; area, 3000 acres; fire limit, 2500 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, frame, two stories, shingle roofs; dwellings, frame, two stories; department consists of 1 steam engine, 2 hose carriages; 1000 feet 2½ inch hose, fair; 200 feet cotton hose, fair; value of apparatus and supplies, $2800; 1 building, value, $1200; membership 35, all volunteers; fire alarm, bell. Chief elected by company.

WATER SUPPLY—Wells and 12 cisterns, capacity 18,000 gallons. J. L. Holzendorf, Mayor; W. R. Hadley, Town Clerk.

Valdosta, Lowndes Co., population 3000; mercantile buildings, brick; 1 fire engine; 1 hand engine; 1 hook and ladder truck; 1000 feet, 300 feet poor hose; volunteer department, 40 members. H. J. Sandlin.

WATER SUPPLY—Cisterns, average capacity 50,000 gallons. O. M. Smith, Town Clerk.

West Point, Troup Co., population *2500; area, 100 acres; fire limit, 500 acres; fireworks ordinance; mercantile buildings, brick, one and two stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hose carriage; 800 feet rubber hose, good; 300 feet, fair; value of apparatus and supplies, $4500; 1 building, owned by city, value $500; membership, 25, volunteers; 1 paid. W. G. Shaefer.

WATER SUPPLY—2 cisterns, 25,000 and 35,000 gallons capacity; river. W. E. White, Mayor; T. Woodward.

The following places have no fire protection: Butler, Taylor Co., population 1200. Carrollton, Carroll Co., population *2000. Cedartown, Polk Co., population 1750. Eatonton, Putnam Co.; population 1475. Jonesborough, Clayton Co., population *1225. LaGrange, Troup Co., population 2700. Newnan, Coweta Co., population 3000 (water-works to be built this year). Sandersville, Washington Co., population *1900. Sparta, Hancock Co., population 848. Talbotton, Talbot Co., population *1650. Warrenton, Warren Co., population *1100. Washington, Wilkes Co., population *2500. Waynesborough, Burke Co., population 1600.

IDAHO.

Albion, Cassia Co., population 300; brick and
od buildings, one and two stories; shingle roofs;
feet good rubber hose, 50 feet poor; bell alarm.
VATER SUPPLY—Wells, streams and pumps.

Bellevue, Logan Co., population 2000; brick
l wood buildings, one and two stories; wooden
fs; department consists 1 hose carriage, ladders
and hooks; 600 feet good rubber hose, 100 feet good cotton; value of apparatus and supplies, $2000; 35 volunteer members; expenses in 1888, $250; bell alarm. M. McFall.

WATER SUPPLY—Mountain stream; gravity system; 8 hydrants; 7 miles mains; diameter, 4 to 12 inch; good quality; pres ure, 45 to 65 pounds; cost to construct, $16,000. H. E. Miller, Pres.; H. F.

IDAHO—*Continued.*

Baker, Supt.; L. Young, Mayor; S. B. Dilley, City Clerk.

Boise City, Ada Co., population *3000; area, 442 acres; fire limit, 20 acres; mercantile buildings, brick and wood, one and two stories; wood and brick dwellings, one, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber hose; 500 feet good cotton hose; value of apparatus and supplies, $8000; 1 building owned, value $5000; 100 members; annual expenses, $1413. T. C. Gregory.

WATER SUPPLY—7 cisterns, supplied from river; capacity, 12,000 gallons daily; gravity pressure; 2 miles street mains; diameter, 4 inches; 3 hydrants; pressure, 30 pounds; water-works owned by H. B. Eastman & Bro. Eger Meek, City Clerk.

Eagle Rock, Bingham Co., population *1800; stone and wood buildings, one and two stories; department consists of 1 hose carriage; 300 feet good cotton hose; value of apparatus and supplies, $500; 16 volunteer members; expenses in 1888, $360; whistle alarm. E. F. Winn.

WATER SUPPLY—Water-works, river; pumping to reservoirs and direct; capacity of reservoirs, 70,000 gallons; Knowles pump, daily capacity 120,000 gallons; 7 hydrants; 2¼ miles 6-inch mains; 10 Chapman gates; cost to construct, $10,000; pressure, 50 to 120 pounds. W. H. B. Cron, Pres.; W. G. Ellis, Supt.; T. J. Smith, Mayor; Ed. F. Winn.

Hailey, Alturas Co., population 2000.

WATER SUPPY—Creek; by gravity to reservoir; capacity of same, 250,000 gallons; 5 hydrants; [illegible] miles mains; pressure, 40 pounds. E. A. Wil[illegible] Pres.; Alex. Willman.

Idaho City, Boise Co., population *800; [illegible] 2560 acres; causes of fires investigated; brick [illegible] frame buildings, one and two stories; shingle [illegible] permitted; department consists of 1 hose carri[illegible] 1200 feet good rubber hose; value of apparat[illegible] $1000; 1 building, value $1200; 20 volunteer [illegible] bers; bell alarm. Chief elected by company.

WATER SUPPLY—Reservoir, capacity 80,000 [illegible] lons; hydraulic pressure; diameter of mains [illegible] inches; annual expenses of water department, $[illegible]

Lewiston, Nez Perces Co., population [illegible] brick and frame buildings, one and two stories; [illegible] hook and ladder truck, value $1500; 70 paid me[illegible] bers; bell alarm. C. F. Leland.

WATER SUPPLY—River, wells and ditch. Je[illegible] per Rand, Mayor; T. H. Hudson, Town Clerk.

Pocatello, Bingham Co., population *[illegible]

WATER SUPPLY—Source, streams, by gravity [illegible] tank; capacity of same, 50,000 gallons; 15 hydrants; 2 miles mains; cost of works, $10,000; annual e[illegible] pense, $300. J. M. Bennett, Supt.

The following places have no fire protection: Blackfoot, Bingham Co., population 500. Bo[illegible] Shosbone Co., population 700. Challis, Cu[illegible] Co., population 650. Malad City, Oneida Co. population 1000. Moscow, Latah Co., population 1500. Murray, Shoshone Co., population [illegible] Paris, Bear Lake Co., population 1000. Salm[illegible] City, Lemhi Co., population 800. Shoshone, A[illegible] turas Co., population 900. Silver City, Owyhe[illegible] Co., population 600. Wardner, Shoshone Co. population 1200.

ILLINOIS.

Abingdon, Knox Co., population 1151; area, 160 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; frame dwellings, one and a half stories; department consists of 1 chemical engine, 1 hand engine, 1 hose cart, 1 hook and ladder truck; 550 feet good rubber hose; value of apparatus and supplies, $1750; 1 building in use owned by the city, value $1950; 40 volunteer members; bell alarm. Chief recommended by company and approved by council. E. G. Fox.

WATER SUPPLY—Wells and large cistern. Fred. Christian, City Clerk.

Alexis, Warran Co., population *500; wood buildings, one and two stories, shingle roofs; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 900 feet good rubber hose; value of apparatus and supplies, $6000; membership, 35, volunteer; expenses in 1888, $250; bell alarm. A. Weede.

WATER SUPPLY—Wells. T. B. Patterson, Village Clerk.

Alton, Madison Co., population 13,000; area, 2600 acres; fire limit, 866 acres; cause of fires investigated; mercantile buildings, principally brick, three stories; wooden roofs prohibited in fire district; brick and frame dwellings, two stories; department consists of 1 hook and ladder truck, 3 hose carriages; 200 feet good rubber hose; 250 poor; 1000 feet good linen hose; 4 horses; value of apparatus and supplies, $7100; 3 buildings used, value $8500; 8 members, 4 full paid, 4 part paid; annual expenses, $4000; telephone alarm. Chief appointed by Mayor, confirmed by council. S. B. Hays.

WATER SUPPLY—Water-works; Holly system; Deane and Worthington pumping machinery; capacity of same, 5,000,000 daily; 2 reservoirs, capacity 4,000,000 gallons; 22 miles street mains; diameter, 4 to 16 inches; 115 hydrants; 375 meters; 150 pounds pressure; cost of works, $80,000; annual expenses, $10,000. C. Venner, Pres.; [illegible] Fuller, Supt.; H. G. McPike, Mayor; P. Wa[illegible] City Clerk.

Amboy, Lee Co., population 2448; area, [illegible] acres; fire limit, 20 acres; fireworks ordinance; brick and stone mercantile buildings, two stories; wood dwellings; department consists of 1 steam engine, 10 chemical hand extinguishers, 2 hose carriages; 600 feet good rubber hose; 400 poor; value of apparatus and supplies, $7000; buildings, $[illegible]; membership 40, volunteers; annual expenses, $[illegible]; bell alarm. Chief elected by city council.

WATER SUPPLY—Well and hydrants supplied from tanks of railroad company. Harry Mann[illegible] man, City Clerk.

Aledo, Mercer Co., population *2200; 1 chemical engine; 1 hook and ladder truck; 1 hand engine; 1 hose cart; 400 feet good rubber hose; 30 volunteers. Wm. Windus.

WATER SUPPLY—Wells; artesian well been sunk. L. B. Marcy, Mayor; L. D. C. Hays, Town Clerk.

Arcola, Douglas Co., population *2000; 1 hand engine; value of apparatus, $500; membership, [illegible] volunteers; bell alarm. W. P. Boyd.

WATER SUPPLY—7 public wells; water-works to be erected during 1889. S. R. Coan, Town Clerk.

Astoria, Fulton Co., population *1800; 1 hook and ladder truck; force pumps and bucket corps. W. S. Anderson.

WATER SUPPLY—Wells. B. C. Foler, Mayor; S. W. Menul, Town Clerk.

Auburn Junction, Cook Co. See Town of Lake.

Aurora, Kane Co., population *25,000; [illegible] steamer; 1 hook and ladder truck; 3 hose carriages; 5000 feet good cotton hose; 2000 feet good rubber

ıembers; electric telegraph alarm; 42 street s. Geo. Singer.

ATER SUPPLY—Water-works; river source of ly; system pumping to stand pipe; Deane ›ing machinery; 245 hydrants; 22 miles mains; ty of water good, not filtered; cost of works, ooo; 85 pounds pressure. C. C. Earl, Pres.; a Battles, Supt.; Geo. Meredith, Mayor; J. M. ıedy, City Clerk.

ıstin, Cook Co., population *4700; 2 hose anies; 1 hook and ladder truck; volunteer de- ıent.

ATER SUPPLY—Artesian wells. Ed. S. Austin, ı Clerk.

rry, Fike Co., population *1500; 1 hook and r truck; 1 engine; 2 hose carts; 600 feet good B. McConnell.

ATER SUPPLY—Artesian well; direct and pump- › large tank; mains and hydrants in business ıf city. B. McConnell, Supt.; T. F. O'Brien, ı Clerk.

tavia, Kane Co., population *3800; area, acres; fireworks ordinance; mercantile build- wood and stone, three stories; shingle roofs tted; dwellings, wood and stone, two stories; tment consists of 1 hand engine, 1 hose car- siamese couplings used; 4000 feet rubber good; 200 feet poor; private corporation have eet; value of apparatus and supplies, $2500; ding in use, value $500; no organized com- annual expenses, $125; bell alarm.

TER SUPPLY—River. J. H. Miller, Mayor; Boyle, Town Clerk.

ardstown, Cass Co., population 6000; area, res; fire limit, 2 acres; mercantile buildings, and brick, one to three stories; wooden roofs tted; dwellings, frame, one and two stories; ment consists of 1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 2 hose ges; 1200 feet rubber hose, good; value of atus and supplies, $3000; bell alarm. John ann. Also at the C. B. & Q. R. R., 1 hose ge; 500 feet rubber hose.

TER SUPPLY—Water-works; direct pressure river; Worthington pump; 11 hydrants; 1 nains; diameter 6 inches. T. L. Matthews, Clerk.

lleville, St. Clair Co., population *20,000; 840 acres; fire limit, 210 acres; brick build- 3 steam fire engines; 3 hose carriages; 1 hook ıdder truck; 1500 feet rubber hose; 300 feet , good; 2400 feet rubber; 500 feet cotton; 300 nen, poor; 8 horses; value of supplies, etc., o; 5 buildings owned, value $17,000; 17 mem- ı paid full time, 14 part time; annual expenses, Louis Kline.

TER SUPPLY—Ponds; 18 cisterns; capacity gallons daily; direct system; water-works; 12 nains; 100 hydrants; capacity 2,500,000. M. rookey, Supt.; J. W. McCullough, City

videre, Boone Co., population *5000; stone, ınd frame buildings; chemical extinguishers; l engines; 1 hook and ladder truck; 1200 feet hose, good; 2 hose carts. R. A. Simpson.

TER SUPPLY—River and artesian well; 5 cisterns. Geo. H. Hurlbut, Mayor; A. E. r, City Clerk.

ıdinsville, McDonough Co., population area, 640 acres; fire limit, 200 acres; fire- ordinance; mercantile buildings, brick and one and two stories high; shingle or other n roofs permitted; dwellings, frame, one and ories; no department; 1 chemical engine; 3 ınd ladder trucks; 100 feet rubber hose, good. Barlow, Town Clerk.

›omington, McLean Co., population *28,- rea, 2560 acres; fire limit, 40 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood, one and two stories; department includes 2 steam engines, 2 chemical hand extinguishers, chemical engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2800 feet rubber hose, good; 9 horses; value of apparatus and supplies, $15,000; 2 buildings used, value $20,- 000; membership 15, full paid; annual expenses, $8000; telephone alarm, 42 street boxes. Chief elected by council. J. J. O'Neil.

WATER SUPPLY—Water-works; direct pumping and stand-pipe system; 28 cisterns, supplied from water-works, capacity 1,000,000 gallons daily; 18 miles street mains; diameter 4 to 10 inches; 201 hydrants; pressure 85 pounds; expense of water department in 1888, $30,000. M. H. Eldridge, Supt.; J. P. Mason, Mayor; R. N. Evans, City Clerk.

Blue Island, Cook Co., population *3000; 2 hook and ladder trucks; 2 hose carriages; 1000 feet rubber hose, good; 100 feet poor; 36 volunteer members.

WATER SUPPLY—Water-works; 1 tank; 1700 feet of street mains and supply pipes; 34 hydrants. J. Steffel.

Blue Mound, Macon Co., population 900; buildings, wood, one story; department consists of 1 hose carriage; 400 feet rubber hose, good; membership, 12 volunteers. John McClure.

WATER SUPPLY—Water-works; gravity and direct pressure; steam pump. G. W. Drysdale, Town Clerk.

Braidwood, Will Co., population 5524; area, 1280 acres; fireworks ordinance; causes of fires investigated; frame buildings; 2 chemical engines; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carts; 1100 feet good rubber hose; value of apparatus, etc., $5000; 2 buildings in use, value $1000; membership, 50 volunteers; bell alarm. John Hynd.

WATER SUPPLY—Cisterns, force pump and hydrants. Alex. Kirkpatrick, Samuel Rickson.

Bushnell, M'Donough Co., population 2300; area, 650 acres; fire limit, 60 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle or other wooden roofs permitted outside the fire limits; frame and brick dwellings, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 4 chemical hand extinguishers; 300 feet rubber hose, fair; value of apparatus and supplies, $800; 1 building owned, value $700; membership, 30, full paid; annual expense, $325; bell fire alarm. W. E. Beach.

WATER SUPPLY—Wells and force pumps; water-works in course of construction, to be completed July 1, 1889; system to be pumping to stand pipe and to include 12 hydrants, 2 miles water mains, diameter, 4 to 8 inches; estimated to cost $15,000. O. C. Hicks, Pres.; J. Cole, Mayor; O. C. Hicks, Town Clerk.

Cabery, Ford Co., population 420; wood buildings, two stories, wooden roofs; department, 1 hand engine, 4 chemical extinguishers, 1 hose carriage, 1 hook and ladder truck; 340 feet good rubber hose; 24 volunteer members; value of apparatus and supplies, $800; bell alarm. J. H. Perry.

WATER SUPPLY—Well; pumping to reservoir; capacity of pump 400 gallons per minute; 11 hydrants; 3500 feet 6-inch mains; cost to construct $6000; annual expense $200; 20 to 40 pounds pressure. W. Wallis. Wm. Hoyt, Town Clerk.

Cairo, Alexander Co., population *13,500; area, 220 acres; fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; brick and wood dwellings, two stories; department consists of 1 steam engine, 7 hand engines, 8 hose carriages; 7000 feet good rubber hose; value of apparatus and supplies, $16,000; 5 buildings owned, value $20,500; membership, 290, volunteers; annual expenses, $3000; bell

ILLINOIS—*Continued.*

alarm. Fire department for harbor service—3 transfer steamers, with 600 feet of hose; 2 steam tugs, with 400 feet of hose, can be used for fire on river fronts. W. Halliday.

WATER SUPPLY—Water-works; source of supply, Ohio River; system pumping to stand-pipe and direct; machinery not described, nor is capacity given; 157 hydrants; 14 miles of mains; 40 to 85 pounds pressure. (Further information withheld.) M. Porticonn, Supt.; Thos. W. Halliday, Mayor; Casey Stilter, City Clerk.

Cambridge, Henry Co., population 1203; area, 640 acres; mercantile buildings, brick and wood, two stories; wooden roofs permitted; wood dwellings, two stories; department consists of 1 hand engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose, 250 poor; value of apparatus and supplies, $3500; 1 building owned, value $2000; 75 volunteer members; bell alarm. Chief elected by trustees. J. McFadden.

WATER SUPPLY—Wells and cisterns. A. R. Mock, Mayor; W. R. Allen, Village Clerk.

Canton, Fulton Co., population *5000; 1 steam engine; 4 tank chemical; 1 hook and ladder truck; 3 hose carriages; 2330 feet good cotton hose; 5 paid men, 20 volunteers; 4 horses. W. H. Shaw.

WATER SUPPLY—Water-works; stand pipe; direct pressure; 26 hydrants. John Ferguson.

Carlinville, Macoupin Co., population *3500; area, 600 acres; fire limit, 20 acres; chief investigates causes of fires; mercantile buildings, brick, two to three stories; shingle roofs permitted; dwellings, wood, one and a half and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose, good, 100 poor; 400 cotton hose, good; 1 bucket wagon; value of apparatus and supplies, $2000; 1 building owned, value $200; 50 volunteer members; annual expenses, $75; bell alarm. Chas. H. Burgdorff.

WATER SUPPLY—Wells and cisterns, supplied from buildings; capacity 19,565 gallons each; stand-pipe system of water-works will be built during 1889. W. H. Behrens, Town Clerk.

Carlyle, Clinton Co., population *3200; 1 hook and ladder truck; 7 chemical extinguishers; volunteer fire department, 40 men and 3 hose companies 12 men each; electric alarm. Henry Bender.

WATER SUPPLY—Water-works; Holly system; 60 hydrants; 5 miles mains; diameter 4 to 12 inches; cost of works, $50,000; annual expenses $3000. J. J. Randall, Pres.; J. L. Reid, City Clerk; J. G. Taylor, Supt.

Carmi, White Co., population *3200; area, 700 acres; buildings, brick and frame, two stories; 2 hand engines, 1 hook and ladder truck; 1000 feet hose; value of apparatus, supplies, etc., $1600; 1 building owned, value $600; 80 volunteers; 1 night watchman paid by city; bell alarm. Chief elected by company. John Griffin.

WATER SUPPLY—Wells and cisterns. Simon Grant, Mayor; James C. Pearce, City Clerk.

Carrollton, Green Co., population 2500; brick and frame buildings, one and two stories; department consists of 1 hand engine, 1 hose cart; 4 Babcocks, 1 hook and ladder truck; 60 volunteers; steam whistle and bell alarm. Robt. Wright.

WATER SUPPLY—Wells and cisterns. E. Miner, City Clerk; C. Armstrong, Mayor.

Carthage, Hancock Co., population 1594; area, 640 acres; fire limit, 6 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; wood dwellings, two stories; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers; 1200 feet good rubber hose; value of apparatus and supplies, $1900; 50 volunteer members; bell alarm. John Elder.

WATER SUPPLY—Artesian well; reservoir; direct pressure; Knowles pump; capacity 200,000 gallons; 14 hydrants; 1½ miles mains; diameter 4 to 8 inches; pressure 71 to 161 pounds. John E. Chr'm. W. W. Com.; O. F. Berry, Mayor; S. Merrill, Town Clerk.

Centralia, Marion Co., population *3015; area 1280 acres; fire limit, 60 acres; mercantile buildings, brick, two and three stories; wood dwellings, 2 stories; department consists of 1 hand engine, chemical engine, 1 hook and ladder truck, 2 hose carriages; 1700 feet good cotton hose; value of apparatus and supplies, $1600; two buildings owned, value $800; 40 volunteer members. Chief elected by companies and city council. A. L. Rheinlander.

WATER SUPPLY—Direct pumping system; feet of street mains and supply pipes; diameter main 4 inches; 7 hydrants; pressure 150 pounds. D. Oxley, Z. S. Condit.

Cerro Gordo, Piatt Co., population 900; brick and wood buildings, one and two stories; department consists of 1 hand engine, 6 chemical extinguishers, 8 ladders; 300 feet good rubber hose; value of apparatus and supplies, $600; 32 volunteer members; bell alarm, V. W. Snider.

WATER SUPPLY—Wells and cisterns. E. Barnwell, Town Clerk; J. H. Hays, Mayor.

Champaign, Champaign Co., population *6500; 1 steam engine; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 2 horses; 700 feet rubber hose, 1600 feet good cotton; 21 volunteers.

WATER SUPPLY—Water-works; direct and gravity; 7 miles mains; 100 pounds pressure; 55 hydrants. S. L. Nelson, Supt.; L. S. Wilcox, Mayor; H. L. Nicolett, City Clerk.

Charleston, Coles Co., population *4000; brick and frame buildings, two and three stories; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., $4000; men; telegraph to reservoir, and bell alarm. Trainor.

WATER SUPPLY—Direct pressure from river; miles of street mains; 35 hydrants; pressure pounds. Samuel Merritt, Felix Blunkenbaker.

Chatsworth, Livingston Co., population *; area, 640 acres; fire limit, same; fireworks ordinance; frame buildings, one and a half stories; shingle roofs permitted; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose; 500 feet good cotton hose; value of apparatus and supplies, $5000; buildings, $2000; 75 volunteer members; annual expense, $100; bell alarm. Chief elected by council. Hy. Game.

WATER SUPPLY—12 cisterns; capacity 500 barrels. B. L. Yates, Town Clerk.

Chebanse, Iroquois Co., population 728; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose. Geo. Spies.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; ½ mile of street mains and supply pipes; 10 hydrants; also force-pump, with suction hose. George Spies, Supt.; Terry Steele, City Clerk.

Chenoa, McLean Co., population 1063; 1 hook and ladder truck.

WATER SUPPLY—4 cisterns; 1 300-barrel tank with windmill and hydrants.

Chicago, Cook Co., population *875,000; area and fire limit, 23,680 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four to twelve stories; brick dwellings, three stories; department consists of 49 engine companies (2 fireboats included), 12 chemical engines, 1 chemical hand extinguishers, 14 hook and ladder companies; siamese couplings used; 37,690 feet rubber hose; 44,316 feet cotton; 266 horses; val

f apparatus, supplies, real estate and buildings, 1,696,547; 51 buildings owned; 625 full paid members; expenses in 1888, $959,050; fire alarm telegraph, 609 street boxes. Chief appointed by Mayor and confirmed by city council. Fire patrol supported by insurance companies. D. J. Swenie.

WATER SUPPLY—Water-works; source of supply, Lake Michigan; stand-pipe system and direct pumping; 10 pumping engines; capacity, daily, 53,000,000 gallons; 6367 hydrants; 677.08 miles mains; diameter 4 to 36 inches; 5099 gates; kind not given; 3122 meters; not described; best quality of water; not filtered; cost of works to January 1, 1889, $12,390,363.95; annual expenses, $514,622.87; interest paid on bonds, $260,000; pressure, average, 80 pounds; operated by city. De Witt Cregier, Mayor; D. W. Nickerson, City Clerk.

Chillicothe, Peoria Co.; population 2000; area, 800 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood, one and two stories; 2 chemical engines; 4 chemical hand extinguishers; 200 feet rubber hose, good; 400 poor; annual expenses, $130; bell alarm.

WATER SUPPLY—River and wells. Al. Kuth, Mayor; J. E. Searey, Town Clerk.

Clayton, Adams Co., population 1143; 1 hand engine; 1000 feet rubber hose.

WATER SUPPLY—Wells and cisterns.

Clinton, De Witt Co., population *3500; area, 1000 acres; fire limit, 4 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame and brick, one and two stories; department consists of 1 hand engine, 2 hose carriages, 1 hook and ladder truck, siamese couplings used; 1500 feet good rubber hose, 100 poor, value of apparatus and supplies, $3000; buildings $5000; bell alarm. J. H. Smith.

WATER SUPPLY—Wells; direct pumping system; Dean machinery, daily capacity 500,000 gallons; 48 hydrants; 4 miles mains; diameter, 4 to 10 inches; 10 gates; water good, not filtered; 50 pounds pressure; cost of works $10,000; annual expenses $1500. J. E. Moffett, Supt.; O. E. Harris, Mayor; J. W. Bowen, City Clerk.

Coal City, Grundy Co., wood buildings, one and two stories; department consists of 1 hand engine, hook and ladder truck, 1 hose carriage, ladders and hooks; 500 feet good rubber hose, 200 feet cotton hose; value of apparatus and supplies, $1600; 30 volunteer members; bell alarm. James M. Blessing, Fire Marshall.

WATER SUPPLY—Wells. Eli Stucker, Mayor; F. W. Francis, Village Clerk.

Colchester, McDonough Co., population 1067; brick and wood buildings, one and two stories; shingle and tin roofs; department consists of 3 chemical hand extinguishers.

WATER SUPPLY—Wells. D. E. Perry, City Clerk.

Collinsville, Madison Co., population *4000; 1 hand engines, 3 hose carriages; ladders; 1200 feet good hose; 25 active members; 20 extras; 1 building. A. J. Platt.

WATER SUPPLY—Wells and cisterns. J. N. Peers, Town Clerk.

Danville, Vermilion Co., population *1200; area, 3000 acres; fire limit, 30 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; shingle roofs permitted; brick and wood dwellings, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 1500 feet good rubber hose, 1000 feet poor; 2 horses; value of apparatus and supplies, $10,000; 1 building owned, value $8000; membership, 23; 5 full paid members; annual expenses, $13,000; automatic alarm. G. W. Luft.

WATER SUPPLY—Water-works; 2 reservoirs, supplied by springs, capacity 4,000,000 gallons daily; 22 cisterns, supplied by reservoirs, capacity 8800 barrels; 14 miles street mains; 107 hydrants. J. Straw, Supt.; A. C. Freeman, City Clerk.

Decatur, Macon Co., population 20,000; area, 3000 acres; fire limit, 50 acres; mercantile buildings brick, 3 and 4 stories; brick and wood dwellings, 2 to 3 stories; fire department consists of 2 hose wagons, 1 hook and ladder truck, 4 chemical extinguishers, 7 hose carriages in reserve, also 2 hook and ladder trucks; 3400 feet good rubber hose, 1100 feet rubber hose; 9 horses; telegraph alarm, 6 street boxes; 163 members, 13 paid; value of apparatus and supplies, $12,000; 2 buildings owned, value $10,000; annual expenses $10,000. Chief appointed by Mayor. F. B. Winebrenner.

WATER SUPPLY—Water-works; direct pressure; 9½ miles of street mains; 91 hydrants. J. T. Barnett, F. C. Betzer.

DeKalb, DeKalb Co., population *3000; area, 700 acres; fire limit, 25 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, 2 and 3 stories; frame dwellings, 1½ and 2 stories; department consists of 10 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $1500; 1 building owned, value $1200; 40 volunteer members. annual expenses $1500. D. D. Burns.

WATER SUPPLY—Water-works; artesian wells; system pumping to reservoir and direct to mains; capacity of reservoir, 65,000 gallons; Deane pumps, daily capacity, 100,000 gallons; 20 hydrants; 3 miles mains, diameter 4 to 6 inches; 20 to 100 pounds pressure; cost to construct about $5000. L. R. Waldron, Supt.; A. S. Jackson, Mayor; A. W. Sprague, City Clerk.

It is unofficially reported that a new stand-pipe will be erected during 1889.

Delavan, Tazewell Co., population 1800; fireworks ordinance; frame and brick buildings, 2 stories; metal roofs; department consists of 1 hand engine, hook and ladder truck; value of apparatus and supplies, $2000; building, $400; membership, 30. C. W. Few.

WATER SUPPLY—Water-works; wells; pumping to stand-pipe; capacity of pump, 800 gallons per 12 hours; 10 hydrants; 1 mile mains; diameter, 4, 6 and 8 inches; 5 gates; Ludlow make, quality good; 45 pounds pressure; cost to construct $7000. Fred. Starz, Pres. W. W.; C. W. Few, Supt.; S. M. Reichman, Mayor; F. B. Starz, Town Clerk.

Dixon, Lee Co., population *7000; area, 2560 acres; fire limit, 200 acres; fireworks ordinance; fire warden investigates causes of fires; mercantile buildings, brick, 3 stories; wood dwellings, 2 stories; department consists of 2 hook and ladder trucks, 4 hose carriages; 3000 feet good rubber hose, 350 feet poor: value of apparatus and supplies, $8000; 2 buildings owned, value $2000; 80 paid members; annual expenses, $400; electric telegraph alarm. Chief recommended by city council and confirmed by the Mayor. A. J. Graff.

WATER SUPPLY—Water-works; Rock River and springs; system pumping to reservoir and direct; Gordon and Maxwell pumps; capacity daily, 3,000,000 gallons; 69 hydrants; 7 miles mains; diameter, 4 to 10 inches; 15 gates, Coffin; 10 meters; quality good, not filtered; cost to construct $80,000; annual expenses, $1000; 45 to 150 pounds pressure. John D. Crabtree, Pres.; J. Wasley, Supt.; S. H. Bethea, Mayor; A. C. Warner, City Clerk.

Du Quoin, Perry Co., population *5000; brick and wood buildings, 2 and 3 stories; department consists of 1 hand engine, 1 chemical on wheels, 1

ILLINOIS—*Continued.*

hook and ladder truck, 1 hose carriage, 10 chemical hand extinguishers; 300 feet good rubber hose; value of apparatus and supplies, $800; 35 volunteer members; bell alarm. A. J. Neilmann, Chief.

WATER SUPPLY—Wells and cisterns. Joe Soloman, Mayor; F. V. Nettleton, City Clerk.

Dwight, Livingston Co., population *1400; fire limit, 20 acres; fireworks ordinance; mercantile buildings, frame and brick, one and two stories; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet of hose; value of apparatus $2000; 1 building used; 20 volunteers. Charles McBaker.

WATER SUPPLY—Wells and railroad tank. C. J. Judd, Mayor; L. A. Heifziger, Town Clerk.

Earlville, La Salle Co., population *3000; brick and wood buildings, two stories; department consists of 1 hook and ladder truck; 20 volunteers and 54 buckets; bell alarm; water from wells. H. W. Sanders, Mayor; A. H. Chase, Town Clerk.

East Dubuque, Jo Daviess Co., population *1200; area, 300 acres; fire limit, 200 acres; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet good leather hose, 300 feet poor; 1000 feet good rubber; value of apparatus and supplies, $2500; 1 building used, value $1300; bell alarm. Theophilus Dames.

WATER SUPPLY—Water-works, artesian well; system, pumping to reservoir and direct; Smedley pumping machinery, capacity 70,000 gallons daily; 9 hydrants; 1½ miles 6-inch mains; 7 gates; cost of works $9000; annual expenses about $250; pressure 30 to 70 pounds. M. P. Mutton, Mayor; Geo. Rowell, City Clerk.

East St. Louis, St. Clair Co., population *12,000; brick and wood buildings, two stories; department consists of 8 steam engines, 2 hose carriages; 2500 feet good rubber hose; 4 horses; 4 paid members; telegraph alarm, 20 boxes. M. Walsh.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, capacity 8,000,000 gallons; Deane pumps, capacity 9,000,000 gallons; 16 miles street mains; 183 hydrants; pressure 80 pounds. Edward C. Schultz, City Clerk.

Edwardsville, Madison Co., population 2887; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet good cotton hose; 70 volunteers. O. F. Jaggers.

WATER SUPPLY—18 cisterns. Harry Hall, Town Clerk.

Effingham, Effingham Co., population *4250; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose, 400 cotton; 90 volunteers. H. Vogt.

WATER SUPPLY—11 cisterns. Gorton Bentneg, Town Clerk.

Elgin, Kane Co., population *14,500; area, 3500 acres; fire limit, 350 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; wood and brick dwellings, two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 2000 feet good rubber hose; 3 horses owned, 2 hired; value of apparatus and supplies $25,000; 5 buildings owned, value $46,000; 32 members part paid, 3 paid full time. Chief elected by department and confirmed by council; fire patrol; 25 volunteer members.

WATER SUPPLY—Pumping system to standpipe and mains; river, well and springs; Worthington pumps; capacity 3,000,000 gallons daily; 181 hydrants; 16 miles mains, diameter 4 to 16 inches; 129 Ludlow gates; 33 Thompson, Hersey and Worthington meters; filtered by plant American Filter Co.; cost of works, $162,000; annual expenses, $5000; pressure 50 to 100 pounds. George P. Loard, Pres.; R. R. Parkin, Supt.; A. E. Prise, Mayor; Wm. F. Sylle, City Clerk. Two miles of mains will be laid in 1889.

Elmwood, Peoria Co., population 1504; 2 hand engines; 1 hose carriage; 700 feet good rubber hose; 60 volunteers. W. T. Welles

WATER SUPPLY—10 cisterns. C. B. Morey, Mayor; F. Douglass, Town Clerk.

El Paso, Woodford Co., population *1500; area, 1440 acres; fire limit, 4 blocks; fireworks ordinance, mercantile buildings, frame and brick two stories; frame dwellings, two stories; department consists of 1 chemical engine, 4 chemical hand extinguishers, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies, $400; 1 building, value $600; 40 volunteer members; annual expenses $300; bell alarm. Chief elected by company. R. Robinson.

WATER SUPPLY—Wells; pumping to standpipe and direct; Smith-Vaile pumping machinery, daily capacity 400,000 gallons; 19 hydrants; 2 miles 6-inch mains; 4 gates, not described; quality of water good, not filtered; pressure 25 to 60 pounds; cost of works $12,000; annual expenses $300. E. S. Price, Supt.; J. W. Boughman, Mayor; S. K. Haverstick, City Clerk.

Englewood, Cook Co. (See Town of Lake.)

Eureka, Woodford Co., population *400; frame and brick buildings; 1 hose cart; 500 feet good hose; volunteer fire company. F. M. Hoyt.

WATER SUPPLY—Water-works; wells; system direct and to tank; Worthington pump; capacity 260,000 gallons daily; 9 hydrants; 4500 feet 4-inch mains; quality good; cost to construct, $[illegible]; interest paid on bonds, 6 per cent.; pressure [illegible] pounds. F. M. Hoyt, Supt.; A. J. Youngblood, Mayor; Chas. Hamilton, Town Clerk.

Evanston, Cook Co., population 10,000; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 2500 feet good rubber hose; telegraph alarm; 12 men, paid; 5 horses; 1 patrol wagon. Samuel Harrison.

WATER SUPPLY—Water-works; direct pressure from Lake Michigan; Gaskill pumps; capacity 3,000,000 gallons; 18 miles mains; diameter 4 to 16 inches; 150 hydrants; pressure 50 to 100 pounds. Samuel Peeney, Supt.; J. J. Adams.

Fairbury, Livingston Co., population *[illegible]; area, 700 acres; fire limit, 60 acres; fireworks ordinance; mercantile buildings, brick, two stories; tin and iron roofs; dwellings, frame, two and three stories; department consists of two hand engines, [illegible] hose carriages; 1200 feet rubber hose, good, [illegible] feet, fair; 200 feet, poor; value of apparatus and supplies, $2500; 2 buildings, owned, value $[illegible]; membership 30, all volunteers; annual expenses $500; bell alarm. Chief elected by members. W. [illegible] Lypes.

WATER SUPPLY—Water-tower 75 feet high; capacity 2000 barrels; 8-inch mains; 12 fire plugs; pressure 75 pounds; pump gives 175 pounds pressure. Amos Brown.

Fairfield, Wayne Co., population *2500; area, 720 acres; fire limit, 40 acres; mercantile buildings, brick, two stories; dwellings, frame, one and a half and two stories; 1 hook and ladder truck; 1 force pump engine; bucket corps, 100 buckets. A. [illegible] Rider.

WATER SUPPLY—Wells and cisterns. W. [illegible] Sailor, Mayor; H. F. Sibley, Town Clerk.

Farmer City, De Witt Co., population *1500; area, 640 acres; fire limit, 40 acres; 1 hook and ladder truck; 1 hand engine.

WATER SUPPLY—Wells and cisterns. Wesley S. Young, Town Clerk.

Flora, Clay Co., population *1800; area, 540 acres, fire limit, same; mercantile buildings, brick,

o stories; tin roofs; dwellings, frame, one story; partment consists of 1 hook and ladder truck; lue of apparatus and supplies, $250; bell alarm. nef elected by members. J. M. Cunningham.
WATER SUPPLY—Wells and cisterns. W. W. nes, Mayor; H. H. Kingsbury, Town Clerk.

Freeburgh, St. Clair Co., population 1038; 1 nd engine; 1 hose carriage; 1 hook and ladder ick; 233 feet good hose; value of apparatus, $800; men, volunteers; bell alarm. Phil Ettling.
WATER SUPPLY—Wells, cisterns and pond. ias. Weber, Mayor; John Sintzel, Town Clerk.

Freeport, Stephenson Co., population *9516; me and brick buildings, two and three stories; 2 emical hand extinguishers; 1 hook and ladder ick; 1 hose carriage; 2000 feet of good rubber se; 800 feet fair; 3 horses; value of apparatus, :., about $3500; 5 men paid full time, 6 part time; penses for 1888, $5000; telegraph alarm, 15 street xes. Robn F. Rodemier.
WATER SUPPLY—Water-works; stand-pipe sys- n; gravity and direct pressure; 9 miles of street ains; 93 hydrants; pressure 85 pounds. F. E. sel, W. C. Clark.

Fulton, Whiteside Co., population 1738; build- gs, brick and wood, 2 stories; department consists 1 hook and ladder truck, 1 hose carriage; 600 feet bber hose, good; value of apparatus and supplies, 000; 27 volunteer members. R. E. Moon.
WATER SUPPLY—Water-works; direct pressure; reservoir; capacity 117,000 gallons; 1½ miles street ains; 14 hydrants; pressure 40 pounds. O. E. nch, A. W. Bastian.

Galva, Henry Co., population *2800; area and e limit, 1280 acres; mercantile buildings, brick, o stories; wooden roofs permitted; frame dwell- gs, two stories; 1 chemical engine; 2 chemical ex- iguishers; 1 hose cart; 1 hook and ladder truck; 1 iter witch; 900 feet good rubber hose; value of paratus, $3000; 1 building owned, value $3500; volunteer members; annual expenses, $800; bell arm. Chief elected by members and approved by ard of trustees. Q. P. Gibbs. C. A. Shurtliff, ayor; H. D. Nott, Town Clerk.

Galesburg, Knox Co., population 11,439; area, 60 acres; fire limit, 640 acres; fireworks ordinance; ercantile buildings, brick, three stories; wooden ofs permitted; frame dwellings, two stories; de- rtment consists of 1 hand engine, 1 chemical en- ne, 1 hook and ladder truck, 3 hose carriages; 1500 et good rubber hose, 500 feet poor; 500 feet good tton hose, 500 poor; 4 horses; value of apparatus d supplies, $10,000; 2 buildings, value $5000; 12 embers, 2 full paid, 10 part paid; annual expenses 000; fire alarm, telephone. Chief elected by mmon council.
WATER SUPPLY—Direct pumping and gravity stem; 3 reservoirs, supplied by wells, capacity 100,000 gallons; 1½ miles street mains, diameter o 10 inches; 24 hydrants; 150 pounds pressure. . M. Flanagan.

Galena, Jo Daviess Co., population *8000, ick and frame buildings; two to six stories; wooden ofs; 2 hook and ladder trucks; 4 hose carriages; 00 feet rubber hose, 700 feet good cotton; 2 rses; value of apparatus and supplies, $5000; 250 lunteer members; expenses in 1888, $3000; bell arm, 1 alarm box. T. Grady.
WATER SUPPLY—Artesian well, capacity 2,400,- 0 gallons; stand-pipe; gravity pressure; Smedley mps, capacity 3,000,000 gallons daily; 6 miles eet mains; 74 hydrants; pressure 90 to 125 pounds. alter Bixby, Supt.; J. B. French, City Clerk.

Geneseo, Henry Co., population *4500; 1 hand gine; 4 chemical extinguishers; 1 hook and lad- r truck; 2 hose carriages; 1500 feet good rubber hose, 500 feet poor; 50 volunteers, 2 paid; 2 hired horses. C. P. Himle.
WATER SUPPLY—Source, artesian well; by gravity to reservoir, capacity of same 125,000 gallons; 75 hydrants; 6 miles mains, diameter 4 to 10 inch; 6 meters; cost of works $22,000. Jas. Smith, Mayor; C. L. Campbell, City Clerk.

Geneva, Kane Co., population *1500; brick and stone buildings, two stories; shingle and wooden roofs; department consists of 2 chemical hand extinguishers, bell alarm.
WATER SUPPLY—River and wells. F. Brucker, City Clerk.

Gilman, Iroquois Co., population 1299; 1 hook and ladder truck.
WATER SUPPLY—4 reservoirs. A. E. Merritt, Mayor.

Golconda, Pope Co., population 1000; frame and brick buildings; department consists of hook and ladder truck. Penn V. Trovillian, Town Clerk.

Grand Crossing, Cook Co., population *2500; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose, 500 feet good leather hose; 2 horses; 4 men paid.
WATER SUPPLY—Water-works; direct pressure; 60 hydrants.

Greenville, Bond Co., population *2200; area, 640 acres; fire limit, 20 acres; frame and brick dwellings; 1 hose cart; 500 feet of good hose; electric alarm. E. D. Wallace.
WATER SUPPLY—Water-works; direct pressure; 2 miles street mains, 4 to 8 inches diameter; 21 hydrants; 60 to 175 pounds pressure; cost of works, $20,000; operated by city. W. E. Davis, Supt.; W. B. Harris, Mayor; Ward Reid, City Clerk.

Griggsville, Pike Co., population 1515; 1 engine; 1 hose cart. G. Ehrgott.
WATER SUPPLY—Cisterns. E. A. F. Allen, Town Clerk.

Harvard, McHenry Co., population *2500; 1 engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet new cotton hose, 500 feet poor; 600 rubber; 6 men paid, 70 volunteers; 6 horses. G. R. Wagar.
WATER SUPPLY—1 large hydrant, 2 exhaustless springs, 8 cisterns. M. W. Leake, W. S. Wakely.

Havana, Mason Co., population 2800; brick and wood buildings, two and three stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $800; 30 volunteer members; expenses in 1888, $400; bell alarm. Jas. McHose, E. Snyder.

Henry, Marshall Co., population 3000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet good rubber hose, 350 feet poor; 55 men, volunteers. F. Kunz.
WATER SUPPLY—Artesian well and cisterns. E. T. Diserway, Town Clerk.

Highland, Madison Co., population 1969; area, 80 acres; fire limit, same; causes of fires investigated; buildings, brick, one to three stories; department consists of 2 hand engines, 2 hook and ladder trucks, 3 hose carriages; 500 feet rubber hose; 850 feet cotton hose, good; value of apparatus and supplies, $2400; 2 buildings in use, value $3000; membership, 70 men. Chief appointed by Mayor, with approval of city council. Adolph Ruegger.
WATER SUPPLY—16 cisterns, supplied from buildings; capacity 116,000 gallons. F. B. Suppiger, Mayor; L. J. Appel, Town Clerk.

Hinckley, De Kalb Co., population 475; buildings, frame, one and one-half stories; wooden roofs; department consists of 1 hand engine, 1 chemical

ILLINIOS—*Continued.*

engine on wheels, 1 hook and ladder truck; 1 hose carriage; 4 chemical hand extinguishers; 500 feet cotton hose, good; value of apparatus and supplies, $1500; members 48, volunteers; expenses in 1888, $150; bell alarm. H. Hopkins.

WATER SUPPLY—Water-works; gravity pressure 400 feet; 4 hydrants. J. A. Esterbrook, Village Clerk.

Hoopeston, Vermilion Co., population *2500; area, 1000 acres; fire limit, 16 acres; brick and frame building, two stories; volunteer department; 1 hand engine; 1 hose carriage; 1000 feet hose; value of apparatus and supplies, $1000; 1 building in use, value $400; bell alarm. W. A. Brillart.

WATER SUPPLY—Source, wells and cisterns; system, pumping to stand-pipe and direct; Dean pumping machinery; daily capacity 150,000 gallons; 20 hydrants; 3 miles mains; diameter 8 inches; cost of works, $16,300; annual expenses, $1200; pressure 50 to 100 pounds. A. T. Catherwood. A. H. Trego, Mayor; John Petrey, City Clerk.

Hyde Park, Cook Co., population 75,000; area, 31,320 acres; fire limit, 1500 acres; mercantile buildings, frame, two stories; wooden roofs permitted; frame dwellings, three stories; department consists of 3 steam engines, 1 hand engine, 3 hook and ladder trucks, 6 hose carriages; siamese couplings used; 5000 feet good rubber hose; 2000 feet good cotton hose; 1000 feet good linen hose; 600 feet poor linen; 20 horses in use; value of apparatus and supplies, $25,000; 4 buildings owned, value $25,000; 1 building rented, $360 per annum; value, $14,200; 56 members, 31 full paid, 25 part paid; annual expenses, $60,000; telegraph alarm, 37 street boxes.

WATER SUPPLY—Water works; pumping system; Cope and Maxwell, Gaskill and Worthington pumping machinery; daily capacity, 40,000,000 gallons; 1300 hydrants; 100 Ludlow gates; 75 Worthington meters; 100 miles street mains; diameter 4 to 24 inches; pressure 20 pounds; cost of maintaining water department, $16,000. Robert Hawkins, Supt.

Jacksonville, Morgan Co., population 10,927; 1 hook and ladder truck; 4 hose carriages; 3000 feet good rubber and cotton hose; paid department, 30 men. James Mitchell.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs; capacity 1,000,000 gallons; 80 hydrants. D. C. Fay, Wm. Kirby.

Jerseyville, Jersey Co., population *4000; 1 hook and ladder truck; 1 hand engine; 15 chemical extinguishers; 1 hose cart; 500 feet good hose; 24 men. J. S. Daniels.

WATER SUPPLY—Artesian well being bored, and water-works to be erected during 1889; system will include 30 hydrants and about 4 miles of mains; estimated cost, $30,000. Jos. M. Page, Mayor. Thomas W. Butler, City Clerk.

Joliet, Will Co., population *2500; mercantile buildings, stone, three and four stories; shingle roofs permitted; wood dwellings, two stories; department consists of 2 steam engines, 2 chemical engines, 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 3000 feet good rubber hose; 800 feet medium; 11 horses; value of apparatus and supplies, $45,000; 2 buildings in use; 22 members, 8 full paid; annual expenses, $12,000; fire alarm telegraph, 50 street boxes. Frank Kramer.

WATER SUPPLY—Water-works; 10 miles street mains and supply pipes; diameter 4 to 16 inches; 60 hydrants; pressure 55 pounds. J. C. Elwood, R. T. Kelley.

Kankakee, Kankakee Co., population 8000; 1 hook and ladder truck; 8 chemical extinguishers; 3 hose carts; 1500 feet rubber hose, good; 40 volun- teer members. W. S. Halsey.

WATER SUPPLY—River; pumping to stand-pipe Maxwell pumps; capacity 1,000,000 gallons da 110 hydrants; 10 miles mains; pressure 50 to pounds. W. S. Reed, Supt.; F. D. Hatch, Mayor F. H. Holmes, City Clerk.

Kenney, De Witt Co., population 600; wooden buildings, one and two stories; wooden roofs hand engine; 1 hose carriage; buckets and ladders 250 feet good rubber hose; 50 feet poor. D. Ke

WATER SUPPLY—Wells. C. L. Turner, Village Clerk.

Kewanee, Henry Co., population 4 chemical engine; 2 chemical extinguishers; 1 ho and ladder truck; 1 hose carriage; 1300 feet good rubber hose; 70 volunteer members. A. F. Fre low.

WATER SUPPLY—Water-works; direct pressure 31 double hydrants. E. A. Baker, Chas. Reinnuck.

Kirkland, De Kalb Co., population 22 buildings, two stories; shingle and wooden roofs hand engine; 1 hose carriage; 36 chemical extinguishers; 500 feet good rubber hose; value apparatus and supplies, $1200; 40 volunteer members; expenses in 1888, $200; bell alarm. F. Griggs.

WATER SUPPLY—3 reservoirs, capacity each. N. M. Burroughs, I. N. Miner.

Kirkwood, Warren Co., population chemical engine; 1 hook and ladder truck, rubber hose; 35 volunteer members. R. L. Ev

WATER SUPPLY—4 wells. C. H. Mu Mayor; G. A. Baxter, Town Clerk.

Knoxville, Knox Co., population works ordinance; causes of fires investigated; cantile buildings, frame and brick, two sto shingle or wooden roofs permitted; frame dwe ings; department consists of 1 hand engine, cart, 1 hook and ladder truck; value of appara and supplies, $1000; 1 building owned, value $ bell alarm; department disbanded. F. D. Ha

WATER SUPPLY—Wells and cisterns. O Campbell, City Clerk.

Lacon, Marshall Co., population 400 acres; fireworks ordinance; mercantile bu ings, wood and brick, two stories; wooden permitted; wood dwellings, two stories; depa consists of 1 hand engine, 1 hose carriage and ladder truck; value of apparatus and $375; 1 building owned, value $400; bell W. B. Whiften.

WATER SUPPLY—3 cisterns, supplied fro capacity 2000 gallons; water-works being sidered. Geo. W. E. Cook, Mayor.

Lake View, Cook Co., population wood buildings, two and three stories; shingle permitted; department consists of 2 steam e 1 chemical engine, 4 chemical hand extingu 1 hook and ladder truck, 5 hose carriages; 15 in use; 30 paid members; value of equipment supplies, $20,000; electric fire alarm, 26 boxes. C. A. Charleston.

WATER SUPPLY—Water-works; source ply, Lake Michigan; direct pressure; pumps; 425 hydrants; 75 miles mains; press pounds. E. Sanders, Commr.; Fred. Parker, J. J. Wilson, City Clerk.

Lanark, Carroll Co., population 1600; 1 engine; 1 hook and ladder truck; 2 hose carr 1100 feet rubber hose; 30 volunteer member S. Wilson.

WATER SUPPLY—Water-works, wells; pu to reservoir; 1 Smedley pump, capacity 1 00 gallons daily; 12 hydrants; ¾ mile mains, diam

5 and 8 inches; 8 gates; quality hard, not filtered; st to construct $1500; pressure 45 to 150 pounds. Heath, Supt.; John Valentine, Mayor; F. ager, City Clerk.

La Salle, La Salle Co., population *11,000; ercantile buildings, brick, two and three stories; oden roofs permitted; dwellings, wood, two sto-s; department includes 1 steam engine, 2 chemi-l hand extinguishers, 1 hook and ladder truck, 3 se carriages; siamese couplings used; 1500 feet ton hose, good; 1000 feet rubber, good; 4 horses; mbership 27; electric and bell alarm. Chief ap-inted by city council. G. A. Wilson.
WATER SUPPLY—Springs; system, Holly; grav-and pumping direct; daily capacity of pumping chinery 2,000,000 gallons; 39 hydrants; 4 miles ins; diameter 8 to 12 inches; 7 gates; Crown ters; quality water, soft; not filtered; pressure to 135 pounds; cost of works, $65,000; interest id, 6 per cent; operated by city. Fred. Rottman, ting Supt.; F. W. Mattheisen, Mayor; J. E. elly, City Clerk.

Lebanon, St. Clair Co., population 1724; 1 am engine; 2 chemical engines; 1 hand engine; ook and ladder truck; 4 hose carriages; 2000 feet od hose; 3 paid men, 75 volunteers.
WATER SUPPLY—12 cisterns.

Lemont, Cook Co., population *4100; frame ldings; 2 hose carts; 2000 feet good hose; 1 hook l ladder truck. Joseph Gehartz.
WATER SUPPLY—Water-works; 3000 feet street ins; hydrants. John Brankly, Patrick Mc-nner.

Lena, Stephenson Co., population *1740; area l fire limit, 640 acres; fireworks ordinance; mer-ntile buildings, brick, wood and stone, two and ee stories; shingle roofs permitted; frame and ck dwellings, one to two stories; department con-s of 1 steam engine, 1 hand engine, 3 hose car-ges; siamese couplings used; 1550 feet good rub-hose, 500 feet poor; 500 feet new cotton; value apparatus and supplies, $8000; 2 buildings ned; 38 members, 1 paid; bell alarm. Chief cted by department and confirmed by city ncil.
WATER SUPPLY—8 cisterns, supplied from build-s; capacity 4400 gallons daily.

eroy, McLean Co., population *1500; 1 chem-engine, 2 chemical hand extinguishers, 1 hand ine, 1 hook and ladder truck; 800 feet good ber hose. M. R. Galusha.
WATER SUPPLY—Cisterns. P. A. Barley, Town rk.

ewistown, Fulton Co., population 2000; brick wood buildings, 1 and 2 stories; department sists of 1 hook and ladder truck.
WATER SUPPLY—Driven wells. G. K. Linton, Clerk.

exington, McLean Co., population *1500; 1 k and ladder truck, worthless.
WATER SUPPLY—Wells; force pumps and hose, thless. J. M. Weakly, Town Clerk.

incoln, Logan Co., population *7500; build-, brick and frame, 2 and 3 stories; department sists of 1 hook and ladder truck, 1 hose carriage, nd hose carts; 1000 feet good hose; 2 chemical d extinguishers; value of apparatus and sup-s, $2500; 50 members, 1 paid. T. L. Black-n.
WATER SUPPLY—Water-works: water tower 100 high, capacity 150,000 gallons; 2 compound ps, capacity 2,000,000 gallons per day; 8 miles et mains, 4 to 14 inches in diameter; 50 hy-nts; 40 to 150 pounds pressure. J. F. Moffatt, s.; A. J. Aldrich, Supt.; A. Knapp, Mayor; n H. Starkey, City Clerk.

itchfield, Montgomery Co., population *6000; , 640 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, 2 stories; brick and frame dwelling houses, 2 stories; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1900 feet good rubber hose, 300 feet good linen hose; 95 volunteer members; bell alarm. F. R. Schalk.
WATER SUPPLY—Water-works; direct pressure; diameter of mains, 4 to 6 inches; 31 hydrants; pressure, 200 pounds. M. Madison, J. W. Rose.

Lockport, Will Co., population 5000.
WATER SUPPLY—Water-works; direct pressure; street mains and hydrants owned by private person, J. L. Norton.

Macomb, McDonough Co., population 3140; area, 321 acres; fire limit, 40 acres; frame dwellings, 2 stories; department consists of 2 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck; 1 building owned, value $5000; bell and whistle alarm. F. Balston.
WATER SUPPLY—Wells and cisterns. Wm. Martin, Mayor; S. Aldredge, Town Clerk.

Manhattan, Will Co., wood buildings, one and a half stories; shingle roofs; 3 chemical extinguishers.
WATER SUPPLY—1 reservoir, capacity 100 barrels; steam pump. B. Mathoney, Village Clerk.

Marengo, McHenry Co., population 1294; 2 chemical engines; 1 hook and ladder truck; 400 feet good hose; 72 volunteer members. John Arlington, Marshal.
WATER SUPPLY—Well and cisterns. Woodard, Mayor; C. P. Fillmore, Town Clerk.

Maroa, Macon Co., population *1500; 1 chemical engine, 1 hose cart, 1 hand engine, 1 hook and ladder truck; 650 feet good rubber hose; 35 volunteer members. Frank Potter, Foreman.
WATER SUPPLY—Wells and cisterns. John Crocker, Mayor; F. L. Bogle, City Clerk.

Marshall, Clark Co., population *2300; 1 hand engine, 1 hook and ladder truck, 1 hose cart; 500 feet hose; 36 volunteer members; bell alarm. John Bartlett.
WATER SUPPLY—Wells and cisterns. H. M. Jarney, City Clerk.

Mascoutah, St. Clair Co., population 2558; area, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; 1 building used; 100 members; annual expenses, $100; bell alarm. Chief elected by company.
WATER SUPPLY—7 cisterns. Christ. Lischer, Sr., Mayor; Charles Montay, Town Clerk.

Mason City, Mason Co., population *2000; 1 hand engine; 1 chemical engine; 475 feet good rubber hose; 25 volunteer members. J. J. Cox.
WATER SUPPLY—Tank and private cisterns.

Mattoon, Coles Co., population 7000; 3 hose carts; 1500 feet hose; 1 hook and ladder truck. Geo. Redfern.
WATER SUPPLY—Water-works; source of supply, wells; stand-pipe system; 75 hydrants; 6 miles mains. —— Gray, Supt.; Tom. Hart, City Clerk.

Mendota, La Salle Co., population 4000; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet good cotton hose; 1000 feet good rubber hose; 80 paid men. J. D. Tower.
WATER SUPPLY—Water-works; combined gravity and pumping system; capacity of reservoir 300,000 gallons; Deane pumping machinery, daily capacity 110,000 gallons; 40 hydrants; 3 miles mains, diameter 8 inch; pressure 50 to 160 pounds; cost of works $20,000; interest paid on bonds, 6 per cent;

ILLINOIS—*Continued.*

operated by city. D. L. Harris, Supt.; J. A. Lamberton, Mayor; Geo. Holland, City Clerk.

Metamora, Woodford Co., population 828; 6 chemical extinguishers; 1 hook and ladder truck; 1000 feet rubber hose; 6 volunteer members.
WATER SUPPLY—Wells. John L. McGuiness, Mayor.

Metropolis, Massac Co., population *4000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1 force-pump on wheels; 500 feet good linen hose, 550 feet poor; 25 paid men. John Bunchman.
WATER SUPPLY—Private cisterns, wells, tanks and river. L. Corlis, Town Clerk.

Millstadt, St. Clair Co., population 1600; area, 640 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; brick dwellings, 1½ stories; department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 550 feet rubber hose, 400 feet good cotton; value of apparatus and supplies, $2000; 1 building owned, value $2000; 42 volunteer members; bell alarm. Chief elected by company. Chas. Jacobus, Mayor.
WATER SUPPLY—Wells and cisterns. J. F. Weible, Town Clerk.

Minonk, Woodford Co., population 1812; area, 640 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; wood and brick dwellings, two stories; department consists of 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 force pump on wheels; 200 feet good rubber hose, 100 feet poor; 2 buildings used, value $3000; 25 volunteer members; bell alarm. Chief appointed by Mayor, confirmed by council. J. L. Welch.
WATER SUPPLY—Water-works. J. C. Wickler, T. J. Taylor.

Moline, Rock Island Co., population *13,000; 1 steam engine; 3 chemical extinguishers; 1 hook and ladder truck; 8 hose carriages; 5000 feet good hose; 140 men, part paid.
WATER SUPPLY—Water-works; source, Mississippi river; system, pumping direct into water mains; Deane steam pumps, capacity 2,500,000 gallons daily; 140 hydrants; 8½ miles mains, diameter 6 to 16 inch; 40 Ludlow gates; 20 Worthington and Crown meters; cost of works $125,000; pressure 50 to 100 pounds; annual expenses $5000. Fred. Alsterlund, Supt.; C. O. Nason, Mayor; J. W. McPherson, City Clerk.

Momence, Kankakee Co., population 1037; 5 chemical hand extinguishers.
WATER SUPPLY—River. F. E. Lane, Town Clerk.

Monmouth, Warren Co., population *5000; area, 660 acres; fire limit, 10 blocks; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, 2 stories; frame dwellings, 2 stories; department consists of 1 steam engine, 1 chemical engine, 8 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; 2 horses; siamese couplings used; 1800 feet good cotton hose, 1200 feet cotton, poor; value of apparatus, $9000; 2 buildings used, value $10,000; 100 members, 2 full paid; 98 volunteers; telephone and bell alarm. Chief elected by city council. H. A. Webster.
WATER SUPPLY—Artesian well; water-works; pumping system: to reservoir and direct; capacity of pumping machinery, 1,000,000 gallons daily; 47 hydrants; 3½ miles mains, 6 to 10 inches diameter; 27 gates; quality water soft, not filtered; cost of works, $35,000; 60 to 140 pounds pressure; operated by city. W. A. Child, Supt.; J. P. Pillsbury, Mayor; Eugene W. Stevens, City Clerk.

Morris, Grundy Co., population *4500; 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 2500 feet good cotton hose; 2 men paid part time; 35 volunteers; 2 horses. A. C. Claypoot.
WATER SUPPLY—Canal; 5 cisterns, 250,000 gallons capacity. J. R. Forsythe, Town Clerk.

Morrison, Whiteside Co., population 1981; 3 hose carriages; 1000 feet good cotton hose; 500 feet good linen hose; 18 men paid full time; fire alarm, telephone, 6 street boxes. W. Brewer.
WATER SUPPLY—Direct pressure; water-works, 1 reservoir; 21,532 feet street mains; 33 hydrants. H. G. Parrish, J. N. Baird.

Mound City, Pulaski Co., population *2000; brick and wood buildings, 1 to 3 stories; department consists of 1 hand fire engine, 1 hose carriage, 500 feet good rubber hose, 30 feet poor; value of apparatus and supplies, $500; 70 volunteer members; bell alarm.
WATER SUPPLY—Cisterns. W. S. Singleton, City Clerk.

Mount Carroll, Carroll Co., population 2973; area, 280 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, 2 stories; wooden roofs permitted; wood dwellings, 2 stories; department consists of 1 hose cart, with 500 feet of hose; bell alarm. C. M. Feezer.
WATER SUPPLY—Water-works; pumping system, direct and to reservoir; Gordon and Marvel pumping machinery, daily capacity 500,000 gallons; 19 hydrants; 3 miles mains, 4 to 10 inch diameter; quality of water good, not filtered; cost of works $16,000; 50 to 120 pounds pressure. Interest on bonds 6 per cent. J. B. Cushman, Supt.; John W. Miller, Mayor; Aaron Smith, City Clerk.

Mount Pulaski, Logan Co., population *2000; area, 550 acres; 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 7 chemical hand extinguishers; 46 men. J. M. Hopkins.
WATER SUPPLY—Water-works, well; system, pumping direct and to tank; pumping machinery by Hooker, Caldwell & Co.; capacity of same 35,000 gallons daily; 17 hydrants; 1½ miles mains, 3 and 4 inches diameter; 6 Eddy gates; 60 to 100 pounds pressure. J. F. Schick, Pres. W. W.; J. M. Hopkins, Supt.; J. F. Schick, Mayor; F. Fingenschuck, Town Clerk.

Murphysboro, Jackson Co., population *5000; 1 steamer; 38 volunteer members. W. H. Hull.
WATER SUPPLY—River, pumping direct to mains; 100 hydrants; 5 miles mains; 25 gates; cost of works, $2000; 30 pounds pressure; water-works controlled by city. T. M. Logan, Mayor; Fred. Brauer, City Clerk.

Naperville, Du Page Co., population *3000; area, 640 acres; fire limit, 40 acres; causes of fires investigated, mercantile buildings, brick, wood and stone, 2 stories; wooden roofs permitted outside fire limit; wood and brick dwellings, 2 stories; department consists of 1 hand engine, 10 chemical hand extinguishers, private; 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies, $3000; buildings, $2000; 80 volunteer members; annual expenses, $75; bell alarm. Chief elected by village council.
WATER SUPPLY—Wells, rivers and spring brooks.

Nashville, Washington Co., population *3000; area, 640 acres; fireworks ordinance; mercantile buildings, brick, 1 to 3 stories; tin roofs; brick and frame dwellings, 1½ and 2 stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 500 feet rubber, 500 feet cotton hose, good; 500 feet rubber hose, Maltese Cross; value of apparatus and supplies, $4000; value of buildings, $2500; membership, 1 chief and 1 assistant, 1 engineer and 1 assistant, 1 hose foreman, 1 fireman, 10 hose and pipe men,

paid; bell alarm. Theo. Kaufman, Chief; F. S. ıch, Clerk Fire Department.
WATER SUPPLY—12 cisterns, supplied from ›fs; capacity, 250,000 gallons daily; wells, ponds, tters, etc. Philip Reither. F. Lebkuecher, ›wn Clerk.

New Athens, St. Clair Co., population 1000; ›a, 400 acres; fire limit, 350 acres; mercantile i'dings, brick, 2 stories; brick dwellings, 1½ ›ries; department consists of 1 hand engine, 1 ›ok and ladder truck, 1 hose carriage; 200 feet ›od leather hose; 600 feet good rubber; value of paratus and supplies, $2000; 60 members; 20 id; bell alarm; Chief elected by department. ›x. Klinkhardt.
WATER SUPPLY—20 cisterns, supplied from ›fs; capacity, 8000 to 12,000 gallons; river and lls. August Gierschner, Village Clerk.

Nomealville, Cook Co. (See Town of Lake.)

Normal, McClean Co., population 2470; 2 ›mical engines, 1 hand engine, 1 hose carriage; › feet good rubber hose; 30 volunteer members.
WATER SUPPLY—Wells. A. J. Merriman, wn Clerk.

Oak Park, Cook Co., population 4000; 1 ›mical engine; 10 chemical extinguishers; 1 hook l ladder truck; 1 hose carriage; 800 feet hose; volunteer members; alarm bells; value of ap›atus, $500; expenses for 1888, $100. Fred ›ister.
WATER SUPPLY—Wells and water-works; 2½ es of mains; 40 hydrants; pressure, 100 pounds. W. Jackson, E. S. Austin.

Okenville, Washington Co.; buildings, brick l wood, one and two stories; wooden roofs; de›tment consists of 1 hand engine, 1 hose carriage, ders; 30 feet good rubber hose; 300 feet good ton; value of apparatus and supplies, $1000; ›enses in 1888, $150; bell alarm. S. A. Eppel. Gibbs, Pres.
WATER SUPPLY—Wells and cisterns; Rumsey Co.'s pumps. W. Schemuetzler, Town Clerk.

Olney, Richland Co., population 4500; depart›nt consists of 1 chemical engine on wheels, 1 ›k and ladder truck, 2 chemical hand extin›shers; 200 feet good rubber hose; 200 feet poor ton; value of apparatus and supplies, $4000; 65 unteer members; bell alarm. Arch Spring. ›mas M. Wharf, Chief Dept.
WATER SUPPLY—Wells. Frank Powers, Mayor; T. Ratcliff, City Clerk.

Onarga, Iroquois Co., population 1061; 2 chem› engines, 8 chemical extinguishers; 1 hook and ›der truck; 100 feet good rubber hose, 100 feet ›r; volunteer department. A. M. Peck, Town rk.

Oregon, Ogle Co., population *1800; fireworks inance; mercantile buildings, brick and wood, stories; shingle roofs permitted; dwellings, ne, two stories; department consists of 1 hook ladder truck, 2 hose carriages; siamese coup›s used; 1100 feet good hose; value of apparatus supplies, $3000; 1 building in use, value $3000; nbership, 60 volunteers; annual expenses, $60; alarm. D. A. Bellis.
WATER SUPPLY—1 reservoir, supplied by pump; iles of street mains and supply pipes; diameter, › 8 inches; 115 hydrants; pressure, 82 pounds; ›ual expenses of water department, $500. Wm. rs, F. S. Burchell.

Ottawa, La Salle Co., population about 10,350; a, 2,500 acres; fire limit, 100 acres; fireworks or›ance; causes of fires investigated; mercantile ldings, brick and stone, two and three stories; ›d dwellings, 2 stories; department consists of team engines, 1 hook and ladder truck, 2 hose riages, extension ladder; siamese couplings used; 3000 feet good cotton hose, 700 poor; 4 horses; value of apparatus and supplies, $22,000; 1 building rented at $700 per year, value $9,000; membership, 23, 4 full paid; annual expenses, $7000; telephone alarm. Chief elected by city council. H. Wolf.
WATER SUPPLY—Reservoir, supplied by wells; gravity system; capacity, 6000 barrels; 6 cisterns; half mile street mains and supply pipes; diameter, 4 to 10 inches; 4 hydrants; pressure, 40 pounds; annual expenses of water department, $200. F. A. Sherwood, Mayor; Wm. P. Leahy, City Clerk.

Palatine, Cook Co, population †731; frame buildings, 2 stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, $1100; 35 volunteer members; expenses in 1888, $2,000 (for apparatus); bell alarm. F. R. Robinson.
WATER SUPPLY—Wells; 11 reservoirs. Chat. S. Cutting, Village Clerk.

Pana, Christian Co., population *4500; area, 2560 acres; fire limit, 640 acres; mercantile brick buildings, three stories; frame and brick dwellings, two stories; department consists of 1 hand engine (chemical), 1 hose carriage; 200 feet rubber hose, good, and hand extinguishers; value of apparatus and supplies, $2000; membership, 30 volunteers; annual expenses, $300; bell alarm. Chief elected by city council. J. O. Hawker.
WATER SUPPLY—Wells and cisterns. A. S. Phillips, City Clerk.

Paris, Edgar Co., population *5425; area, 1440 acres; fireworks ordinance; chief investigates fires; mercantile buildings, brick, two stories; wooden roofs permitted; brick and frame dwellings, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 2500 feet good rubber hose, 800 poor; value of apparatus and supplies, $4,600; 3 buildings owned, value $4000; membership, 90 volunteers; annual expenses, $775; bells and telephone alarm. Chief appointed by city council. W. H. Slanker.
WATER SUPPLY—2 reservoirs, supplied by 8 driven wells, capacity 14,000,000 gallons; 3 cisterns; capacity 18,000 gallons; 7 miles street mains; diameter 4 to 14 inches; 65 hydrants; pressure, 30 to 120 pounds; annual expenses of water department, $2400. J. C. Collom, Supt.; J. M. Bell, Mayor; A. H. Geohegen, City Clerk.

Paxton, Ford Co., population 2100; buildings, brick, two and three stories; department consists of 1 hand engine, 1 hook and ladder truck; 2 hose carriages, 12 chemical extinguishers; 1000 feet rubber hose, good; value of apparatus and supplies, $2175; 25 volunteer members. N. E. Crothers.
WATER SUPPLY—Source, well; system, pumping to stand-pipe; pumping machinery by Fairbanks, Morris & Co.; daily capacity 1500 barrels; 17 hydrants; 1½ miles mains; diameter 8 inches; 4 gates; quality of water, good; not filtered; pressure 35 to 50 pounds; cost of works, $10,000; operated by city. Frank Cook, Supt.; John P. Middlecoff, Mayor; Harry Kerr, Town Clerk.

Pecatonica, Winnebago Co., population *1250; area, 600 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, wood and iron, two and three stories; dwellings, frame, two stories; department consists of 1 engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, $2500; membership 25, volunteers.
WATER SUPPLY—3 reservoirs; annual expenses of water department, $125.

Pekin, Tazewell Co., population *6284; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 300 feet rubber

ILLINOIS—*Continued.*

hose; 3000 feet linen hose, good; 2 horses; value of apparatus, $20,000; 2 buildings owned, value $15,000; membership 20, volunteer; annual expenses, $1000; bell alarm. Chief elected by companies. Wm. Braden.

WATER SUPPLY—Water-works, hydraulic pressure and water tower; 10 miles of mains; city pays $4500 per year for use of 115 hydrants. Geo. Lucas, Nicholas Johannas.

Peoria, Peoria Co., population *48,000; area, 17,920 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, one and three stories; dwellings, frame, two stories; department consists of 3 steam engines; 2 hand engines; 2 chemical engines, 5 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 5000 feet rubber hose; 5000 feet cotton; 1000 feet leather; 1000 feet attached to chemical; 23 horses; value of apparatus and supplies, $90,000; value of buildings, $55,000; membership, 37 paid and 75 volunteers; annual expenses, $40,000; fire alarm, 80 street boxes. Chief elected by council. Carl Moeller.

WATER SUPPLY—Water-works; source of supply, Lake Peoria; direct pumping system; pumping machinery by Worthington and Dean; daily capacity 6,000,000 gallons; 410 hydrants; 65 miles mains; diameter 4 to 18 inches; 45 meters; kind not given; quality, good; filtered (plant not described); pressure 120 to 180 pounds; cost of works, about $200,000; annual expenses, $45,000. System to be changed to that of reservoir and stand-pipe, and capacity to be increased to 21,600,000 gallons daily. James E. Kearney, Pres.; James Brown, Supt.; John Warner, Mayor; M. E. Fay, City Clerk.

Peotone, Will Co., population $1000; area, 640 acres; fire limit, 80 acres; mercantile buildings, frame and brick, 2 stories; dwellings, frame, 2 stories; department consists of 1 engine, 6 chemical extinguishers, 1 hose carriage; 300 feet good rubber hose; value of building owned, $200. E. B. Cowing.

WATER SUPPLY—Wells. J. Imholts, Mayor; Harry Conrad, Town Clerk.

Peru, La Salle Co., population *7500; area, 1280 acres; fire limit, 640 acres; mercantile buildings, wood and brick, one and four stories; dwellings, wood and brick, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet good hose; 400 feet fair rubber; value of apparatus and supplies, $9000; 2 buildings owned by city, value $1400; 40 volunteer members; annual expenses, $420; bell alarm. Chief elected by companies. Charles H. Hobbs.

WATER SUPPLY—River; 6 cisterns, supplied by steam pump from river; capacity 50,000 gallons. H. Horener, Mayor; Patrick Keegan, City Clerk.

Pittsfield, Pike Co., population 3500; buildings, wood and brick, two and three stories; iron and gravel roofs; department consists of 2 hose carriages, 1 hook and ladder truck.

WATER SUPPLY—Water-works; artesian well 1200 feet deep; system, pumping to reservoir; pumping machinery by Kimble & Co.; daily capacity 50,000 gallons; 12 hydrants; 1¼ miles mains; diameter 8 inches; 2 Ludlow gates; quality, mineral; cost to construct, $10,000; annual expenses, about $1500; pressure 50 to 80 pounds. H. Harder, Pres. W. B.; Jas. Anderson, Supt.; H. Harder, Mayor; Chas. Coley, City Clerk.

Polo, Ogle Co., population *2250; area, 2560 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 650 feet rubber hose; 55 feet of good linen hose; value of apparatus and supplies, $4000; 80 members, part paid; bell alarm. E. W. Baskman.

WATER SUPPLY—Direct pumping system; diameter of mains 6 to 8 inches; 6 hydrants. L. F. Thomas, Mayor; Geo. Both, Town Clerk.

Pontiac, Livingston Co., population 2242; 1 steam engine; 2 hose carriages; 1709 feet good rubber hose; 1500 feet poor; 2 men paid full time, 18 part time; 3 horses. Eb. Calkins.

WATER SUPPLY—River; 6 cisterns, 21,760 gallons capacity. W. S. Lacey, City Clerk.

Princeton, Bureau Co., population *5000; area, 1120 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick and wood, two stories; dwellings, wood, two stories; department consists of 2 chemical engines, 1 hook and ladder truck; 450 feet good rubber hose; value of apparatus and supplies, $3500; 2 buildings owned, value $3000; 30 volunteer members; annual expenses, $125; bell alarm. Chief appointed by council. C. G. Casking.

WATER SUPPLY—Wells and cisterns. A. H. Thompson, Mayor; I. O. Brokaw, City Clerk.

Quincy, Adams Co., population *40,000; area, 3200 acres; fire limit, 1280 acres; causes of fires investigated; brick mercantile buildings, 3 and 4 stories; brick dwellings, 2 stories; department consists of 4 steam engines, 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 300 feet good rubber hose, 2500 feet poor; 16 horses; value of apparatus and supplies, $25,000; 7 buildings owned, value $65,000; 90 members; 16 full paid; 20 part paid; annual expenses, $20,000; telephone and telegraph alarm, 12 street boxes. Jos. Esterly.

WATER SUPPLY—Water-works; source, Mississippi River; system pumping to reservoir and gravity; Worthington pumping machinery; capacity daily, 7,500,000 gallons; 160 hydrants, 22 miles mains; diameter, 6 to 20 inch; 190 meters; quality of water good, not filtered; pressure, 35 to 50 pounds; owned and operated by L. and W. B. Bull; Wm. B. Bull, Supt.; E. J. Thomson, Mayor; F. Wennhorner, City Clerk.

Red Bud, Randolph Co., population 1364; brick and wood buildings, 1 to 3 stories; department consists of 1 hook and ladder truck, buckets; value of apparatus and supplies, $300; bell alarm.

WATER SUPPLY—Wells and cisterns. Ben Rose, Mayor; F. D. Guker, City Clerk.

Roanoke, Woodford Co., population 307; frame buildings, 1 and 2 stories; shingle roofs; department consists of 1 hand engine; 1 hose carriage; 200 feet good rubber hose; value of apparatus and supplies, $500.

WATER SUPPLY—Wells. N. R. Moore, Village Clerk.

Robinson, Crawford Co., population *1780; 1 hand engine; 1 hook and ladder truck, 1 hose carriage, 1000 feet rubber hose; 1 building in use value $250; 200 volunteer members; bell alarm. Chief elected by members.

WATER SUPPLY—Wells and pumps. Thos. S. Price, Mayor; Jno. C. Eagleton, City Clerk.

Rochelle, Ogle Co., population 2000; area, 400 acres; fire limit, 10 acres; mercantile buildings, brick, 1 and 2 stories; shingle roofs permitted; frame dwellings; department, 3 hose carriages, siamese couplings and 1200 feet good rubber hose; value of apparatus and supplies, $2000; one building used, value $2000; 30 volunteer members. Chief elected by council. W. Stocking.

WATER SUPPLY—Water-works; pumping system; daily capacity of machinery, 750,000 gallons; 39 hydrants, 2¾ mains; diameter, 4 to 8 inch;

essure, 40 to 100 pounds; annual expenses, $2,500. Gardhous, Mayor; E. E. Ogden, City Clerk.

Rock Falls, Whiteside Co., population *2000; od and brick buildings, 2 stories; wooden roofs; partment consists of 6 chemical extinguishers, 5 se carriages, several hand grenades; 600 feet od rubber hose, 500 feet good cotton; 400 good en; value of apparatus and supplies, $3,000; 19 unteer members; whistle and bell alarm. J. V. :Carty.

WATER SUPPLY—Water-works; artesian well; stem, pumping to standpipe; Worthington pump, pacity, 4,000,000 gallons daily; 13 hydrants; 1 le 8 inch mains; annual expenses, about $700. H. Howland, Pres.; W. J. Watron, Supt.; Geo. . Packer, Mayor; W. H. Cadwell, Village erk.

Rockford, Winnebago Co., population *23,000; a, 400 acres; fire limit, 50 acres; fireworks or- ance; causes of fires investigated; mercantile ildings, brick, 2 and 3 stories; dwellings, brick d wood, 2 stories; department consists of 5 emical hand extinguishers, 1 hook and ladder ck, 4 hose carriages, 3 hose carts in reserve; o feet first-class hose, 2500 feet good second-class se; 10 horses; value of apparatus and supplies, ,000; 3 buildings owned, value $20,000; 18 mbers, full paid; annual expenses, $14,000; graph alarm, 24 street boxes. Chief appointed Mayor. J. T. Lakin.

WATER SUPPLY—Artesian wells; direct pump- ; Holly system; capacity of machinery, 6,000,000 lons daily; 263 hydrants; 37 miles mains; diame- , 4 to 20 inch; 267 Eddy and Galvin gates; pressure, to 160 pounds; cost to construct, $384,000; annual ense, $10,000 interest on bonds, 5 per cent. J. T. kin, Supt.; H. H. Scoville, Mayor; E. K. nkling, City Clerk.

Rock Island, Rock Island Co., population 870; 1 steam engine; 1 hook and ladder truck; 7 se carriages; 6500 feet rubber hose; 170 volunteer mbers; 3 private hose carriages, with 1500 feet ber hose. C. Baker.

WATER SUPPLY—Water-works; capacity, 4,000,- gallons; 29 private hydrants, 111 public. Mor- T. Stafford, Robt. Koehler.

Roseville, Warren Co., population 1768; area, acres; fireworks ordinance; frame buildings, tories; shingle roofs permitted; department con- s of 1 hook and ladder truck; value of appa- us and supplies, $1000; 1 building in use, value o; 25 volunteer members; bell alarm. Chief ointed by the board. C. Rhinerson.

WATER SUPPLY—Wells. G. W. Bockus, Town rk.

Sandwich, DeKalb Co., population *2500; 1 k and ladder truck; 2 hose carriages; 2300 feet d hose; 47 men, part paid. S. Mitten.

WATER SUPPLY—Water-works; source, wells; tem pumping to standpipe and direct; Worthing- pump; daily capacity of same, 1,000,000 gallons; hydrants; 3¾ miles mains; diameter, 4 to 8 hes; 8 Ludlow gates; 1 Crown meter; quality of ter, hard, not filtered; cost of works, $24,000; ssure, 75 to 120 pounds. Enos Doan, Mayor; P. Sedgwick, Town Clerk.

Savanna, Carroll Co., population *3500; de- tment consists of 1 hook and ladder truck, 2 hose riages; 1600 feet rubber hose, good. W. H. iffith.

WATER SUPPLY—Water-works; source, Miss- ppi River; system, pumping to reservoir; Dean nping machinery; daily capacity 700,000 gallons; hydrants; 3 miles mains; diameter 4 to 10 inches; Ludlow gates; quality of water, good; not fil- ed; pressure 85 pounds; cost of works, $26,000; ual expenses, $1,400; operated by company. H. Griffiths, Pres.; James Hunt, Supt.; W. H. iffiths, Mayor; F. S. Greenleaf, City Clerk.

Shannon, Carrol Co., population 1193; 1 hook and ladder truck; 8 chemical extinguishers. W. Northy.

WATER SUPPLY—Wells. Shannon, Town Clerk.

Shelbyville, Shelby Co., population *4000; 1 hook and ladder company; 3 hose companies.

WATER SUPPLY—Water-works; Kaskaskia river; system, pumping direct and to stand-pipe; Worthington pumping machinery; capacity 2,000,000 gallons daily; 50 hydrants; 8 miles mains; diameter 4 to 14 inches; Ludlow gates; sand filtration through conduits to well; pressure 60 to 140 pounds; cost to construct, $65,000; operated by private company. T. M. Thornton, Pres.; D. W. Marks, Mayor; W. H. Silver, City Clerk.

South Chicago, Cook Co., population *20,000; 1 steam engine; 1 hose carriage; 1 hook and ladder truck; 1700 feet good rubber hose; 16 men, paid.

South Evanston, Cook Co., population *3500; area, 670 acres; 1 hand ladder truck; 1 hose cart; 1000 feet cotton hose. Jos. Dorsey.

WATER SUPPLY—Water-works; Lake Michigan; system, pumping to stand-pipe; capacity of same 30,000 gallons; Dean pumping machinery; daily capacity 1,000,000 gallons; 70 hydrants; 9 miles mains; diameter 6 to 10 inches; 35 gates, Chapman; 4 meters, Worthington; quality good; pressure 40 to 100 pounds; cost to construct, $65,000; annual expenses, $2500. P. E. O'Neil, Chairman W. B.; John Watson, Supt.; T. D. Breese, Mayor; W. G. Norkett, Village Clerk.

Springfield, Sangamon Co., population 19,743; area, 2560 acres; fire limit, 360 acres; fireworks ordinance; mercantile buildings, brick, three and four stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 5900 feet cotton hose, good; 14 horses; value of apparatus and supplies, $20,000; 2 buildings owned, value $7000; 27 members, 16 full paid, 8 part paid; telephone alarm. Chief appointed by city council. John H. Freeman.

WATER SUPPLY—Water-works; river through 1000 foot filtering conduit; pumping to reservoir and direct; capacity of reservoir 4,000,000 gallons; Worthington pump; daily capacity 4,000,000 gallons; 147 hydrants; 33 miles mains; diameter 4 to 15 inches; 286 gates, Chapman, Ludlow; 76 meters, Worthington, Lester; pressure 12 to 32 pounds; cost to construct, $500,000; annual expenses, $20,000. H. O. Bolles, Pres. Commrs.; Peter Berriman, Supt.; Charles E. Hay, Mayor; Geo. Hefferkamp, City Clerk.

Staunton, Macoupin Co., population 1358; frame and brick buildings; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; value of apparatus, $1500; 35 volunteers; bell alarm.

WATER SUPPLY—Wells.

Sterling, Whiteside Co., population *6000; area, 990 acres; fire limit, 75 blocks; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 2350 feet rubber hose, good; 900 feet cotton, good; 350, fair; 400 feet rubber, fair; whistle and bell alarm. Chief appointed by the Mayor. J. Burke.

WATER SUPPLY—Source, artesian wells; system, direct and pumping to stand-pipe; 2 Dean pumps; total daily capacity 4,000,000 gallons; 121 hydrants; 14 miles mains; diameter 4 to 16 inches; Coffin gates; 5 Crown meters; quality of water, excellent; not filtered; cost of works, $125,000; pressure 40 to 125 pounds; operated by private company. W. J. Watson, Supt.; G. T. Elliott, Mayor; L. E. Allen, City Clerk.

ILLINOIS—*Continued.*

Streator, La Salle Co., population *15,000; mercantile buildings, brick, two and three stories; dwellings, frame, one and two stories; department consists of 1 chemical engine, 12 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2500 feet good rubber hose; value of apparatus, etc., $8000; 50 men paid part time, 2 paid full time; expenses for 1888, $1750; bell and telephone alarm. A. A. Colley.

WATER SUPPLY—Water-works; direct pressure; total capacity 9,000,000 gallons; 13 miles of street mains; 125 hydrants; 90 to 140 pounds pressure. F. D. Ferguson, W. E. St. Clair.

Sullivan, Moultrie Co., population *1800; frame and brick buildings; 1 hook and ladder truck; 1 hose cart; 500 feet hose; 6 hand chemical extinguishers.

WATER SUPPLY—Artesian well; system, pumping to tank; pumping machinery by U. S. Wind Engine Co.; 7 hydrants; 3500 feet 4 to 6-inch mains; quality, slightly sulphur; cost to construct, about $10,000; operated by city. Fred. Hoke, Supt.; W. Eden, Mayor; E. Hall, Town Clerk.

Sycamore, De Kalb Co., population *4000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, 2 and 3 stories; wooden dwellings, 2 stories; department consists of 3 hose carriages; siamese couplings used; 1500 feet good rubber hose, 400 feet poor; value of apparatus and supplies, $20,000; 3 buildings owned, value $3000; 36 volunteer members. Chief elected by members. J. B. Whalen.

WATER SUPPLY—Wells and stand-pipe, 15 feet in diameter, 135 feet high; direct pumping system; Blake pumps, capacity 30,000 gallons daily; 2½ miles street mains and supply pipes; 6 to 12 inches diameter; 25 hydrants; 8 Ludlow gates; 2 Hersey meters; cost to construct $40,000; 125 pounds pressure. John B. Whalen, Supt.; N. Latner, Mayor; F. O. Van Galder, City Clerk.

Tamaroa, Perry Co., population 800; 2 chemical extinguishers.

WATER SUPPLY—25 cisterns, 300 gallons capacity each. Wm. M. Eaton, Mayor; J. J. Miller, Town Clerk.

Taylorville, Christian Co., population *2800; 2 hose carts; 1500 feet new hose; 1 hook and ladder truck; 105 members. Michael Tobin.

WATER SUPPLY—Water-works; artesian well; pumping to stand-pipe 120 feet high; capacity, 30,000 gallons; Deane pumping machinery, daily capacity 200,000 gallons; 65 hydrants; 3 miles mains, 4 to 8 inches diameter; 8 gates, Deane; tube wells; pressure; cost to construct $20,000; annual expenses, $3000; operated by city. G. W. Range, Supt.; J. R. Smith, Mayor; T. E. McCaskill, City Clerk.

Tiskilwa, Bureau Co., population 753; 1 hand engine; 1 chemical extinguisher. Chas. M. Sterreet, Pres.; John Wylie, Town Clerk.

Tolono, Champaign Co., population 905; area, 840 acres; fire limit, same; fireworks ordinance; frame and brick buildings, 1½ and 2 stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage, 2 hook and ladder trucks, 500 feet good rubber hose; value of apparatus and supplies, $900; 35 volunteer members; bell alarm. Robt. Richmond.

WATER SUPPLY—Wells and cisterns. L. C. Burr, Mayor; W. E. Handy, Town Clerk.

Town of Lake, Cook Co., population 80,000; includes Englewood, Union Stock Yards, Auburn Junction, Normal Park; department consists of 7 engines, 3 hook and ladder trucks, 1 chemical extinguisher, 2 hose carriages; 10,000 feet good rubber hose; 38 horses; paid department, 80 men; fire alarm telegraph, 96 boxes. F. T. Swenie.

WATER SUPPLY—Water-works; Lake Michigan; system direct pumping; Holly system pumps; capacity daily 24,000,000 gallons; 400 hydrants; 140 miles mains, 6 to 24 inches diameter; Eddy, Ludlow, gates; Worthington meters; 40 to 60 pounds pressure; cost to construct about $950,000; annual expenses, $70,000. E. Washburn, Pres. Dept. Public Works; J. A. Duggan, Supt. W. W.; Wm. Thompson, Jr., Pres. Town; M. J. Doherty, Clerk.

Trenton, Clinton Co., population *1400; area, 800 acres; fire limit, 640 acres; frame and brick buildings, 1 and 4 stories; department consists of 1 hand engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 650 feet rubber hose; value of apparatus, etc., $1500; 1 building in use; 50 volunteer members; bell alarm. Chief elected by company. L. M. Koentz.

WATER SUPPLY—Wells, cisterns and 5 ponds. J. Hauke, Sr., Mayor; Aug. Schaeffer, City Clerk. (It is officially reported that a Holly system of water-works will be put in during 1889. Works will include 30 hydrants and 4½ miles of mains, 6 to 8 inches diameter.—ED.)

Turner, Du Page Co., population *1900; brick and wood buildings, 2 stories; wooden roofs; department consists of 1 hook and ladder truck, 1 hose carriage, pails and hand grenades. C. P. Stark, Village Clerk.

Tuscola, Douglas Co., population 1457; area, 640 acres; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick and wood, 1 and 2 stories; wooden roofs permitted; wood dwellings 1 and 2 stories; department consists of 2 chemical engines; 500 feet good rubber hose; value of apparatus, $3000; 1 building owned, value $500; 50 volunteer members; annual expenses, $75; bell alarm. Chief appointed by Mayor and council.

WATER SUPPLY—Wells.

Union Stock Yards, Cook Co. (See Town of Lake.)

Upper Alton, Madison Co., population 8[illegible]; (See Alton.)

Urbana, Champion Co., population 7400; 1 hand engine; 2 hose carts; 1000 feet good hose; 1 hose company, 10 men. L. T. Koucher.

WATER SUPPLY—Water-works, gravity and direct; pressure 90 pounds; 40 hydrants; 8 cisterns. — McKinley.

Vandalia, Fayette Co., population *3000; area 2 miles; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; brick and frame dwellings, one, two and three stories; department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose, 1600 feet cotton hose; value of apparatus and supplies, $25,000; buildings, $1000; 38 volunteer members; annual expenses, $100; bell alarm. Chief elected by council. John R. McAfee.

WATER SUPPLY—Cisterns, supplied from buildings. John Maddox, Mayor; E. Y. McKinney, Town Clerk.

Virden, Macoupin Co., population 1608; area, 640 acres; fire limit, 4 blocks; fireworks ordinance; mercantile buildings, brick and frame, two stories; frame dwellings, one and two stories; department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; 800 feet poor rubber hose; value of apparatus and supplies, $1700; 1 building owned, value $300; 100 volunteer members; annual expenses

$100; bell alarm. Chief elected by members. J. A. Beaty.

WATER SUPPLY—Wells, cisterns and ponds. T. B. Toney, Town Clerk.

Virginia, Cass Co., population *1680; brick and wood buildings, two stories; metal roofs only; department consists of ladder, hooks and rubber buckets; 100 feet poor rubber hose; value of apparatus and supplies, $100.

WATER SUPPLY—Wells and cisterns. S. W. Bailey, City Clerk.

Warren, Jo Daviess Co., population 1897; hand extinguishers and hand grenades. J. L. Graham, Town Clerk.

Warsaw, Hancock Co., population 3106; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle roofs permitted; frame dwellings, two stories; department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 700 feet rubber hose, 400 feet leather, good; value of apparatus and supplies, $2750; 1 building used; 80 volunteer members; annual expenses, $200; bell alarm. Chief elected by department and approved by city council. J. D. Hopkins.

WATER SUPPLY—Source, artesian well, pumping direct to mains; Gray pumping machinery; 6 hydrants; about ¾ mile 4-inch mains; quality of water mineral, not filtered; cost of works $3500; pressure 42 pounds. T. Myers, Supt.; H. J. M. Ladde, Mayor; Chas. Hilker, City Clerk.

Washington, Tazewell Co., population 1397; 1 chemical engine; 1 pump engine; 1 hose cart; 200 feet of hose; 25 volunteer members; 1 electric bell. Chief elected by companies. James Berney.

WATER SUPPLY—Water-works, well; pumping to stand-pipe, capacity of pumps 250 gallons; 19 hydrants; 2½ miles mains, diameter 4 to 6 inch; cost to construct $15,000; pressure 45 to 120 pounds. James Davis, Supt.; Charles Koker, City Clerk.

Washington Heights, Cook Co., population 1805; volunteer fire protection; hooks and ladders, fire buckets.

Waterloo, Monroe Co., population *3100; 1 hand fire engine; 1 hose carriage; 800 feet good rubber hose; 30 volunteer members. George C. Gawn, Mayor; S. B. Sinclair, Town Clerk.

Watseka, Iroquois Co., population *2600; area, 640 acres; 1 hook and ladder truck, out of repair.

WATER SUPPLY—Artesian wells, tank and cisterns. J. F. Pierson, City clerk.

Waukegan, Lake Co., population 4012; 1 steam engine; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1200 feet good rubber hose; 2 men paid full time, 75 volunteers. Pat. Cunningham.

WATER SUPPLY—2 artesian wells. A. B. Palmer, Town Clerk.

Wenona, Marshall Co., population 911; mercantile buildings, brick, two stories; dwellings, wood, one and two stories; wooden roofs permitted; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus, $700; 25 volunteer members; steam whistle and bell alarm. S. B. Patch.

WATER SUPPLY—Private wells and cisterns. M. A. Gallaher, City Clerk.

West Belleville, St. Clair Co., population 7221; 1 hand engine; 1 hose carriage; 300 feet good rubber hose; 25 men, volunteers; 2 horses.

WATER SUPPLY—3 cisterns, 48,000 gallons capacity.

Wheaton, Du Page Co., population *1500; 10 chemical extinguishers.

WATER SUPPLY—Wells. C. B. Smith, Town Clerk.

Whitehall, Greene Co., population *2145; 1 hook and ladder truck; volunteer fire department.

Wilmington, Hill Co., population *2000; 1 chemical extinguisher; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; 50 men, volunteer. C. W. Barnhart.

WATER SUPPLY—Water-works; source of supply Kankakee river; direct pressure; Holly system; 25 hydrants; 1½ miles mains, diameter 4 and 8 inch; 2 gates; quality of water, soft; not filtered; pressure 60 to 80 pounds. C. W. Barnhart, Superintendent; A. Goading, Mayor; L. L. Stephenson, Town Clerk.

Winchester, Scott Co., population *1626; buildings, brick and wood, one and two stories; wooden roofs permitted outside of fire limits; department consists of 2 hand fire engines; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; bell alarm.

WATER SUPPLY—Wells. H. Sanderson, City Clerk.

Woodstock, M'Henry Co., population *2000; area, 640 acres; fireworks ordinance; brick buildings, two and three stories; frame buildings, two stories; wooden roofs permitted; department consists of 1 hand engine, 6 hand force pumps, 2 hook and ladder trucks, 3 hose carriages; siamese couplings used; 1500 feet new rubber hose; value of apparatus and supplies, $5500; 1 building owned, value $2000; 75 volunteer members; bell alarm; annual expenses, $500. Chief elected by company.

WATER SUPPLY—Wells and cisterns. M. S. Joslyn, Mayor; Simon Brink, Town Clerk.

The following places have no fire protection: Anna, Union Co., population *1592. Arlington Heights, Cook Co., population 1500. Ashley, Washington Co., population *1150. Atlanta, Logan Co., population *1600. Augusta, Hancock, Co., population *1700. Bement, Platt Co., population *1300. Camp Point, Adams Co., population *1500. Carbondale, Jackson Co., population 2213. Caseyville, St. Clair Co., population 900. Chester, Randolph Co., population *3200. Columbia, Monroe Co., population 1308. Farmington, Fulton Co., population 1111. Foreston, Ogle Co., population *1208. Gibson City, Ford Co., population *1800. Gilman, Iroquois Co., population 1299; water supply, 4 reservoirs. Girard, Macoupin Co., population *2000. Grayville, White Co., population *1700. Green Garden, Will Co., population 1145. Hamilton, Hancock Co., population 1026. Highland Park, Lake Co., population 1154. Hillsborough, Montgomery Co., population *2000. Kinmundy, Marion Co., population 1096. Marseilles, La Salle Co., population *2000. Morrisonville, Christian Co., population 1000. Mount Carmel, Wabash Co., population *3000. Nauvoo City, Hancock Co., population 1403. Newton, Montgomery Co., population *2000. Nokomis, Montgomery Co., population 1062. Northfield, Cook Co., population 1807. Petersburgh, Menard Co., population *2500. Plano, Kendall Co., population *2500. Roodhouse, Green Co., population *2500. Rushville, Schuyler Co., population 1662. Salene, Marion Co., population 1327. Shawneetown, Gallatin Co., population 1851. Sparta, Randolph Co., population *2000. Sumner, Lawrence Co., population 1021. Upper Alton, Madison Co., population 1536. Vermont, Fulton Co., population 1133. Waverly, Morgan Co., population 1500.

INDIANA.

Albion, Noble Co., population *1465; brick and frame buildings; 1 to 3 stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet of good rubber hose; value of apparatus, $800; 32 men paid part time, 10 volunteers; expenses in 1888, $1500; bell alarm. Albert J. Denla.

WATER SUPPLY—3 cisterns.

Angola, Steuben Co., population 2500; area, 880 acres; fire limit, 640 acres; mercantile brick buildings, 2 and 3 stories; metallic roofs generally; wood and brick dwellings, 2 stories; department consists of 8 chemical hand extinguishers, 1 chemical engine; 1 truck with extinguisher and bucket, 2 hook and ladder trucks; value of apparatus and supplies, $2,500; 1 building owned, value $800; membership, 36 volunteers; annual expenses, $50; bell alarm. Chief elected by department. G. W. Poland.

WATER SUPPLY—Wells; and cisterns supplied from roofs of buildings. Wm. G. Carpenter, Mayor; Joseph Herst, Town Clerk.

Anderson, Madison Co., population 10,000; 1 hand engine, 2 hose reels, 1 hook and ladder truck; 1800 feet hose; 24 members, paid. S. A. Towell.

WATER SUPPLY—Water-works; direct pumping; Gordon and Maxwell machinery; daily capacity of same, 2,000,000 gallons; 70 hydrants; 7 miles mains; diameter, 4 to 16 inch; 20 Eddy gates; quality of water good; gravel, sand and charcoal filtration; pressure, 40 to 90 pounds; cost of works, about $45,000. Lafe J. Burr, Pres.; A. Coburn, Supt.; J. F. McClave, Mayor; John Baker, Town Clerk.

Attica, Fountain Co., population 3000; area, 400 acres; fire limit, 1 block; fireworks ordinance; mercantile buildings, brick and wood, 2 and 3 stories; wooden roofs permitted; dwellings, wood and brick, 1½ and 2 stories; department consists of 1 hook and ladder truck, 1 hose carriage, 2 hose reels; 100 feet good rubber hose, 200 feet poor; value of apparatus and supplies, $1200; 1 building used, 30 by 65, brick, tin roof, value $500; membership, 30, volunteers; bell alarm. James Wilson.

WATER SUPPLY—Water-works, gravity pressure; 2 reservoirs, supplied by springs; reservoir capacity, from 50,000 to 100,000 gallons daily; number of miles of street mains and pipes, 4 to 5 miles; diameter, 2 to 8 inches; 12 hydrants; annual expenses of department, $1500. John Schoonover, John Maguire.

Auburn, De Kalb Co., population *3,000; buildings, brick and frame, 2 and 3 stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 800 feet rubber hose, good; 2 horses; value of apparatus and supplies, $8000; members, 28, 1 paid full time, 27 volunteers; bell alarm. J. F. Aber.

WATER SUPPLY—26 cisterns. S. R. Heberlung, Mayor; J. F. Aber, Town Clerk.

Aurora, Dearborn Co., population 4435; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, 2 and 3 stories; half of city have metal roofs; dwellings, frame, 1½ and 2 stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 5000 feet hose, good; 200 feet rubber hose, poor; value of apparatus, $13,000; membership, 50, volunteers; annual expenses, $300; bell alarm. Chief elected by council. Wm. E. Lamkin.

WATER SUPPLY—River and 15 cisterns. James Everet, City Clerk.

Bedford, Lawrence Co., population 3,000; 1 hand engine, 1 hook and ladder truck; total value of apparatus, supplies, etc., $1150; bell alarm. Peter Fillion.

WATER SUPPLY—Wells and 4 large cisterns. J. D. Sommonson, Mayor; Doc. Cabpell, Town Clerk.

Bloomington, Monroe Co., population *3500; area, 640 acres; fire limit 9 acres; fireworks ordinance; mercantile buildings, stone, brick and wood, two and three stories; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 2 hand engines, 10 chemical hand extinguishers, 1 hook and ladder truck; 3 hose carriages; siamese couplings used; 1500 feet good rubber hose; 300 feet good leather; value of apparatus and supplies, $6000; 26 members, paid; annual expenses, $800; bell alarm. Chief elected by city council. M. W. Griffey.

WATER SUPPLY—Streams, wells and 10 cisterns; capacity of cisterns, 50,000 gallons daily. R. C. Greers, Town Clerk.

Bluffton, Wells Co., population 4000; area, 640 acres; fire limit, 350 acres; chief investigates fires; mercantile buildings, brick, three stories; wooden roofs permitted; frame dwellings, one and two stories; department consists of 2 chemical engines, 1 hook and ladder truck, 2 hose carts; 500 feet rubber hose; 1000 feet cotton, good; 500 feet poor; value of apparatus and supplies, $9000; 1 building owned by department, value $3000; 40 volunteer members; bell alarm. Chief appointed by city council. J. B. Plessinger.

WATER SUPPLY—Water-works; Holly system; direct pumping; 36 hydrants; 2¾ miles mains; diameter 4 to 10-inch; quality of water good, not filtered; cost of works $85,000; annual expenses $4000; pressure 40 to 100 pounds. G. F. McFerren, Pres.; J. W. Freeman, Supt.; James P. Hale, Mayor; T. L. Wisner, City Clerk;

Bourbon, Marshall Co., population *1300; area, 160 acres; fire limit, 2 blocks; mercantile buildings, brick and frame, two stories; shingle roofs permitted; dwellings, frame, one and two stories; department consists of 1 hand engine, 2 hook and ladder trucks, 1 hose carriage; siamese couplings used; 700 feet good rubber hose; value of apparatus and supplies, $800; 1 building owned by department, value $400; 50 volunteer members; annual expenses, $50; bell alarm. Chief elected by town board. S. Beals.

WATER SUPPLY—4 cisterns, supplied by perm. R. Demas, Town Clerk.

Brazil, Clay Co., population *7000; buildings, brick, two and three stories; 1 hook and ladder truck; 2 hose carriages; 1200 feet good hose; 33 volunteer members; telephone alarm. Charles Jones.

WATER SUPPLY—Water-works; pumping direct; Dean pumping machinery; capacity 1,500,000 gallons daily; 45 hydrants; 5 miles mains, diameter 4 to 10-inch; quality water soft, not filtered; cost of works $50,000; annual expenses $2000; pressure 70 to 85 pounds. Thos. Henderson, Supt.; E. S. Holliday, Mayor; John Gillen, City Clerk.

Bremen, Marshall Co., population 1028; frame buildings, one to two stories; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 3 hose carts; value of apparatus, $1500; 18 volunteers; expenses for 1888, $300; bell alarm. H. H. Miller.

WATER SUPPLY—14 cisterns. J. W. Brougher, Town Clerk.

Brookville, Franklin Co., population *2056; 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 900 feet hose good, 100 feet poor; volunteer department. Geo. A. Newman.

WATER SUPPLY—2 rivers, canal and 2 large cisterns. P. H. Hendrickson, Town Clerk.

Cambridge City, Wayne Co., population 370; area, 640 acres; fire limit, same; fireworks rdinance; causes of fires investigated; mercantile uildings, brick, 3 stories; wooden roofs permitted; ood dwellings, 2 stories; department consists of 1 team engine, 5 chemical hand extinguishers, 1 ook and ladder truck, 2 hose carriages; 600 feet of ood rubber hose, 500 feet good cotton; value of pparatus, $6000; 1 building owned, value $4000; o volunteer members; bell alarm. Chief elected y town trustees. Joseph Weigel.

WATER SUPPLY—Wells, river and canal. J. A. mith, Town Clerk.

Cannelton, Perry Co., population *2500; 2 and engines, 4 hose carriages, 1 steam fire pump; 000 feet good rubber hose; 150 volunteer members. . F. Cumings.

WATER SUPPLY—River. W. J. Reid, Town Clerk.

Centreville, Wayne Co., population 875; area, 40 acres; fire limit, same; fireworks ordinance; auses of fires investigated; mercantile buildings, rick, 2 stories; wooden roofs permitted; brick and ood dwellings, 2 stories; department consists of 1 team engine, 1 hand engine, 2 hose carriages, 1 ook and ladder truck; siamese couplings used; 500 feet good rubber hose, 800 feet leather, poor; alue of apparatus and supplies, $10,000; 1 building sed, value $3000; 26 volunteer members; annual xpenses, $300. Chief elected by company. C. F. Bailey.

WATER SUPPLY—Wells and 12 cisterns; capacity er day, 39,000 gallons.

Charlestown, Clark Co., population 1200; rick and wood buildings, 2 stories; department onsists of 6 chemical extinguishers, 1 hook and ladder truck; bell alarm.

WATER SUPPLY—Wells and cisterns. James M. Demar, Town Clerk.

Columbia City, Whitely Co., population 3100; area and fire limit, 1440 acres; causes of fires nvestigated; mercantile building, brick and wood, wo and three stories; wooden roofs permitted; brick nd frame dwellings, one and two stories; department consist of 1 steam engine, 1 hook and ladder ruck, 2 hose carriages; siamese couplings; steam eater; 2600 feet good rubber hose; value of apparatus, $10,500; 2 horses; 1 building owned; value $12,000; 70 volunteer members; annual expenses, $1000; bell alarm. Chief appointed by the council.

WATER SUPPLY—11 cisterns, supplied by pumping from the river; capacity, 6350 barrels daily. D. Buttler, Mayor; A. Hover, City Clerk.

Columbus, Bartholomew Co., population 8000; nercantile buildings, brick, two stories; shingle oofs permitted; frame dwellings, one and two stories; department consists of 1 hook and ladder ruck, 2 hose carriages; 2000 feet good rubber hose, 500 poor; 500 feet cotton hose; 25 volunteer members; Gamewell alarm. Chief elected by city ouncil. A. B. Reeves.

WATER SUPPLY—Water-works, Holly system; umping direct, capacity of pumps 3,000,000 gallons daily; 80 hydrants; 6 miles mains, diameter 4 o 12 inch; 20 gates; broken stone and gravel fileration, pressure 40 to 110 pounds; cost of works, $75,000. Albert Trotter, Pres. and Supt.; C. N. Spencer, Mayor; Wm. Shea, City Clerk.

Connersville, Fayette Co., population *5500; 1 hook and ladder truck; 3 hose carriages; 1000 feet eather hose, 1000 feet good rubber; telephone; 49 olunteers. Harry Lilie.

WATER SUPPLY—Direct pumping system; 7 niles of mains; 65 hydrants; pressure 40 to 90 ounds. J. Hoover, Supt.; J. M. McIntosh, Mayor; W. F. Downs, Town Clerk.

Covington, Fountain Co., population *2000; 14 chemical extinguishers; 1 hook and ladder truck.

WATER SUPPLY—River, well and cisterns. John B. Martin, Mayor; J. C. Nelson, Town Clerk.

Crawfordsville, Montgomery Co., population *10,000; area, 960 acres; fire limit, 35 acres; fireworks ordinance; mercantile buildings, brick, three stories; wood and brick dwellings, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1400 feet good rubber hose; value of apparatus and supplies, $4000; 2 buildings owned, value $10,000; 60 volunteer members; bell and telephone alarm. Chief elected by city council. Wm. W. Vance.

WATER SUPPLY—Water-works; stand-pipe, 175 x 15 feet; 3 steam pumps, capacity 425,000,000 gallons per day; 125 double hydrants; 12 miles water mains; average pressure 65 pounds per square inch; reservoir, 90x12, capacity 3,000,000 gallons; 42 fire cisterns, average 400 barrels. S. Simpson, Wm. H. Webser.

Crown Point, Lake Co., population *3000; area, 750 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; wood and brick dwellings, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose in good condition, 250 feet poor; value of apparatus and supplies, $2000; 40 members, 1 paid; bell alarm. Chief elected by the company.

WATER SUPPLY—4 cisterns, supplied from roofs of buildings. John Pinter, Town Clerk.

Decatur, Adams Co., population 3800; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 800 feet of hose; 50 feet cotton; 60 volunteers. James Hurst.

Delphi, Carroll Co., population 2040; area, 640 acres; fire limit, 4 blocks; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two to three stories; shingle roofs permitted; wood, brick and stone dwellings, one and two stories; department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 800 feet rubber hose in good condition, 600 poor; value of apparatus and supples, $2500; 1 building owned, value $2000; 75 volunteer members; annual expenses, $500; bell alarm. Chief elected by common council. C. J. Basley.

WATER SUPPLY—Creek, canal; 6 cisterns, supplied from roofs of buildings, capacity 25,000 barrels. A. W. Wolver, Mayor; C. A. O'Brien, Town Clerk.

Dublin, Wayne Co., population 1070; area, 160 acres; brick and frame buildings, one and two stories; 1 hook and ladder truck.

WATER SUPPLY—Wells and cisterns. Will. E. Floyd, Town Clerk.

Edinburgh, Johnson Co., population *2010; area, 1 mile; mercantile buildings, brick, 2 stories; wood-n roofs permitted; wood dwellings, one and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriages; 350 feet rubber hose in good condition; value of apparatus, $500; 18 volunteer members; annual expenses, $150.

WATER SUPPLY—Wells; 2 double force pumps. Mat. Duckworth, Town Clerk.

Elkhart, Elkhart Co., population *12,000; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; 3400 feet good rubber hose; 600 feet, poor; 150 feet good cotton; 2 men paid full time, 84 volunteers; 2 horses. David Carpenter.

WATER SUPPLY.—Water-works, direct and gravity; 11 miles mains; 90 hydrants. —— Pounder, H. S. Chester.

INDIANA—*Continued.*

Evansville, Vanderburgh Co., population 52,000; area, 3500 acres; fire limit, 160 acres; fireworks ordinance; mercantile buildings, brick, four stories; wooden roofs permitted; brick and wood dwellings, two stories; department consists of 3 steam engines, 1 chemical engine, 6 chemical hand extinguishers, 2 hook and ladder trucks, 6 hose carriages; 8600 feet good cotton hose; 26 horses; value of apparatus and supplies, $25,000; 9 buildings owned by department, value $40,000, 53 members full paid; annual expenses, $45,000; Gamewell fire alarm, 40 street boxes. Chief elected by city council. Philip Klein.

WATER SUPPLY—Water-works, direct pressure, supplied by pumping; capacity, 4,000,000 gallons daily; 68 cisterns; 34 miles street mains and supply pipes; diameter, 4 to 24 inches; 274 hydrants; water pressure, 100 pounds; annual expenses of water department, $35,000. John Fetz, John R. Ferguson.

Fort Wayne, Allen Co., population *35,000; mercantile buildings, brick, three to five stories; brick and frame dwellings, two stories; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 13 horses; siamese couplings used; 1500 feet rubber hose; 5500 feet good cotton; value of apparatus and supplies, etc., $30,000; 2 buildings owned by department, value, $35,000; 36 members, 10 paid full time, 26 part time; annual expenses, $19,000; telegraph alarm, 47 street boxes. Henry Hilbrecht.

WATER SUPPLY—Water-works; direct pumping system; 1 reservoir, capacity, 3,500,000 gallons; 30 miles mains and supply pipes; diameter, 6 to 24 inches; 240 hydrants; pressure, 50 pounds; annual expenses of water department, $10,000. P. J. McDonald, W. W. Rockhill.

Frankfort, Clinton Co., population *5014; fire limit, 500 acres; fireworks ordinance; mercantile buildings, brick, two stories; wood dwellings, one and a half and two stories; department consists of 1 chemical engine, 1 hook and ladder truck; 200 feet good rubber hose; value of apparatus and supplies, $2500; 29 volunteer members; annual expense, $200; bell alarm. Chief elected by company and approved by council. G. W. Bird.

WATER SUPPLY—Wells; water-works built, but not described. E. Marvin, J. M. Brafford.

Franklin, Johnson Co., population 3116; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; frame and brick dwellings; department consists of 3 hand engines, 1 chemical engine, ladders, hooks and hose for each engine; 200 feet good rubber hose; 100, poor; value of apparatus and supplies, $800; 2 buildings owned, value, $200; 1 rented at $25 per year; 58 volunteer members; annual expenses, $300; bell alarm. Chief elected by city council.

WATER SUPPLY—Wells and cisterns.

Garrett, DeKalb Co., population 1268; buildings, wood, 2 stories; 1 hand engine, 1 hose carriage; B. & O. R. R. have department of 8 men to protect the shops. W. Y. Johnson, Town Clerk.

Goodland, Newton Co., population *1000; no fire department; force pumps; 100 feet of hose.

WATER SUPPLY—Wells. John Carpenter, Town Clerk.

Goshen, Elkhart Co., population *6000; area, 1500 acres; fire limit, 26 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, 3 stories, dwellings, brick and wood, 2 stories; department consists of 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose, 2,500 feet leather, good; value of apparatus and supplies, $6000; 4 buildings in use; value $1,000; 1 building rented, $25 per annum; membership, 127, volunteers; annual expenses, $1000; bell, steam whistle and electric alarm. John Snobarger.

WATER SUPPLY—Wells, 1,500,000 gallons capacity per day; 9 cisterns, capacity 150,000 gallons; direct pumping system; 10 miles street mains; diameter, 6 to 12 inches; 46 hydrants; pressure, 120 pounds; annual expenses of water department, $3600. L. Warner, J. H. Hawks, Jr.

Greencastle, Putnam Co., population *5000; area, 2560 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, brick, 2 stories; wood dwellings, one and a half and two stories; department consists of 1 steam engine, 2 hand, 3 hose carriages; 1500 feet hose, good; 1300 feet, poor; 3 horses; value of apparatus and supplies, $6000; 2 buildings owned value $1000; membership, 13; full paid members, 7; part paid, 6; alarm. Fred. Weirs.

WATER SUPPLY—Water-works; 19 cisterns filled by engine; capacity, 600 bbls. each. G. F. Edmonston, E. C. Anderson.

Greenfield, Hancock Co., population *2600; 1 hook and ladder truck; 1 hose carriage; value of apparatus, etc., $210; 50 volunteer members; bell alarm. N. P. Howard, Sr.

WATER SUPPLY—Wells. J. Q. Johnson, Town Clerk.

Greensburg, Decatur Co., population 3181; area, 600 acres; fire limit, 400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings wood and brick, two stories; department consists of 1 steam engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet rubber hose, good; 200 poor; 3 horses; value of apparatus, $10,000; 1 building owned, value $4000; membership 30, all paid; annual expenses, $2000; bell alarm. Chief elected by council. Ralph Buckley.

WATER SUPPLY—20 cisterns; capacity 100,000 gallons daily. A. S. Creath, Mayor; Dick Thompson, City Clerk.

Hammond, Lake Co., population 6000; buildings, brick and frame, two to four stories; wooden roofs permitted; department consists of 1 steamer, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1500 feet rubber, 400 feet cotton and 200 feet linen hose; 2 horses; value of apparatus, $5500; 35 members, 4 paid; bell alarm. J. H. Kasper.

WATER SUPPLY—Artesian well; system, pumping to stand-pipe and direct; Worthington machinery; daily capacity 200,000 gallons; 47 hydrants; 6 miles mains; diameter 4 to 10 inches; 18 gates; pressure 40 to 120 pounds. C. Lavine, Pres.; T. Hammond, Mayor; J. B. Woods, City Clerk.

Hartford City, Blackford Co., population *2000; 1 engine; 1 hose cart; 1 hook and ladder truck; 1500 feet of good hose; 40 members. Hiram Sinclair.

WATER SUPPLY—Cisterns. Alonzo Fraser, Town Clerk.

Hazleton, Gibson Co., population 618; 1 hand engine, worthless; 150 feet of rubber hose, poor.

WATER SUPPLY—River.

Huntingburgh, Dubois Co., population *2500; brick and frame buildings, one and two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet good cotton hose; value of apparatus, $600; 20 volunteer members. H. C. Rothert.

WATER SUPPLY—Cisterns and wells; water-works to be constructed during 1889. E. R. Burdick, Mayor; James Murray, Town Clerk.

Huntington, Huntington Co., population *9000; 9 steam engines; 1 hand engine; 1 hook and ladder truck; 2 hand hose carriages; 1 horse hose

arriage; 1500 feet rubber hose, good; 1500 feet oor; 112 volunteers, 2 paid full time. S. Buchanan.

WATER SUPPLY—2 creeks; 4 cisterns, each having 35,000 gallons capacity. S. F. Day, Mayor; J. M. Black, Town Clerk.

Indianapolis, Marion Co., population *100,-06; area, 12,800 acres; fire limit, same, special imit consists of a space 1 mile square, covering he business portion of the city; fireworks ordinance; auses of fires investigated; mercantile buildings, rick, three and four stories; dwellings, brick and vood, one and two stories; department consists of steam engines, 23 chemical hand extinguishers, 2 hemical engines, 3 hook and ladder trucks, 1 hose arriage, 9 hose wagons; 7000 feet rubber hose, in ood condition; 12,500 feet of cotton, good; 50 orses; membership, 86, full paid; expenses in 888, $70,845; fire alarm telegraph; 124 street boxes. Chief elected by council. F. Dougherty.

WATER SUPPLY—Direct pumping system; cisterns and wells; 68 miles pipes; 610 hydrants; pressure, 110 pounds; expenses of water department n 1888, $32,000. Wm. Davis, Mayor; John L. Bowles, City Clerk.

Jasper, Dubois Co., population 1040; buildings rick and wood, one to three stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage.

WATER SUPPLY—Wells and cisterns. G. J. Jutt, Town Clerk.

Jeffersonville, Clark Co., population 11,000; frame and brick buildings, one and two stories; 1 steam engine; 2 hose carriages; 1300 feet rubber hose in good condition; 500 feet poor; value of apparatus $15,000; paid department, 4 men; 3 horses; expenses for 1887. $3075. W. T. Patterson.

WATER SUPPLY—Water-works; Holly system; pumping to stand-pipe; Gaskill machinery; 110 hydrants; 10 miles mains; diameter 4 to 14 inches; pressure 54 to 70 pounds. D. M. Allen, Supt.; L. F. Warder, Mayor; John H. Ault, City Clerk.

Kendallville, Noble Co., population 3000; 1 hook and ladder truck; 2 hose carts; 1000 feet hose; 50 men, volunteers. F. W. Holyer.

WATER SUPPLY—Wells and lake; pumping system to stand-pipe and direct; Knowles pump; daily capacity 1,000,000 gallons; 31 hydrants, 3¾ miles mains; diameter 4 to 12 inches; 21 Fowler gates; quality water good, not filtered; pressure 60 to 90 pounds; cost of works $23,000; annual ex- $1800. Harman Kruger, Supt.; C. G. Aichole, Mayor; Wm. S. Osborne, Town Clerk.

Knightstown, Henry Co., population *2200; hook and ladder truck.

WATER SUPPLY—Wells.

Kokomo, Howard Co., population 7000; area, 500 acres; fire limit, 112 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, 2, 3 and 4 stories; frame dwellings, 1 and 2 stories; department consists of 2 steam engines, 6 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 3000 feet good rubber hose, 1000 poor; value of apparatus and supplies, $12,000; annual rent of buildings in use, $350; value, $6000; membership, 75, part paid; annual expenses, $5000; telephone and bell alarm. G. W. McGowan.

WATER SUPPLY—Water-works, river, 2 creeks, 16 cisterns; total capacity, 395,000 gallons; 120 hydrants. E. Conwell, A. Shewman.

Lafayette, Tippecanoe Co., population* 21,-000; 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 4 hose carriages; 1200 feet cotton, 4000 feet good rubber hose; 2500 feet poor; telegraph alarm, 26 street boxes; also telephone; 13 men paid full time, 6 paid part time; 10 horses.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 5,000,000 gallons capacity; Clapp & Jones pumping machinery; 200 hydrants; 22 miles mains, 4 to 16 inches diameter; 125 gates, Ludlow, Eddy; 20 meters, Worthington, Hersey; quality water soft, not filtered; 60 pounds pressure; cost of works $400,000; annual expenses, $12,000. Geo. M. Bach, Pres. W. W. Trustees; John Barnet, Supt.; Wm. L. Stewart, Mayor; Jno. Flitemeyer, City Clerk.

La Porte, La Porte Co., population *10,000; 1 chemical extinguisher, 1 hook and ladder truck, 5 hose carriages; 2500 feet good rubber hose; 150 men, volunteers. L. S. Wilhelm.

WATER SUPPLY—Holly system; direct pumping from lake; capacity of pumps, daily, 2,000,000 gallons; 104 hydrants; 19 miles mains, 4 to 12 inches diameter; 40 Ludlow gates; quality water soft, not filtered; 30 to 110 pounds pressure; cost of works, $150,000; annual expense about $6,500. Louis Schuman, Pres.; G. H. Storey, Supt.

Lawrenceburgh, Dearborn Co., population 4668; area, 800 acres; frame and brick buildings; 2 steam engines, 1 hook and ladder truck, 4 hose carriages; 2000 feet good rubber hose; value of apparatus, etc., $12,000; 2 buildings owned by department valued at $5000; 2 horses used; volunteer department. Chief elected by council. A. D. Cook.

WATER SUPPLY—Cisterns, supplied by Ohio River. W. H. O'Brien, Mayor; John Tettel, City Clerk.

Lebanon, Boone Co., population *4000; area, 740 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, one and two stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 1 hand engine, 50 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose, good; 300 poor; value of apparatus and supplies, $3000; membership 27 volunteers; annual expenses, $300; bell alarm. Chief elected by company.

WATER SUPPLY—Wells and cisterns.

Liberty, Union Co., population *2000; area, 639 acres; fire limit, same; mercantile buildings, brick and wood, two stories; dwellings, frame, one and two stories; 1 hook and ladder truck; value of apparatus and supplies, $300; bell alarm. H. S. Kain.

WATER SUPPLY—Private wells and cisterns. Andrew Graham, Town Clerk.

Ligonier, Noble Co., population 2010; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 hook and ladder truck; membership 31, all volunteers. C. P. Koontz.

WATER SUPPLY—Water-works; source, well and river; system, pumping to stand-pipe and direct; Dean pumping machinery; 16 hydrants; 1¼ miles mains; diameter 4 to 8 inches; pressure 40 to 150 pounds; cost of works, $14,000; annual expenses, $1025. H. R. Connell, Pres.; M. T. Knepper, Supt.; H. M. Goodspeed, Town Clerk.

Logansport, Cass Co., population *15,283; area, 2400 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 2 steam engines, 2 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages; factories have apparatus; 800 feet rubber hose in good condition; 3500 feet cotton, good; 10 horses; value of apparatus and supplies, $13,000; buildings, $6500; membership 22, 9 full paid, 13 part paid; annual expenses, $8000; telegraph and telephone alarm, 19 street boxes. Chief elected by city council. P. J. Farrell.

WATER SUPPLY—Water-works; direct pumping from Eel river; Cope and Maxwell pumping machinery; daily capacity 3,000,000 gallons; 106 hydrants; 15 miles mains; diameter 4 to 20 in-

INDIANA—*Continued.*

Ludlow gates; pressure 40 to 100 pounds; cost of works, $200,000; annual expenses, $4400. John Obenchain, Pres.; Wm. Schrier, Supt.; J. C. Nelson, Mayor; J. J. Taggart, City Clerk.

Loogoo'ee, Martin Co., population *1100; frame and brick buildings, one and three stories; 1 hook and ladder truck; hand pumps; value of apparatus, $200; volunteer department.

WATER SUPPLY—Well; pumped by windmill to reservoir; 13 hydrants; 1 mile mains; diameter 2 to 6 inches (works as yet are uncompleted). Baldwin Riley, Mayor; J. A. Bramble, Town Clerk.

Madison, Jefferson Co., population 9500; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick, two stories; fire department consist of 3 steam engines, 3 hook and ladder trucks, 7 hose carriages; 9 horses in use; 4 buildings owned by city; bell alarm.

WATER SUPPLY—Water-works; pumping system from river and 23 cisterns to reservoirs; Cobb-Stribbling pumping machinery; daily capacity 50,000 gallons; 110 hydrants; 10 miles mains; diameter 4 to 12 inches; 45 Ludlow gates; cost of works, $140,000; annual expenses, $8,000; pressure 50 pounds. Wm. Dunn, Pres.; W. W. Hinds, Supt.; J. T. Brasher, Mayor; John A. Zuck, Town Clerk.

Marion, Grant Co., population *6500; 2 hook and ladder trucks; 4 hose carriages; 2100 feet good rubber hose; 76 volunteer members. James Long.

WATER SUPPLY—Water-works; direct pressure; 1,500,000 gallons capacity; 7 miles street mains; 70 hydrants. D. F. Davis, J. J. Hall.

Michigan City, Laporte Co., population *13,000; 1 steamer; 5 hose carriages; 1 hook and ladder truck; 5000 feet good hose; 115 volunteer members. Wm. Phillips.

WATER SUPPLY—Water-works; direct pumping from springs; Worthington and Hawley machinery; daily total capacity 3,500,000 gallons; 102 hydrants; 13 miles mains; diameter 6 to 12 inches; Hawley gates; 3 meters; quality, water impure; not filtered; pressure 30 to 120 pounds; cost of works, $90,000; annual expenses, $4000. J. Rankowitz, Pres. and Supt.; Wm. Woodson, Mayor; H. A. Schwager, City Clerk.

Mishawaka, St. Joseph Co., population *4000; area, 1000 acres; fire limit, 4 blocks; mercantile buildings, brick, two and three stories; frame and brick dwellings, one and two stories; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 900 feet good rubber hose; 300 feet poor; 400 feet good leather; value of apparatus and supplies, $6000; 60 volunteer members; bell alarm. Chief elected by board of trustees. John J. Schindler.

WATER SUPPLY—Water-works; direct pumping from St. Joseph River; Perkins pumping machinery; capacity 40,000 gallons daily; 1½ miles street mains; diameter 4 to 6 inches; 26 hydrants; 4 Dean gates; pressure 40 to 100 pounds; annual expense of water department, $350. P. C. Perkins, Pres.; H. M. Fisher, Supt.; M. Burt, Town Clerk.

Monticello, White Co., population 1850; frame and brick buildings, two stories; 1 hook and ladder truck, value $350; 23 volunteers; bell alarm.

WATER SUPPLY—River and wells. Frank Howard, Town Clerk.

Montpelier, Blackford Co.; brick and timber buildings, one and a half and two stories; shingle roofs; 1 hand engine; 300 feet good cotton hose; value of apparatus and supplies, $325; 15 volunteer members; bell alarm. C. D. Moffit.

WATER SUPPLY—Cisterns.

Mount Vernon, Posey Co., population *7000; area, 700 acres; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick, two stories; department consists of 1 hand engine 1 hook and ladder truck, 2 hose carriages; 1200 feet new rubber hose; value of apparatus, $2550; 2 buildings rented at $200; 45 volunteer members; annual expenses, $300; bell alarm. Chief recommended by department and elected by council. Wm. H. Heuring.

WATER SUPPLY—Water-works; stand-pipe system; 6 miles of mains; 82 hydrants; pressure, 95 pounds. R. W. Barnes, C. L. Prosser.

Muncie, Delaware Co., population *10,000; area, 2500 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 900 feet rubber hose, 1000 feet good cotton; 3 horses; value of apparatus and supplies, $12,000; 1 building owned by department, value $8500; 35 members, 3 full paid, 33 part paid; annual expenses, $3580; telegraph and telephone alarm, 25 street boxes. Chief elected by council. Chas. Gass.

WATER SUPPLY—19 cisterns and river; capacity 1000 barrels daily; 85 hydrants. Frank C. Ellis, Mayor; Geo. McCullough, City Clerk.

New Albany, Floyd Co., population *25,000; 1 steamer, in reserve; 1 hook and ladder truck; 5 hose carriages; 2000 feet good rubber hose; 54 members; 8 horses; fire alarm telegraph, 18 boxes; 3 buildings in use. Chas. Matthews.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs; capacity 11,000,000 gallons; 105 miles 413 feet of mains; 156 hydrants. F. Sheffold, Robt. Kraft.

New Carlisle, St. Joseph Co., population *900; brick and wood buildings, two stories; 1 hook and ladder truck; 2 hose carriages; 200 feet good rubber hose; 100 feet poor; 200 feet linen; 300 feet good cotton; value of apparatus and supplies, $1000; 35 volunteer members; annual expenses, $200; bell alarm. Chas. Bulhand.

WATER SUPPLY—Water-works; pumping system from wells direct and to reservoir; capacity of same 32,000 gallons; Worthington machinery; daily capacity 170,000 gallons; 18 hydrants; 2 miles 4 inch 6-inch mains; 8 gates; pressure 36 to 80 pounds; cost of works, $12,000; annual expenses, $600. J. S. Hooton, Pres.; D. A. White, Supt.; James Curry, Jr., City Clerk.

New Castle, Henry Co., population 3500; 1 hook and ladder truck; 1000 feet good hose; 40 volunteer members. W. D. Jennings.

WATER SUPPLY—8 cisterns. R. Mansfield, Town Clerk.

New Harmony, Posey Co., population 1000; mercantile buildings, brick, two stories; frame dwellings, one story; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 500 feet of good rubber hose, 100 feet poor; 50 feet good linen, 100 feet poor leather; value of apparatus, etc., $1000; 35 volunteer members; annual expense, $50; bell alarm. W. O. Tretheway.

WATER SUPPLY—Wells, river and cisterns; 1 gang well, stand-pipe. Wm. Read, Mayor; E. R. Snelling, Town Clerk.

New Haven, Allen Co., population *1000; fireworks ordinance; frame dwellings, one and one and a half stories; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder company; 1400 feet good rubber hose, 100 feet poor, value of apparatus and supplies, $2000; 1 building owned, value $500; bell alarm. Chief elected by town council.

WATER SUPPLY—2 wells.

Noblesville, Hamilton Co., population 3500; 1

and engine; 1 hook and ladder truck; 30 volunteers. J. G. Esington.
WATER SUPPLY—Wells and cisterns. E. C. Wilson, Mayor; D. Martin, City Clerk.

North Manchester, Wabash Co., population *2500; 1 steamer; 1 hand engine; 1 hook and ladder truck; 1 hose cart; 1400 feet hose; 47 members. W. E. Thomas.
WATER SUPPLY—Cisterns and river. Joseph Cowgill, Town Clerk.

North Vernon, Jennings Co., population 3500; brick buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $6000; 60 members, 1 paid part time, 59 volunteers; annual expenses, $200; bell alarm. C. E. Billings.
WATER SUPPLY—Ponds; 1 cistern, capacity 700 barrels. W. S. Prather, Mayor; J. L. Hudson, City Clerk.

Oldenburgh, Franklin Co., population *750; area, 160 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick, two to four stories; wooden roofs permitted; dwellings, brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriages; 600 feet rubber hose in good condition, 100 feet poor; value of apparatus and supplies, $1500; department buildings, $3000; 94 volunteer members; annual expenses, $200; bell alarm. Chief elected by members. J. Ben. Enneking.
WATER SUPPLY—7 cisterns, filled from stream. John E. Bonner, Town Clerk.

Peru, Miami Co., population *8000; area, 2000 acres; fire limit, 1500 acres; chief investigates fires; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet of rubber hose in good condition; value of apparatus and supplies, $7000; 1 building owned by department, value $1500; 40 volunteer members; annual expenses, $450; fire alarm telegraph, 7 street boxes. Chief elected by common council. Alexander Appel.
WATER SUPPLY—Water-works; pumping system from river to reservoir, capacity of same 1,500,000 gallons; Worthington pumping machinery, daily capacity 500,000 gallons; 107 hydrants; 12 miles mains, diameter 6 to 16 inch; 84 Ludlow gates; 2 Crown meters; cost of works $110,000; annual expenses $2500; pressure 38 to 75 pounds. Charles Wilson, Pres.; John Stewart, Supt.; J. A. Graham, Mayor; Charles Denniston, City Clerk.

Pierceton, Kosciusko Co., population 1200; 1 hand engine; 10 chemical extinguishers; 1 hose carriage; 400 feet good rubber hose, 400 feet fair; 40 volunteers. F. H. Foster.
WATER SUPPLY—3 cisterns, 37,600 gallons capacity. J. C. Lilley, Town Clerk.

Plymouth, Marshall Co., population *3000; area, 10 acres; fireworks ordinance; chief investigates causes of fires; mercantile buildings, brick, two stories; wood dwellings, two stories; department consists of 1 hand engine, 4 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; siamese couplings used; 600 feet rubber hose in good condition, 200 feet poor; 700 feet good cotton; value of apparatus and supplies, $6000; 1 building owned by department, value $4500; 158 volunteer members; annual expense, $300; electric alarm. Chief elected by department and confirmed by city council. Fred. H. Kuher.
WATER SUPPLY—Water-works; Holly system; direct and to reservoir; Gaskill pumps, capacity 1,500,000 gallons daily; 32 hydrants; 3¾ miles mains, diameter 4 to 10 inch; 24 gates; water good, not filtered; pressure 40 to 90 pounds; cost of works $20,000; annual expenses $1800. E. Emerson, Supt.; J. Swindell, Mayor; P. J. Kruger, City Clerk.

Portland, Jay Co., population *5000; 2 hose carts; 1 hook and ladder truck; 20 volunteers. John Canfield.
WATER SUPPLY—Wells and cisterns. J. M. Bellman, Town Clerk.

Princeton, Gibson Co., population 3500; 1 hand engine; 1 hook and ladder truck; 4 volunteer members. Wm. A. Mossman.
WATER SUPPLY—Wells and cisterns. W. A. Benton, Town Clerk.

Richmond, Wayne Co., population *21,000; area, 700 acres; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and four stories; shingle roofs permitted; frame dwellings, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 4200 feet good cotton hose, 1000 poor; 8 horses; value of apparatus and supplies, $30,000; 2 buildings owned, value $10,000; 18 members, 6 full paid, 12 part paid; annual expenses, $9114; fire alarm telegraph, 31 street boxes. Jas. Parsons.
WATER SUPPLY—Water-works; Holly system; capacity of pumping machinery 4,000,000 gallons daily; 180 hydrants; 25 miles mains, diameter 6 to 20 inch; 1 reservoir, capacity 10,000,000 gallons; pressure 75 to 120 pounds; annual expense $5500. D. K. Zeller, Pres.; Fred. Curtis, Supt.; J. W. Moore, Mayor; Chas. Swaine, City Clerk.

Rochester, Fulton Co., population *3000; area, 600 acres; fire limit, same; frame and brick buildings; 1 engine; 2 hose carts; 200 feet new hose; 1 building; 46 members. Walter W. Stickels.
WATER SUPPLY—Wells. Joseph Ault, Town Clerk.

Rockport, Spencer Co., population *3500; 1 hook and ladder truck; 1 hose cart; supply of good hose; 35 men. Otto L. Nester.
WATER SUPPLY—Water-works; system, gravity, and pumping to reservoir from river; Smith & Vaile pumping machinery, daily capacity 750,000 gallons; 16 hydrants; 3¾ miles mains, diameter 2 to 8 inch; 9 Ludlow gates; 3 Hersey meters; pressure 40 to 100 pounds; cost of works $16,000. S. H. Kennedy, Pres. and Supt.; — Lavent, Mayor; R. Mansfield, City Clerk.

Rockville, Parke Co., population *3000; area, 1200 acres; causes of fires investigated; mercantile buildings, brick and stone, one to three stories; wooden roofs permitted; brick, wood and stone dwellings, one story; no fire department; 1 hand engine; 12 chemical hand extinguishers; 1 hose carriage; 400 feet poor rubber hose; bell alarm.
WATER SUPPLY—Wells. R. Dooley, Mayor; Ed. Lambert; Town Clerk.

Rushville, Rush Co., population *4100; 1 hook and ladder truck; 1 steam engine; 1 hose carriage; 1400 feet good hose; 1 hose cart; 3 horses; annual expense $2800. Samuel J. Finney.
WATER SUPPLY—Inexhaustible wells and 12 cisterns; pressure 90 to 130 pounds. W. T. Jackson, Mayor; John Keeley, City Clerk.

Salem, Washington Co., population *2500; 1 steam engine; 1 chemical engine; 2 hose carriages; 1200 feet good hose; 40 volunteers. M. K. Chapman.
WATER SUPPLY—Water-works; 7 large cisterns and creek; system, pumping to reservoir; Deane pumping machinery, daily capacity 1,200,000 gallons; 11 hydrants; 3 miles mains, diameter 4 to 8 inch; 6 Eddy gates; cost of works $15,000; annual expenses about $200; pressure 35 to 75 pounds. James Berkey, Pres.; E. Craycroft, Supt.; M. Meyer, Mayor; J. H. Masterson, Town Clerk.

INDIANA—*Continued.*

Scottsburg, Scott Co., population 800; frame buildings; buckets and ladders; bell and steam whistle alarm.

WATER SUPPLY—Good. Frank H. Park, Town Clerk.

Seymour, Jackson Co., population *8000; area, 800 acres; fire limit, 200 acres; mercantile buildings, brick, two and three stories; wood dwellings, one and two stories; department consists of 1 hand engine, 1 steamer, 1 hook and ladder truck, 3 hose carriages; 3000 feet good rubber hose, 200 feet poor cotton; value of apparatus and supplies, $9000; 2 buildings owned by department, value $4000; 65 members, 4 paid; annual expenses, $445; bell and telephone alarm. Chief elected by city council. J. Degoyle.

WATER SUPPLY—23 wells; capacity 120,000 gallons daily. Hy. Price, City Clerk.

Shelbyville, Shelby Co., population *7000; area, 550 acres; fire limit, 40 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; wood dwellings, one story; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1400 feet good rubber hose; 3 horses owned by city; value of apparatus and supplies, $1600; 1 building in use by department, value $4000; 30 volunteer members, 1 paid; annual expenses, $1000; bell alarm. Chief elected by city council. B. W. Laws.

WATER SUPPLY—Water-works; system, gravity and pumping to stand-pipe; capacity of pumps 3,000,000 gallons daily; stand-pipe, 125 feet high, 5 feet in diameter; 80 hydrants; 8 miles mains; 20 gates; quality water good, not filtered; cost of works $20,000; annual expenses $2000; pressure 130 pounds. H. S. Byers, Supt.; J. W. Vanoy, Mayor; K. C. Ray, City Clerk.

South Bend, Saint Joseph Co., population *20,000; area, 2575 acres; causes of fires investigated; mercantile building, brick, two, three and four stories; wooden roofs not permitted; brick dwellings, two stories; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 4000 feet good hose, 450 feet poor rubber; value of apparatus and supplies, $29,956; 4 buildings used by department, value $10,000; paid department; annual expenses, $11,246; fire alarm, telephone, 20 street and 8 private boxes. Chief elected by council. I. Hutchins.

WATER SUPPLY—Stand-pipe system; 3 reservoirs, capacity 6,000,000 gallons daily; 20 miles mains, diameter 6 to 20 inches; 350 hydrants; pressure 100 pounds; annual expenses of water department $4000. E. St. John, Pres.; I. D. Schropp, Supt.; Wm. H. Longley, Mayor; David Cosey, City Clerk.

Spencer, Owen Co., population *2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 550 feet good rubber hose, 600 feet good cotton; 40 volunteer members. N. W. Williams.

WATER SUPPLY—River, creek and cisterns. S. H. H. Mathes, Town Clerk.

Sullivan, Sullivan Co., population *3000; 1 steam fire engine; 1 hand engine; 1 hook and ladder wagon and equipments; 2 hose reels; 1500 feet hose; value of apparatus, $10,000; 75 volunteer members. F. E. Basler.

WATER SUPPLY—15 large cisterns. Ben. S. Wolfe, Town Clerk.

Tell City, Perry Co., population 3000; area and fire limit, 355 acres; mercantile buildings, brick and frame, one and two stories; shingle roofs permitted; wood and brick dwellings, one and two stories; 3 hand engines; hook and ladder truck; 2 hose carriages; 1600 feet rubber hose, 200 feet good linen hose, 600 feet poor rubber hose; value of apparatus and supplies, $1500; value of buildings in use, $800; 72 members, part paid; annual expenses, $500; bell alarm. Chief elected by town board. Lorenz Bader.

WATER SUPPLY—19 cisterns, supplied by gutters, capacity 100,000 gallons daily. H. Ludwig, Mayor; Fred. Kaehlin, City Clerk.

Terre Haute, Vigo Co., population *35,000; area, 4000 acres; fire limit, 350; brick, stone and frame buildings, 2 and 3 stories; wooden roofs permitted; 2 steamers, 1 chemical engine, 1 hook and ladder truck, 6 hose carriages, 1 hose reel in reserve, 1 supply wagon; 4000 feet cotton hose; 800 feet good rubber; 1000 feet fair; 10 horses; value of apparatus and supplies, $20,000; buildings $18,000; 41 members, 39 paid full time; expenses in 1888, $25,000; electric alarm.

WATER SUPPLY—Water-works, river; direct system; 30 miles street mains, 4 to 72 inches diameter; 444 hydrants; 95 pounds pressure. J. G. Briggs.

Union City, Randolph Co., population *5,000; fireworks ordinance; causes of fires investigated; frame buildings; 1 hook and ladder truck, 3 hose carts. Henry Thokey.

WATER SUPPLY—Water-works, well; direct pumping; Deane machinery; 95 hydrants; 9 miles mains, 6 to 14 inches diameter; 25 gates; 25 meters; Union, Crown; 40 to 80 pounds pressure. J. V. Skanat, Pres.; Eugene Pettis, Supt.; T. H. Boehm, Mayor; Lew Heck, Town Clerk.

Valparaiso, Porter Co., population *6500; area, 497 acres; fire limit, 34 acres; sale and use of fireworks and firecrackers prohibited; causes of fires investigated; mercantile buildings, brick and frame, 2 and 3 stories; wooden roofs permitted; wood dwellings, 2 stories; 2 hand engines, 1 hook and ladder truck, 3 hose carriages (Normal School has its own fire department, consisting of 1 hand engine, hook and ladder truck and hose); 750 feet good rubber hose; 1250 good cotton; 750 feet poor; value of department apparatus and supplies, $4500; 1 building owned by department, value $4000; 100 volunteer members; annual expenses, $433. Chief elected by common council. Wm. E. Brown.

WATER SUPPLY—Water-works; Holly system, pumping direct; Gaskill pumping machinery; daily capacity, 1,500,000 gallons; 55 hydrants; 13 miles mains, 4 to 12 inches diameter; 75 Galvin gates; 35 Worthington meters; quality water good, not filtered; cost of works, $80,000; annual expenses, $4000; 35 to 80 pounds pressure. S. V. Salter, Pres.; Don. A. Salyer, Supt.; T. G. Little, Mayor; Eli N. Norris, City Clerk.

Vevay, Switzerland Co., population 1965; frame and brick buildings; 2 chemical engines, 2 hook and ladder trucks; 300 feet hose; 40 volunteer members; bell alarm; value of apparatus, $2000. O. Johnson.

WATER SUPPLY—Cisterns, wells and river. Chas. Keisel, City Clerk.

Vincennes, Knox Co., population *15,000; mercantile buildings, brick, 2 stories; fire and building permit ordinances; wood dwellings, 1 story; 2 steam engines, 1 hook and ladder truck, 3 hose carriages, 2 steamers and 1 hose cart in reserve; siamese couplings used; 2500 feet good rubber hose; 500 feet fair; 4 horses; value of apparatus and supplies, $9000; 2 buildings owned by city, value $5000; 24 members, 4 paid; annual expense, $3100; electric alarm, 20 street boxes. Chief elected by council. Geo. Zendrich.

WATER SUPPLY—River; by pumping to stand-pipe 200x22 feet in diameter; Deane pumping machinery, daily capacity, 4,000,000 gallons; 150 hydrants; 15 miles mains, 6 to 18 inches diameter; 52 Ludlow gates; 10 meters; quality water good, well filtration; 67 pounds pressure. Wm. G. Hopper, Pres.; W. B. Chadwick, Supt.; Geo. E. Green.

Wabash, Wabash Co., population *6000; 1 hand engine, 1 hook and ladder truck, 1 hose car-

iage; 1500 feet good rubber hose; 100 volunteer members. H. Wheeler.

WATER SUPPLY—Source, spring; Holly system water-works; capacity of pumping machinery, ,000,000 gallons daily; 129 hydrants; 11¼ miles mains, 6 to 12 inches diameter; Ludlow gates; quality of water good, not filtered; 40 to 60 pounds pressure; cost of works, $130,000; annual expenses, $3,000. E. Waltman, Pres.; W. S. Stitt, Supt.; J. C. Pettit, Mayor; H. McGuire, City Clerk.

Warsaw, Kosciusko, Co., population *4000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, 2 and 3 stories; wood and brick dwellings, 2 stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carts; siamese couplings used; 1500 feet good rubber hose; value of apparatus and supplies, $4000; 1 building owned, value $2000; membership, 150 volunteers; bell alarm. Pery Brown.

WATER SUPPLY—Water-works; 15 cisterns, filled from wells; capacity, 18,800 gallons daily; direct pressure; 50 hydrants. F. Porter, M. H. Parks.

Washington, Daviess Co., population *7377; area, 1000 acres; fire limit, 400 acres; mercantile buildings, brick and iron, three stories; frame dwellings, two stories; department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; 300 feet good cotton hose; 1500 feet good rubber; 16 members; bucket cart, with 50 rubber buckets; value of apparatus and supplies, $5700; 1 building in use, annual rent, $125; membership, 69 volunteers; annual expenses, $1000; bell alarm. Jos. Faust.

WATER SUPPLY—Water-works; Holly system; pumping from river and cisterns to stand-pipe; capacity of pumps, 1,500,000 gallons daily; 90 hydrants; 11 miles mains, 6 to 12 inches diameter; 60 Ludlow gates, 10 meters, Crown; water filtered through broken stone and sand; 50 to 150 pounds pressure. H. H. Hodgkins, Pres.; W. W. Read, Supt.; J. W. Ogden, Mayor.

Waterloo, DeKalb Co., population *2000; 1 hand engine, 1 hose carriage; 300 feet rubber hose, 300 leather, 300 cotton, good; 45 volunteer men. S. S. Smith.

WATER SUPPLY—17 cisterns, 30,000 gallons capacity. Michael Kiplinger, Town Clerk.

Williamsport, Warren Co., population *1000; brick and frame buildings, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 300 feet good rubber hose; value of apparatus and supplies, $1500; organization not yet completed.

WATER SUPPLY—Cisterns. S. G. Brier, Town Clerk.

Winamac, Pulaski Co., population 835; frame and brick buildings; 3 chemical hand extinguishers; no fire department.

WATER SUPPLY—Wells and cisterns.

Zionsville, Boone Co., population 1100; mostly frame buildings, a few brick, one and two stories; 1 hand engine.

WATER SUPPLY—Wells. C. N. Beamer, Town Clerk.

The following places have no fire protection: Akron, Fulton Co., population 600. Albany, Delaware Co., population 600. Alexandria, Madison Co., population 1260. Arcadia, Hamilton Co., population 800. Avilla, Noble Co., population 900. Batesville, Ripley Co., population 1800. Bloomfield, Greene Co., population 1800. Boonville, Warrick Co., population 2500. Baswell, Benton Co., population 700. Bringhurst, Carroll Co., population 500. Brookston, White Co., population 700. Brookville, Franklin Co., population 2000. Brownsburg, Jackson Co., population 650. Bunker Hill, Miami Co., population 1000. Butler, De Kalb Co., population 1056. Chestertown, Porter Co., population 1000. Cherubusco, Whitley Co., population 900. Cicero, Hamilton Co., population 750. Clay City, Clay Co., population 1000. Clinton, Vermilion Co., population 965. Cochran, Dearborn Co., population *1500. Danville, Hendricks Co., population 1598. Denver, Miami Co., population 800. Dunkirk, Jay Co., population 1000. Ellettsville, Monroe Co., population, 700. Ellwood, Madison Co., population 1400. Fremont, Steuben Co., population 632. Harmony, Clay Co., population 838. La Grange, La Grange Co., population *1800. Martinsville, Morgan Co., population *2500. Mitchell, Lawrence Co., population 1800. Mooresville, Morgan Co., population 1200. Newburgh, Warrick Co., population 1282. Petersburgh, Pike Co., population 1672. Rensselaer, Jasper Co., population 968. Thorntown, Boone Co., population 1800. Tipton, Tipton Co., population *2500. Versailles, Ripley Co., population 455. Winchester, Randolph Co., population 1958. Worthington, Greene Co., population *1800.

IOWA.

Ackley, Hardin Co., population *1847; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose; 60 volunteers. J. B. Herbster.

WATER SUPPLY—Artesian well; also one cistern, 10,000 gallons capacity; 1 hydrant. J. C. Lush, Mayor; E. T. Tool, Town Clerk.

Afton, Union Co., population *1350; brick and frame buildings; shingle roofs; no fire department; 1 hand engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage, all in poor condition; 400 feet poor rubber hose; bell alarm.

WATER SUPPLY—Cisterns, wells and reservoirs. John J. Baxter, Town Clerk.

Albia, Monroe Co., population †2142; 1 steamer; 2 hose carriages; 1 hook and ladder truck; 200 feet cotton hose; 50 volunteer members. John T. Rowe.

WATER SUPPLY—Good. Thos. Beard. Town Clerk.

Algoma, Kossuth Co., population *2500; frame and brick buildings, two stories; fire proof roofs; 1 hose carriage; 5 chemical hand extinguishers; 1 hook and ladder truck; 3 force pumps; 500 feet rubber hose, good; value of apparatus, etc., $1500; 25 volunteer members; bell alarm. A. F. Dailey.

WATER SUPPLY—Wells and reservoir. J. R. Jones, Mayor; W. B. Quorton, Town Clerk.

Amamosa, Jones Co., population †1874; area, 640 acres; fire limit, 200 acres; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1400 feet rubber hose, good; value of apparatus and supplies, $2500; 1 building owned, value $600; membership 90, volunteers; annual expenses $200; bell alarm. E. M. Harvey.

WATER SUPPLY—River; gravity pressure and pumping to reservoir; Gordon and Maxwell pumping machinery; capacity 18,000 gallons hourly; 10 hydrants; 2¼ miles mains, diameter 4 to 8 inches; 12 gates; cost of works, $24,000; annual expenses $2700; pressure 40 to 100 pounds. B. Huggins, Pres.; J. C. Griffith, Supt.; C. M. Brown, Mayor; J. B. McQueen, City Clerk.

Atlantic, Cass Co., population *5000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings,

IOWA—*Continued.*

wood, two stories; department consists of 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2400 feet cotton hose, good; value of apparatus and supplies, $5000; 2 buildings owned, value $1500; membership, 50, volunteers; annual expenses, $1500; electric alarm. Chief elected by city council. A. D. McCall.

WATER SUPPLY—Holly system; daily capacity of pumps 3,000,000 gallons; 72 hydrants, pressure 75 to 120 pounds; 6 miles mains, diameter 4 to 16 inches; 22 gates; quality water good, not filtered; pressure 75 to 130 pounds; cost of works $75,000; annual expenses $4375; J. C. Seizer, Pres.; W. A. Wilken, Supt.; T. R. Wallace, Mayor; W. A. Wilken, City Clerk.

Audubon, Audubon Co. population †1152; buildings, frame, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet of cotton hose, good; value of apparatus, $2500; 1 building, value $1000; 60 members, volunteers; bell alarm. E. J. Freeman.

WATER SUPPLY—Well and creek, direct pumping to tank; capacity of same 4000 barrels; Smith-Vaile pumping machinery, daily capacity 100,000 gallons; 2500 feet of street mains; 5 hydrants. W. H. Scott, Pres.; E. J. Freeman, Supt.; A. F. Armstrong, Mayor; J. A. Wheatley, City Clerk.

Bedford, Taylor Co., population *2000; area, 800 acres; fire limit, 6 blocks; fireworks ordinance; causes of fires investigated; frame and brick buildings, one to three stories; department has 1 chemical engine, 5 chemical extinguishers, 1 hook and ladder truck; 400 feet good rubber hose; value of apparatus, $200; 1 building in use, value $5000; membership, 40, volunteers; bell alarm; 2 horses. J. R. Derrickson.

WATER SUPPLY—Wells and cisterns. Chas. Thomas, Mayor; John Beauchamp, Town Clerk.

Belle Plaine, Benton Co., population †2600; area, 510 acres; fire limit, 2 acres; fireworks ordinance; mercantile buildings, brick, two stories; frame dwellings, one and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet of good rubber hose; value of apparatus and supplies, $1800; 1 building owned, value $4000; 83 volunteer members; annual expenses, $100; bell and whistle alarm. Chief elected by council; T. Lawrence, Jr.

WATER SUPPLY—6 artesian wells and cisterns. Dr. Vincent, Mayor; A. B. Anderson, Town Clerk.

Bellevue, Jackson Co., population †1398; area, 640 acres; mercantile buildings wood and brick, two stories; wooden roofs permitted; wood, brick and stone dwellings; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 400 feet rubber hose; 600 feet cotton; 200 feet poor linen; 400 feet leather; value of apparatus and supplies, $3500; 1 building owned, value $2500; 60 members, 30 part paid; annual expenses, $250; bell alarm. Chief appointed by council. Harry Rosenburg.

WATER SUPPLY—Two public cisterns; supplied from roofs; capacity, 600 barrels daily; river and wells. W. F. Hanske, Town Clerk.

Blairstown, Benton Co., population †612; frame buildings, one and a half stories; wooden roofs permitted; 1 hand engine; 1 chemical engine; 1 hook and ladder tuck; 1 hose carriage; 100 feet good rubber hose; value of apparatus, etc., $200; 50 volunteer members; annual expenses, $25; bell alarm. Jas. Halstead.

WATER SUPPLY—Wells. Thos. F. Barnes, Mayor; W. H. Hoebel, Town Clerk.

Boone, Boone Co., population *7000; area, 1920 acres; fire limit, 11 acres; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs; frame dwellings, two stories; department consists of 1 hand engine, 2 hook and ladder trucks, 2 hose carriages; 1775 feet good cotton hose; value of apparatus and supplies, $2255; 2 buildings in use, value $8000; 84 volunteer members; annual expenses, 119; bell alarm. A. P. Fogg.

WATER SUPPLY—Water-works; gravity and direct pumping; Dean pumping machinery; daily capacity, 50,000 gallons; 19 hydrants; 12½ miles of mains; diameter 6 to 8 inches; 5 Chapman gates; quality water, mineral; not filtered; pressure, 45 to 130 pounds; cost of works, $81,000; annual expense, $1250. R. Sutton, Supt.; P. Wells, Mayor; F. D. Gay, City Clerk.

Brooklyn, Poweshiek Co., population *1500; area, 3500 acres; brick and frame buildings; 1 steam engine; 1 hose cart; 1 chemical engine; 1000 feet good rubber hose; value of apparatus, $3500; building used, value $100; bell and whistle alarm. O. F. Donavan.

WATER SUPPLY—Private wells and public cisterns. E. H. Skinner, Mayor; E. J. Applegate, Town Clerk.

Burlington, Des Moines Co., population [illegible]000; area, 6400 acres; fire limit, 1600 acres; fireworks ordinance; mercantile buildings, brick, wood and stone, one to six stories, metal roofs; dwellings wood and brick, one to three stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 700 feet good rubber hose, 600 poor; 9700 feet good cotton hose; 17 horses; value of apparatus and supplies, $20,000; value of buildings owned, $3000; 5 rented at $100 per year; membership [illegible]; annual expenses, $12,000; Gamewell alarm; [illegible] street boxes. Wm. Franken.

WATER SUPPLY—Water-works; Holly system; direct pressure; daily capacity of pumps, 6,500,000 gallons; 215 hydrants; 19 miles mains; diameter to 24 inches; 110 Eddy gates; 90 meters; cost of works, $200,000; Geo. D. Rand, Pres.; Charles Hood, Supt.; pressure 120 to 160 pounds. Geo. A. Duncan, Mayor; J. M. Mercer, City Clerk.

Carroll City, Carroll Co., population *2[illegible]; area, 640 acres; fireworks ordinance; brick and frame buildings, one and two stories; 1 hand engine; 1 chemical engine; 2 hose carts; 1 hook and ladder truck; 1500 feet hose; value of apparatus $2000; 1 building owned, value $1000; 100 volunteer members; bell alarm. Jas. Thompson.

WATER SUPPLY—Well; 1 reservoir, supplied by pumps; 10 hydrants; 2000 feet street mains; diameter 6 and 8 inches. John Geising, Supt.; James Thompson, City Clerk; F. A. Suydam.

Carson City, Pottawattamie Co., population [illegible]500; buildings, wood, one and one and a half stories; shigle roofs; 1 hook and ladder truck; bell alarm.

WATER SUPPLY—River and wells. Jas. T. Farrell, Town Clerk.

Cedar Falls, Black Hawk Co., population †3385; area, 1440 acres; fire limit, 140 acres; mercantile buildings, brick, three stories; dwellings wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; value of apparatus and supplies, $5000; 1 building owned, value $4[illegible]; [illegible] members, 3 paid; annual expenses, $525; bell alarm. Chief elected by members. C. Boehmler.

WATER SUPPLY—2 reservoirs, supplied by pump from river; capacity, 4800 gallons daily; water-works being put in. J. H. Jeffers, Geo. A. Newman.

Cedar Rapids, Linn Co., population *20,000; building material, principally brick; dwellings frame; shingle roofs permitted; department consists of 2 hook and ladder trucks, 7 hose companies; siamese couplings used; 5000 feet good hose; [illegible] members, 1 paid; annual expenses, $5000; [illegible]

graph and telephone alarm, 25 boxes; 50 fire police. L. M. Ayers.

WATER SUPPLY—Artesian wells and river; direct pumping system; 25 miles mains; 4 to 16 inches diameter; 150 hydrants. J. C. Fox, Supt.; P. Mulalby, Mayor; J. D. Blaine, City Clerk.

Centreville, Appanoose Co., population *4000; area, 1920 acres; fire limit, 2000 square feet; fireworks ordinance; frame buildings, two stories; shingle roofs; department consists of 1 steamer, 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1200 feet good cotton hose; value of apparatus and supplies, $10,000; 52 members, 1 paid full time, 2 part time; annual expenses, $500; bell alarm. Chief elected by companies, approved by council. Thos. Goss.

WATER SUPPLY—Cisterns, supplied by pipes from buildings; 1 large well.

Charitom, Lucas Co., population †2891; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet good cotton hose; 100 volunteer members, 1 paid part time. J. S. Howard.

WATER SUPPLY—3 reservoirs; 3 cisterns; 800 barrels each. G. W. Alexander, Mayor; C. A. Younkin, Town Clerk.

Charles City, Floyd Co., population †2978; area, 640 acres; mercantile buildings, wood and stone, two stories; wooden roofs; dwellings, wood, two stories; department consists of 1 chemical engine, 1 hook and ladder truck; value of apparatus and supplies, $12,090; 1 building in use, value $300; 26 volunteer members; annual expenses, $150; bell alarm.

WATER SUPPLY—River and springs; system, pumping direct; capacity of pumps daily 12,500 gallons; 24 hydrants; 2 miles mains; diameter 4 to 10 inches; cost of works, $20,000. J. C. Stearns, Supt.; G. R. May, Mayor; D. H. Henthell, City Clerk.

Cherokee, Cherokee Co., population *3500; area, 2 miles; fireworks ordinance; buildings, frame and brick, one and two stories; department consists of 1 horse-power engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 650 feet good rubber hose; 500 feet good cotton hose; value of apparatus, etc., $2000; 30 volunteer members. W. B. Chick.

WATER SUPPLY—Cisterns and wells; capacity 2800 gallons per day. J. H. Umhoefer, Town Clerk. A Holly system of water-works will be constructed during 1889.

Clarinda, Page Co., population *3300; 2 chemical engines; 2 hose carts; 1500 feet hose; 1 hook and ladder company, 16 members; 65 volunteer members; bell and steam whistle alarm. H. Bedwell.

WATER SUPPLY—Wells; water-works; system, pumping to stand-pipe and direct; Worthington pumping machinery; daily capacity 1,500,000 gallons; 36 hydrants; 4½ miles mains; diameter 4 to 12 inches; Galvin gates; Hersey meters; quality water, good; not filtered; pressure 60 to 120 pounds; cost of works, $40,000; annual expense, about $1500. E. P. H. Stone, Mayor; W. L. Lundy, Clerk.

Clear Lake, Cerro Gordo Co., population *1300; total area, 350 acres; fireworks ordinance; frame and brick buildings, one to two stories; department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose; 50 feet good linen; value of apparatus, $1625; 60 volunteer members; expenses in 1888, $100; bell alarm. Charles A. Cooley.

WATER SUPPLY—2 cisterns and lake; capacity 300 gallons each. D. W. Hurn, Mayor; C. A. Cooley, Town Clerk.

Clinton, Clinton Co., population 16,000; fireworks ordinance; brick dwellings, one to four stories; 1 steam engine; 6 hose carriages; 1 hook and ladder truck; 3000 feet good cotton hose; 2000 feet good rubber; 65 volunteers; telephone alarm; annual expenses, $1500. H. R. Dexter.

WATER SUPPLY—Water-works; direct pressure; 2 artesian wells; river; 8 cisterns; 8 miles of mains; 125 hydrants. O. Meser, L. F. Sutton.

Colfax, Jasper Co., population 1000; fire limits ordinance, covering business part of town; apparatus purchased. Wm. Craft.

WATER SUPPLY—Wells and river; water-works; system, gravity, and pumping direct and to reservoir; Cameron pumping machinery; daily capacity 40,000 gallons; 9 hydrants; 5½ miles mains; diameter 1 to 6 inches; 7 gates; pressure 70 pounds; cost of works, $7000; annual expenses, about $200; operated by city. G. A. Goodrich, Supt.; J. A. Mattern, Mayor; J. C. Balthis, City Clerk.

Corning, Adams Co., population †1483; area, 600 acres; fireworks ordinance; causes of fires investigated; frame and brick buildings, one and two stories; 1 hand engine; 7 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 600 feet of good rubber hose; bucket brigade; apparatus is valued at $2000; 1 building in use, value $200; 45 volunteer members; bell alarm. F. H. Scranton.

WATER SUPPLY—Cisterns and wells. W. H. Clark, Town Clerk.

Council Bluffs, Pottawattamie Co., population 35,000; area, 3840 acres; fireworks ordinance; brick and frame buildings, one to five stories; 2 steam engines (2 not in use); 2 hook and ladder trucks; 3 hose carriages; 3500 feet good rubber hose; 1000 feet poor; 10 horses; value of apparatus and supplies, $40,000; buildings owned, value $17,000; 17 members, full paid, 8 part paid; expenses in 1888, $15,650; telegraph alarm, 26 boxes. Chas. D. Walters.

WATER SUPPLY—River; system, pumping direct and to reservoir; Knowles pumping machinery; daily capacity 7,000,000 gallons; 222 hydrants; 31 miles mains; diameter 4 to 30 inches; 211 Ludlow gates; 196 meters (not described); pressure 80 to 125 pounds; cost of works to date, $750,000; annual expenses, $17,000; interest paid, 6 per cent. Robert Sewell, Pres.; H. Birkinbine, Supt.; M. F. Rohrer, Mayor; F. A. Burke, City Clerk.

Cresco, Howard Co., population *2000; hook and ladder truck. C. F. Stremel.

WATER SUPPLY—Wells. H. J. Jerlied, Town Clerk.

Creston, Union Co., population †7393; area, 2560 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, 2 to 4 stories; wooden roofs permitted; dwellings, frame, 1 to 3 stories; department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 3750 feet rubber hose, good; 4 horses; 3 buildings used; membership, 70, 2 paid; Bell alarm. Robert Bisset.

WATER SUPPLY—Reservoir; water mains; 6 hydrants. F. J. Taylor, Mayor; A. M. Collins, City Clerk.

Dallas Centre, Dallas Co., population 499; buildings, wood, 1 and 2 stories; department consists of 1 hand engine, hooks, ladders and buckets; 1 hose carriage, 2 chemical extinguishers; 300 feet rubber hose, good; value of apparatus and supplies, $600; 36 volunteer members; bell alarm. E. J. M. Stevens.

WATER SUPPLY—Wells. Ed. Everts, Village Clerk.

Davenport, Scott Co., population *30,000; area, 3000 acres; fire limit, same; fireworks ordinance; causes of fire investigated in fire limit; mer-

IOWA—*Continued.*

cantile buildings, brick, 2 to 4 stories; wooden roofs; dwellings, frame, 2 stories; department consists of 1 steam engine, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 6000 feet good hose; 11 horses; value of apparatus and supplies, $35,000; 6 buildings owned; membership, 117; full paid, 18, 40 volunteers; annual expenses, $14,-500; fire alarm telegraph, 30 street boxes. H. Stratman.

WATER SUPPLY—River, system pumping direct and to reservoir; Worthington and Clapp & Jones pumping machinery; total daily capacity, 18,000,000 gallons; 269 hydrants; 30 miles mains; diameter, 4 to 24 inch; 400 gates, various kinds; 50 meters, various makes; pressure 40 to 150 pounds; cost of works, $1,000,000; operated by private company. N. Kuhner, Pres.; T. N. Hooper, Supt.; E. Claussen, Mayor; M. McSteen, City Clerk.

Decorah, Winneshiek Co., population *3500; area, 400 acres; fire limit, 200 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick and stone, two stories; dwellings, brick and frame, two stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1500 feet rubber hose, good; value of apparatus and supplies, $3,000; 2 buildings in use; membership, 83 volunteers; annual expenses, $150; bell alarm. Chief elected by members and approved by council. Geo. Q. Gardner.

WATER SUPPLY—Wells; system pumping to reservoir and direct; daily capacity of pumps, 200,-000 gallons; capacity of reservoir, 500,000 gallons; 18 hydrants; 3 miles mains; diameter, 4 to 6 inch; cost of works, $30,000; interest paid, 6 per cent. A. McKay, Pres.; O. Hoffas, Supt.; H. C. Bullard, Mayor; W. R. Toye, Town Clerk.

Denison, Crawford Co., population *2000; total area, 640 acres; fire limit, same; frame buildings, one and two stories; department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose; 100 feet good linen; 300 feet poor rubber; value of apparatus, etc., $2500; 1 building owned, value $800; 45 volunteer members; bell alarm. N. J. Wheeler.

WATER SUPPLY—Wells; system pumping to reservoir and direct; capacity of pumps, 500,000 gallons daily; 11 hydrants; 2 miles mains; diameter, 1 to 6 inch; pressure, 20 to 85 pounds; cost of works, $12,000. N. J. Wheeler, Supt.; E. K. Burch, Mayor; C. M. Staley, Town Clerk.

Des Moines, Falk Co., population *50,000; area, 5120 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, one to six stories; wood and brick dwellings, one and one and a half to two stories; department consists of 1 steam engine, 1 chemical engine, 4 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages, 2 patrol wagons; 5000 feet rubber hose; 2000 feet good cotton; 14 horses; 4 buildings owned, value $60,000; 23 full paid members; annual expenses, $40,000; telephone alarm. Chief elected by council. A. C. Johnson.

WATER SUPPLY—Water-works; direct pressure; 30 miles street mains and supply pipes; diameter, 4 to 8 inches; 300 hydrants; pressure, 40 to 80 pounds. A. N. Denman.

De Witt, Clinton Co., population *1395; area, 360 acres; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs permitted; frame dwellings, two stories; department consists of 1 hand engine, 1 hook and ladder truck and outfit; 650 feet good rubber hose, 50 feet good leather; value of apparatus and supplies, $1000; 1 building in used, owned by city; 30 volunteer members; bell alarm. Chief elected by department. W. A. Latham.

WATER SUPPLY—Well and 2 cisterns; capacity of each, 20,000 gallons. W. H. Schlubach, Town Clerk.

Dubuque, Dubuque Co., population 32,000; area, 7680 acres; fire limit, 3200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; wooden roofs; brick and wood dwellings, two and a half stories; department consists of 3 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 4000 feet good rubber hose; 1000 poor; 11 horses; value of apparatus and supplies, $95,000; value of buildings, $20,000; 25 members, 20 full paid, 6 part paid; annual expenses, $15,000; telephone and telegraph alarm, 33 street boxes. J. H. Trieb.

WATER SUPPLY—Artesian well and springs; system gravity and pumping to two reservoirs; pumping machinery made by National Brass Works; 150 hydrants; 20 miles street mains; diameter, 4 to 12 inches; pressure, 35 to 50 pounds. N. W. Kimball, Pres.; G. B. Burch, Mayor; G. Fitzpatrick, City Clerk.

Dunlap, Harrison Co., population †1408; frame and brick buildings; 1 chemical engine; value of apparatus, $950; bell alarm. B. F. Phillbrook.

WATER SUPPLY—Artesian well. F. A. Dean, Town Clerk.

Dyersville, Dubuque Co., population *1200; frame buildings; 1 hook and ladder truck; 1 hand engine; 1 hose cart; 70 volunteer members; bell alarm. W. MacHogan.

WATER SUPPLY—Cisterns and river.

Dysart, Tama Co., population *804; frame and brick buildings, one and two stories; wooden roofs permitted; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 800 feet good rubber hose; value of apparatus, etc., $2500; 60 volunteers; bell alarm. M. H. Howard.

WATER SUPPLY—Cisterns. M. C. Rice, Mayor; A. N. Stewart, Town Clerk.

Eagle Grove, Wright Co., population *1200; frame buildings, one and two stories; no fire department.

WATER SUPPLY—Flowing wells; (water-works proposed during 1889). D. C. Filkins, Mayor; C. A. Schaffter, Town Clerk.

Earlville, Delaware Co., population *1200; brick and wood buildings, one and a half and two stories; 1 hook and ladder truck; 1 hand engine; 500 feet hose; 1 hose cart; 50 members; bell alarm. J. B. Taylor.

WATER SUPPLY—3 cisterns, capacity 300 barrels each. H. G. Miller, Mayor; S. K. Virtue, Town Clerk.

Eldon, Wapello Co., population *1288; frame buildings, one and a half stories; wooden roofs; 1 hook and ladder truck, value $550; 25 volunteers; whistle alarm.

WATER SUPPLY—Wells. D. M. Moore, Town Clerk.

Eldora, Hardin Co., population †1644; area, 1100 acres; frame and brick buildings; volunteer department; 1 hook and ladder truck; 3 hose carriages; 1500 feet good rubber hose; value of apparatus, etc., $1750; 2 buildings owned, valued at $1000.

WATER SUPPLY—Wells; 5 street hydrants. Thos. G. Alvord, Mayor; S. R. Edgington, Town Clerk.

Emmettsburg, Palo Alto Co., population †1264; mercantile buildings, frame and brick, two stories; wooden roofs permitted; dwellings, frame, two stories; 1 chemical engine; 12 chemical hand extinguishers; 1 hook and ladder truck; 200 feet of good rubber hose; value of apparatus, etc., $3500;

membership, 40 volunteers; bell alarm. P. C. Rafsell.

WATER SUPPLY—Wells and lake. B. E. Kelley, Mayor; J. C. Young, Town Clerk.

Fairfield, Jefferson Co., population †3264; 3 hose carriages; 1 hook and ladder truck; 21 members; 1000 feet serviceable hose. George D. Clarke.

WATER SUPPLY—Pond; water-works; system pumping to stand-pipe and direct; Blake pumping machinery; daily capacity 1,000,000; 32 hydrants; — miles mains; pressure 30 to 120 pounds; cost of works $51,000. T. F. Higley, Supt.; J. M. Hinkle, Mayor; T. F. Higley, Town Clerk.

Fontanelle, Adair Co., population †923; frame buildings, one and two stories; ladders and buckets; no fire department.

WATER SUPPLY—4 large wells.

Forest City, Winnebago Co., population 975; buildings, brick and wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 3 chemical extinguishers; 500 feet rubber hose, good; value of apparatus and supplies, $1650; 40 volunteer members; expenses in 1888, $60; bell alarm. J. F. Knoblack.

WATER SUPPLY—Wells and cisterns. M. C. Halvoson, Town Clerk.

Fort Dodge, Webster Co., population †4552; area, 1000 acres; fire limit, 360 acres; causes of fires investigated; 1 chemical engine; 4 chemical hand extinguishers; 2 hook and ladder trucks; 3 hose carriages; 2 horses; 1000 feet rubber hose; 500 linen hose; 1 building in use, value $1500; 50 volunteer members; annual expense, $200.

WATER SUPPLY—Water-works; direct pressure; 3½ miles street mains; diameter, 6 to 10 inches; 30 hydrants.

Fort Madison, Lee Co., population 10,000; area, 1280 acres; fire limit, 1000 acres; mercantile buildings, brick, two stories; wooden roofs permitted; brick dwellings, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1600 feet good rubber hose, 500 feet poor, 800 feet good cotton, 200 feet poor; 2 horses; value of apparatus and supplies, $9600; 5 buildings owned, value $5000; 100 members, part paid; annual expenses, $880; bell alarm. D. R. Henry.

WATER SUPPLY—River and 4 cisterns; capacity of cisterns 2800 gallons daily.

Glenwood, Mills Co., population †1375; fireworks ordinance; mercantile buildings, wood and brick, one and two stories; wood and brick dwellings, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 150 feet good rubber hose, 300 feet poor, 300 feet good linen hose; value of apparatus and supplies, $1000; 1 building in use, value $2000; alarm. H. A. Tolles.

WATER SUPPLY—Creek; 2 cisterns, supplied from roofs; 2 wells. James Custer, Town Clerk.

Grand Junction, Green Co., population 1100; frame buildings, one story; wooden roofs; 1 hand engine; 1 hose carriages; 800 feet good rubber hose, 200 poor; value of apparatus, etc., $2000; 35 volunteer members; gong alarm. T. J. Morrison.

WATER SUPPLY—Gravity and direct pressure; water mains; 5 hydrants.

Grinnell, Poweshiek Co., population †3320; 1 steamer; 2 hose carts; 1 hook and ladder truck; 1800 feet of hose; 40 volunteer members. S. J. Preston.

WATER SUPPLY—Cisterns and wells. G. M. Christian, Mayor; J. P. Lyman, Town Clerk.

Grundy Centre, Grundy Co., population †1209; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, one and a half stories; 2 chemical engines; value, $2500; 30 volunteers; annual expenses, $120; bell alarm. William Stuart.

WATER SUPPLY—Wells and cisterns. S. Hays, Mayor; E. G. Engsinger, Town Clerk.

Guthrie Centre, Guthrie Co., population 1000; brick and wood buildings, one and a half and two stories; department consists of 2 chemical engines on wheels, 3 chemical extinguishers; 300 feet good rubber hose; value of apparatus and supplies, $1800; 36 volunteer members; bell alarm. H. A. Swane.

WATER SUPPLY—Wells. E. R. Sayles, Mayor; L. Needham, Town Clerk.

Guttenberg, Clayton Co., population †1123; area, 640 acres; fire limit, same; sale and use of firecrackers prohibited; mercantile buildings, brick and stone, three stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose, 500 feet good cotton; value of apparatus and supplies, $1800; 2 buildings owned, value $1650; 45 volunteer membess; bell alarm. Wm. Nolte.

WATER SUPPLY—River and railroad tank. H. Eckart, Mayor; A. Class, Town Clerk.

Hampton, Franklin Co., population †1715; 1 hand engine; 1 hook and ladder truck; 700 feet rubber hose. C. W. Boutin.

WATER SUPPLY—5 cisterns. S. J. Parker, Town Clerk.

Harlan, Shelby Co., population †1723; area, 160 acres; fire limit, 6 acres; fireworks ordinance; brick and frame buildings, two stories; department consists of 1 hand engine, 1 steamer, 5 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 1000 feet good cotton hose, 100 feet rubber; value of apparatus, etc., $5500; 1 building owned, value $2000; 76 volunteer members, 2 full paid; expenses in 1888, $800; bell alarm. L. M. Kerr.

WATER SUPPLY—8 cisterns, supplied by steam pumps, capacity 650 barrels each. F. M. Bowlin, Mayor; J. S. Mills, Town Clerk.

Ida Grove, Ida Co., population †2000; frame buildings, one and a half and two stories; 15 volunteers; bell alarm. T. Panott.

WATER SUPPLY—Water-works; gravity and direct pressure; Knowles pump, daily capacity 90,000 gallons; 2 miles street mains; 11 hydrants; pressure 125 pounds; cost of works $10,300; annual expenses $600. J. A. Case, Pres.; J. C. Higgins, Supt.; W. A. Noble, Mayor; A. Schaefer, City Clerk.

Independence, Buchanan Co., population †3324; area, 1350 acres; fire limit, 176 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs not permitted in fire limits; dwellings, wood, one and a half and two stories; department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; 2600 feet good rubber hose, 150 feet poor; 150 feet cotton, good; value of apparatus and supplies, $10,000; 1 building owned, $12,000; 75 members, volunteers; annual expenses, $300; bell alarm. Chief appointed by council.

WATER SUPPLY—River and wells; direct pumping system; capacity of Smedley pumps daily 2,000,000 gallons; 41 hydrants; 5 miles mains; diameter 6 to 10 inches; 10 Ludlow gates; 30 meters (various); pressure 65 to 200 pounds; cost of works, $43,000; annual expenses, $5,000; operated by city. A. D. Guernsey, Supt.; D. W. Howard, Mayor; Rufus Brewer, City Clerk.

Idiamola, Warren Co., population †2081; hook and ladder truck; 1 house; bell alarm; 26 members. M. R. Judkins.

WATER SUPPLY—Public wells. E. N. Hartman, Town Clerk.

Iowa City, Johnson Co., population *7000; area, 1280 acres; fire limit, 320 acres; fireworks

IOWA—*Continued.*

ordinance; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1200 feet good rubber hose, 300 feet poor; 500 feet good cotton hose; value of apparatus, $5000; buildings, $16,000; 1 rented, $125 per annum; 150 volunteer members; annual expenses, $700; bell and telephone alarm. Chief elected by members. W. J. Reese.

WATER SUPPLY—Cisterns, supplied from buildings; also artesian wells; water-works; Holly system; direct pressure; capacity of pumps daily 3,000,000 gallons; 93 hydrants; 9 miles mains; diameter 4 to 20 inches; 43 Ludlow-Eddy gates; pressure 50 to 140 pounds; cost of works, $85,000; annual expenses, $4000; operated by private company. G. B. Denison, Pres.; Jay Chaltham, Supt.; E. M. Reno, Mayor; W. F. Hotz, City Clerk.

Iowa Falls, Hardin Co., population *2000; brick and frame buildings, one and a half to two stories; wooden roofs permitted; 1 horse-power engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet good cotton hose; value of apparatus, etc., $4500; 56 members, volunteers; annual expenses, $100; bell alarm. E. O. Soule.

WATER SUPPLY—11 cisterns; capacity 500 barrels each. Wm. Woods, Mayor; W. T. Reynolds, Town Clerk.

Jefferson, Greene Co., population 1444; buildings, brick and wood, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, good; value of apparatus and supplies, $3000; 50 volunteer members; expenses in 1888, $200; bell alarm. M. Head.

WATER SUPPLY—Wells and cisterns; 3 reservoirs; capacity 1500 barrels. E. S. Young, Town Clerk.

Keokuk, Lee Co., population *18,264; area, 1280 acres, fire limit, 500 acres; fireworks ordinance, mercantile buildings, brick and stone, three and four stories; wooden roofs permitted; dwellings, frame; one and a half and two stories; department consists of 2 steam engines, in reserve; 1 hook and ladder truck, 4 hose carriages; 3500 feet cotton hose, good; 6 horses; value of apparatus and supplies, $15,000; 3 buildings owned, value $7000; membership 20; full paid members 4; part paid 16; telephone alarm. E. H. Wickersham.

WATER SUPPLY—River; water-works; direct pumping; Holly system; daily capacity of pumps, 3,000,000 gallons; 105 hydrants; 15 miles mains; diameter 6 to 14 inches; Chapman gates; 25 meters (various); pressure 90 to 140 pounds. J. H. Purdy, Pres.; Owen Jones, Suot.; J. N. Irwin, Mayor; W. J. Fulton, City Clerk.

Knoxville, Marion Co., population 3500; area, 2560 acres; fire limit, 3 blocks; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one and a half stories; department consists of 1 chemical engine, 4 chemical hand extinguishers; 1500 feet rubber hose, good; 50 feet poor; 300 feet linen hose, good; 150 feet poor; value of apparatus and supplies, $2500; 1 building used owned by city, value $4000; membership 26, volunteers; annual expenses, $75; bell alarm. Jas. Wolf.

WATER SUPPLY—Reservoir; steam pumps; 1½ miles mains; stand-pipe, 121 feet; 18 hydrants. Morris Lever.

Lansing, Allamakee Co., population †1793; fireworks ordinance; mercantile buildings, brick and stone, two and three stories; dwellings, wood, two and three stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages, 3 fireboats; 1000 feet rubber hose, good; value of apparatus and supplies, $5200; city buildings used; membership 40, volunteers; annual expenses, $50; bell alarm. Chief elected by company.

WATER SUPPLY—Water-works; 2 artesian wells; 2 miles street mains; diameter 3 to 6 inches; 7 hydrants; annual expenses of water department, $250. J. W. Thomas.

La Porte City, Black Hawk Co., population †1054; total area, 640 acres; fireworks ordinance; brick and frame buildings, one to two stories; department consists of 1 hand fire engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 700 feet good rubber hose, 300 linen; value of apparatus, etc., $1000; 1 building used, value $500; membership 50, volunteers; expenses in 1888, $150; bell alarm. Chief recommended by company, but elected and qualified by town council.

WATER SUPPLY—In business part of town only.

Le Mars, Plymouth Co., population 5000; area, 400 acres; fire limit, 100 acres; mercantile buildings, brick, two stories; shingle roofs permitted on old buildings only; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 hose carriages; 1 hook and ladder truck; siamese couplings used; 2000 feet linen hose, good; value of apparatus and supplies, $7500; 3 buildings owned, value $1500; membership 30, part paid; annual expenses, $500; bell alarm. J. M. Dunn.

WATER SUPPLY—20 driven wells; water-works; Holly system; direct pumping; daily capacity of pumps 2,000,000 gallons; 51 hydrants; 4½ miles mains; 20 gates; cost of works, $50,000; annual expenses, $2000. J. M. Dunn, Pres. and Supt.; J. Priestly, Mayor; P. Egan, Jr., Town Clerk.

Lucas, Lucas Co., population †1519; frame buildings, one and two stories; wooden roofs permitted; 4 chemical hand extinguishers; 1 hook and ladder truck; membership, 40; volunteers; annual expenses, $250; bell alarm. A. B. Richel.

WATER SUPPLY—Wells. John Davice.

Lyons, Clinton Co., population *6000; 1 hand engine; 4 hose carriages; 2500 feet of good hose; 100 volunteers. C. L. Root.

WATER SUPPLY—Water-works; gravity and direct pressure; 1 reservoir; 76 hydrants; 10 miles street mains; diameter 4 to 14 inches; 35 Ludlow gates; 3 Crown meters; pressure 45 to 100 pounds. D. J. Batchelder, Pres.; H. D. Root, Supt.; L. E. Dean, Town Clerk.

McGregor, Clayton Co., population †1447; total area, 160 acres; fire limit, 80 acres; brick and frame buildings, two stories; department consists of 1 hook and ladder truck; 700 feet good linen hose; value of apparatus, etc., $1500; value of building owned, $500; 60 volunteers. G. McGregor.

WATER SUPPLY—Artesian well. Arthur Hatch, City Clerk.

Manchester, Delaware Co., population †2338; area; 2880 acres; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, two and three stories; fireproof material for roofs; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 chemical engine, 12 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 2000 feet rubber hose, good; 500 feet poor; value of apparatus and supplies, $12,000; 2 buildings owned, value $6000; membership 118, volunteers; bell alarm. Chief elected by department and approved by council. J. J. Fields.

WATER SUPPLY—River and wells. Chas. H. Day, City Clerk.

Manning, Carroll Co., population 1084; frame and brick buildings, one and two stories; wooden roofs permitted; 1 hose carriage; 600 feet of good cotton hose; value, $600; 25 volunteer members; bell alarm. W. J. Morrow.

WATER SUPPLY—Tank system; gravity pres-

sure; ¼ mile of mains; 6 hydrants; pressure 85 pounds. R. W. Anderson, Town Clerk.

Maquoketa, Jackson Co., population *3500; 3 hose carriages; 1 hook and ladder truck; 72 members; bell alarm. A. Thurst.

WATER SUPPLY—Water-works; stand-pipe; pressure 60 pounds. F. D. Fletcher, Supt.; M. Durn, Mayor; — Chipp, Town Clerk.

Marengo, Iowa Co., population †1932; area, 400 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, brick and wood, one, one and a half and two stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; 100 poor; 250 feet good cotton hose; 150 poor; 3 buildings owned, value $1000; 75 volunteer members; annual expenses, $200; bell and telephone alarm. Chief elected by companies and confirmed by council. Jas. Patridge.

WATER SUPPLY—Direct pressure, direct pumping system; 2 miles street mains; diameter, 3½ to 6 inches; 9 hydrants; annual expenses, $25; Jas. Patridge, Supt.; A. J. Morrison, Mayor; Gus Holm, Town Clerk.

Marion, Linn Co., population *5000; 1 chemical engine; 6 chemical extinguishers; 3 hose carts; 1 hook and ladder truck; 1000 feet good rubber hose; 1500 feet good cotton; 80 volunteer members; fire police, 25 men. D. P. Thurber.

WATER SUPPLY—Water-works; direct pressure system. B. F. Seaton.

Marshalltown, Marshall Co., population 8298; 2 hook and ladder trucks; 4 hose carriages; 2300 feet good rubber hose; 250 feet poor cotton; 350 feet good linen hose; telegraph alarm, 11 street boxes; 100 volunteer members. J. H. Johnston.

WATER SUPPLY—Water-works, direct pressure; 3,000,000 gallons capacity; 12 miles of street mains; 88 hydrants. H. Matison, J. G. Trotter.

Mason City, Cerro Gordo Co., population *4500; well equipped volunteer company; good supply of hose. J. C. Williams, Jr.

WATER SUPPLY—Water-works, direct pressure; hydrants at every corner. — Kellogg, A. R. Dale.

Missouri Valley, Harrison Co., population *3000; frame buildings; 1 hand engine, 1 hose carriage; 1200 feet good rubber hose; value of apparatus and supplies, $1200; buildings, $5000; 40 volunteers; expenses in 1888, $600; bell alarm. Chief elected by ballot. W. Neufind.

WATER SUPPLY—6 wells and cisterns. J. D. McGavren, Town Clerk.

Monticello, Jones Co., population *2000; area, 800 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, wood and brick, one to three stories; wooden roofs permitted; wood and brick dwellings, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 400 feet rubber hose; 600 feet good linen hose; value of apparatus and supplies, $2000; 1 building owned, value $1500; 50 volunteer members; annual expenses, $50; bell alarm. J. A. Chandler.

WATER SUPPLY—1 reservoir; pumped by steamer from wells, capacity 250,000 gallons daily; 4 cisterns; number of miles street mains, 2½; 6 to 8 inches diameter; 20 hydrants; 32 pounds pressure; annual expenses of water department, $1185. James Graves, Charles Hagg.

Mount Ayr, Ringgold Co., population *1600; brick and frame buildings, one and two stories; wooden and tin roofs permitted; 1 hook and ladder truck, value $900; 30 members, part paid; bell alarm. T. H. Leasure.

WATER SUPPLY—Wells.

Mount Pleasant, Henry Co., population *4837; area, 2560 acres; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; wood dwellings, two stories; department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose.

WATER SUPPLY—Water-works; direct pressure; stand-pipe system; 50 hydrants; 5 miles 10-inch mains. —— Glover, Supt.; Wm. McCoy, Town Clerk.

Mount Vernon, Linn Co., population †859; area, 100 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; brick and wood dwellings, one and two stories; department consists of 1 chemical engine, 1 chemical hand extinguisher, 1 hook and ladder truck; 600 feet good rubber hose; value of apparatus and supplies, $600; membership, 25 volunteers; bell alarm. M. Kepeff.

WATER SUPPLY—Wells and cisterns. J. V. Myers, Town Clerk.

Muscatine, Muscatine Co., population *12,000; 1 hook and ladder truck, 6 hose carriages; 2600 feet rubber hose, 1600 feet good cotton; 200 volunteer men. G. Bitzer.

WATER SUPPLY—River; gravity and pumping system; 1 reservoir, capacity 1,500,000 gallons; 60 hydrants; 5½ miles mains. W. Molis, Supt.; D. T. Eaton, City Clerk.

Nashua, Chickasaw Co., population 1208; area, 1920 acres; brick and frame buildings, one and two stories; shingle roofs; department consists of 3 hose carriages; 1000 feet good cotton hose; 30 volunteer members; bell alarm. J. M. Gilland.

WATER SUPPLY—2 miles of mains from river; 2 steam pumps; 25 hydrants. W. A. Lytle, A. W. Beach.

Nevada, Story Co., population *1499; area, 600 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 300 feet good rubber hose; 2 fire companies; 150 feet good cotton; 100 poor; value of apparatus and supplies, $1500; 1 building owned by city, value $3000; bell alarm. T. P. Worsley.

WATER SUPPLY—Wells. F. Thompson, Town Clerk.

New Hampton, Chickasaw Co., population *2000; 2 hand engines, 3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; 70 volunteer men. J. A. Ryon.

WATER SUPPLY—Wells and cisterns. T. A. Hamilton, Town Clerk.

Newton, Jasper Co., population †2902; fire ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wood dwellings, two stories; department consists of 1 engine house, 1 chemical engine, 25 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, 350 feet good rubber hose; membership 70, volunteers; electric alarm, 10 boxes. C. P. Axtell.

WATER SUPPLY—1 reservoir, supplied by pumping from well, capacity 2800 gallons daily; 6 to 8 inches diameter; 14 hydrants; 45 pounds pressure. A. K. Brown, Supt.; J. Stevens, Mayor; E. D. Finch, City Clerk.

Norway, Benton Co., population *500; frame buildings, two stories; 200 feet of good rubber hose, and buckets; no fire department.

WATER SUPPLY—Town well and large railroad tank. H. B. Haladon, Town Clerk.

Odebolt, Sac Co., population 1200; buildings, frame, one, one and a half and two stories; wooden roofs; department consists of 1 hook and ladder truck, 3 hose carriages; 1000 feet of good cotton

IOWA—*Continued.*

hose; value of apparatus, etc., $1500; 31 men, volunteers. W. J. Summerville.

WATER SUPPLY—Wells; pump to tank; 1¼ miles street mains; 10 hydrants; 4 Eddy gates; cost of works, $8,500; pressure, 30 to 60 pounds; annual expenses, $300. Jos. Walter, Supt.; C. M. Miller, Mayor; W. C. Matthews, City Clerk.

Omawa, Monona Co., population *1300; frame buildings, one and a half and two stories; wooden roofs permitted; 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 400 feet good rubber hose; 600 feet good linen; value of apparatus, etc., $2000; 50 volunteer members; bell alarm. S. F. Seers.

WATER SUPPLY—Wells. P. K. Holbrook, Town Clerk.

Osage, Mitchell Co., population †1861; mercantile buildings, brick and stone, one to three stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; 1 steam engine, 1 hand engine, 20 chemical hand extinguishers, 1 hook and ladder truck; 2 hose carriage; 1000 feet good cotton hose; value of apparatus, $400; 50 volunteer members; bell alarm. M. S. Stacy.

WATER SUPPLY—Cisterns; 6 of 300 barrels capacity each, and smaller ones. E. S. Fonda, Mayor; F. Mininger, City Clerk.

Osceola, Clark Co., population *2158; area, 640 acres; fire limit, 10 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings; 1 hook and ladder truck; value of apparatus, $600; 1 building owned; value, 400; 15 volunteer members; bell alarm. L. Taylor.

WATER SUPPLY—Wells and cisterns; artesian well under construction. F. M. Kyte, Town Clerk.

Oskaloosa, Mahaska Co., population *6012; area, 1465 acres; fire limit, 40 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame, one and one and a half stories; department consists of hand engine, 2 chemical hand extinguishes, 1 hook and ladder truck; 1000 feet good rubber hose, 1000 feet poor; 1550 feet good cotton hose; value of apparatus and supplies, $6000; 1 building used, value $1600; membership, 25, paid part time; annual expenses, $1000; bell and electric whistle alarm; 1 horse.

WATER SUPPLY—Water-works; 14 miles street mains; diameter, 4 to 12 inches; 58 hydrants; pressure, 45 pounds; stand-pipe, capacity 3,000,000 gallons. Jud. Coffen, Town Clerk.

Ottumwa, Wapello Co., population *16,000; 1 steam engine, 1 hook and ladder truck, 6 hose carriages; 500 feet poor rubber hose; 2000 feet good cotton; 500 feet good leather; 5 buildings in use; 31 volunteer members; 1 horse. E. B. Ward.

WATER SUPPLY—Water-works, direct pressure; 1 reservoir; Deane pumping machinery; 100 hydrants; 16 miles mains; diameter, 4 to 18 inch; 32 gates, Chapman, Eddy; 20 meters, Worthington; pressure, 88 to 150 pounds; operated by Iowa Water Co. W. F. McCue, Supt.; W. W. Epps, Mayor; M. A. Roberts, City Clerk.

Pella, Marion Co., population *2700; 1 hand engine, 1 hook and ladder truck, 1 hose cart; 700 feet hose; 85 members.

WATER SUPPLY—12 wells and 2 cisterns; capacity 500 barrels each. John Van Maren, Town Clerk.

Perry, Dallas Co., population *3000; frame buildings, one to two stories; wooden roofs permitted; department consists of 1 hand engine, 2 hose carriages; 900 feet hose; value of apparatus and building, $4000; 27 volunteer members; annual expenses, $100; bell alarm.

WATER SUPPLY—9 wells; direct pressure to reservoirs; 3 hydrants; ¼ mile mains, 2 gates; pressure, 85 pounds. S. M. Thornley, Mayor; A. W. Parmenter, City Clerk.

Red Oak, Montgomery Co., population †3410; area, 600 acres; ordinance providing for investigating causes of fires; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, wood, two stories; department, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 1 building owned, value $600; membership, 80 volunteers; annual expenses, $2000; telegraph and telephone alarm, also telephone system from city to pumping house at river. Thos. H. Lee.

WATER SUPPLY—Water-works; direct pumping system; 2 wells, capacity 1,500,000 gallons daily; Smith, Vaile & Knowles pumping machinery; daily capacity 1,075,000 gallons; 43 hydrants; 6 miles street mains; diameter, 4 to 12 inches; 12 gates; 17 meters; pressure, 70 to 90 pounds; cost of works, $40,000; annual expense, $4300; operated by city committee in charge. Wm. Busteed, Supt.; A. W. Harding, Mayor; H. C. French, City Clerk.

Reinbeck, Grundy Co., population 582; buildings, wood, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hose carriage, ladders and hook; 800 feet rubber hose, good, 300 feet poor; value of apparatus and supplies, $6,000; members, 15, 1 part paid; expenses in 1888, $250; bell alarm. John Maholm.

WATER SUPPLY—Water-works; gravity pressure; force pump; 1 mile street mains; 6 hydrants. Jas. Gilispie, Town Clerk.

Sabula, Jackson Co., population *1807; area, 320 acres; fire limit, same; frame buildings; no fire department, 1 hook and ladder truck.

WATER SUPPLY—River and wells. E. C. Brown, Town Clerk.

Sanborn, O'Brien Co., population *1600; buildings, brick and frame, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 2 hose carriages, fire hooks; 700 feet rubber hose, good; value of apparatus and supplies, $2500; membership 60, volunteers; whistle alarm. Warren Walker.

WATER SUPPLY—Water-works; lake; pumping to tank and direct; Knowles machinery; daily capacity, 864,000 gallons; 9 hydrants; 1 mile 4 inch mains; 6 gates; pressure 20 to 150 pounds; cost of works, $10,000. W. Walker, Supt.; J. E. Drake, Mayor; H. D. Chapin, Town Clerk.

Shelby, Shelby Co., population 549; buildings, frame, one and one and a half stories; department consists of 13 hooks and ladders, 24 chemical extinguishers; value of apparatus and supplies, $150; members volunteer.

WATER SUPPLY—Wells. S. P. Selleman, Town Clerk.

Shenandoah, Page Co., population 2100; buildings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 800 feet of hose; value of apparatus and supplies, $5000; membership, 30 volunteers, 1 full paid; bell alarm; annual expenses, $200. J. W. Schuarty.

WATER SUPPLY—Wells. Jacob Smery, Town Clerk.

Sigourney, Keokuk Co., population †1752; area, 740 acres; fire limits, 500 acres; frame buildings; department has 40 volunteer members; 4 chemical hand extinguishers; hooks and ladders; bell and whistle alarm. J. A. Oelmeyer, Jr.

WATER SUPPLY—Wells and cisterns. Will. Richardson, City Clerk. (A committee has been appointed to investigate, with a view to erecting water-works during present year.)

Sioux City, Woodbury Co., population *31,635; area, 32,400 acres; fire limit, 3200 acres; fireworks

ordinance; causes of fires investigated; mercantile buildings, brick and iron, two to five stories; shingle roofs permitted; dwellings, two stories; department consists of 1 steam engine, in reserve, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3000 feet rubber hose, good; 4000 feet cotton hose, good; 9 horses; value of apparatus and supplies, $10,000; 2 buildings owned, value $2300; membership, 18, paid; electric alarm. Chief elected by department, James Leitch.

WATER SUPPLY—Water-works; direct pumping system; capacity, $4,000,000 gallons daily; reservoirs; capacity, 1,500,000 gallons; pressure 100 pounds; 21 miles mains; Gaskell pumps, 122 hydrants; 138 gates. Wm. H. Barker, Supt.; J. M. Clealand, Mayor; W. G. Linn, City Clerk.

Spencer, Clay Co., population *2547; brick and frame buildings, one and a half and two stories; wooden roofs permitted; 1 hook and ladder truck; 1 hose cart; 600 feet hose; 11 members, volunteers; value, $600.

WATER SUPPLY—Wells; pumping system works, direct and to reservoirs; capacity of pumps, 1000 barrels daily; 13 hydrants; 1 mile 10 inch mains; pressure 34 pounds; cost of works, $700. H. Kunnath, Supt.; J. Q. Adams, Mayor; Frank Richardson, Town Clerk.

Storm Lake, Buena Vista Co., population †1639; area, 640 acres; fire limit, 12 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one to two stories; 1 hand engine; 1 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 500 feet rubber hose, good; value of apparatus, $3,500; value of buildings used, $2000; 48 volunteer members; bell alarm. L. G. Malbine.

WATER SUPPLY—Wells, cisterns and tanks. A. D. Bailey, Town Clerk.

Stuart, Guthrie and Adair Cos., population 2147; fireworks ordinance; frame buildings, one and one-half to three stories; 1 steam engine; 4 chemical hand extinguisher; 2 hook and ladder trucks; 2 hose carriages; siamese couplings used; 500 feet good rubber hose; 300 feet canvas; value of apparatus, $9000; 1 building used, value $3200; 35 volunteer members. Chief elected by department. T. R. Neal.

WATER SUPPLY—7 wells, capacity 12,000 gallons each; 3 tanks, capacity 20,000 gallons each. F. C. Fritz, Town Clerk.

Tama, Tama Co., population 1610; buildings, brick and wood, two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, $3700; 50 volunteer members; expenses in 1888, $75; bell alarm. W. R. Lesser.

WATER SUPPLY—4 large tanks; 2 hydrants. Thos. Williamson, Town Clerk.

Templeton, Carroll Co., wood buildings, one and two stories; department consists of 1 hand engine, 1 hose carriage, hooks and ladders; 500 feet good linen hose, 50 feet poor; value of apparatus and supplies, $650.

WATER SUPPLY—1 reservoir, capacity 300 barrels. John W. Noon, Town Clerk.

Tipton, Cedar Co., population †1625; fireworks ordinance; mercantile buildings, brick and wood, two stories; shingle roofs permitted; wood dwellings, two stories; department consists of 1 chemical engine, 12 chemical hand extinguishers, 1 hook and ladder truck; 300 feet good rubber hose, 200 feet poor; value of apparatus and supplies, $3000; 1 building owned, value $2500; membership, 26, volunteers; bell alarm. S. D. Casad.

WATER SUPPLY—Wells. W. Gilmore, Town Clerk.

Toledo, Tama Co., population *2100; frame and brick buildings, two stories; wooden roofs permitted; 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 2 hose carriages; 1200 feet good cotton hose, 250 feet poor; membership 55, volunteers; bell alarm. J. W. Ballard.

WATER SUPPLY—Cisterns. A. G. Smith, Town Clerk.

Traer, Tama Co., population †1616; area, 240 acres; sale and use of fireworks prohibited; frame and brick buildings; department consists of 1 steam fire engine, 1 hook and ladder truck, 1 hose carriage, 4 extinguishers; siamese couplings used; 1100 feet good hose; 400 feet fair; 100 feet worthless; value of apparatus, etc., $3700; membership 35, 3 paid part time; expenses in 1888, $190; bell alarm; volunteer fire patrol, 6 members. T. H. Greelis.

WATER SUPPLY—Creek; 3 cisterns, capacity 2200 barrels daily. D. E. Baker, Mayor; Wm. Ladd, Town Clerk.

Vinton, Benton Co., population *3000; area, 120 acres; fireworks ordinance; mercantile buildings, wood and brick, one to three stories; wooden roofs permitted; wood dwellings, one and two stories; department consists of 1 steam engine, 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet good rubber hose, 100 feet poor; 800 feet good cotton, 300 feet poor; value of apparatus and supplies, $7000; 1 building owned, value $3000; membership 70, volunteers; bell alarm. Chief elected by department and appointed by council. Henry Jones.

WATER SUPPLY—2 tanks and 6 cisterns, supplied by engine from river and from roofs of buildings, capacity 4800 barrels daily; water-works to be erected. C. S. Bennett, City Clerk.

Washington, Washington Co., population †3004; area, 1200 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs; wood and brick dwellings, two stories; department composed of 1 hand engine, 1 hose cart; 1000 feet hose; 1 hook and ladder truck; value of apparatus, $3000; 1 building owned by city, value $7000; membership 80, volunteers. H. L. Kendall.

WATER SUPPLY—Cisterns and wells. It is reported that water-works will be constructed during 1889.

Waterloo, Black Hawk Co., population *7200; area, 25,600 acres; fire limit, 112 acres; fireworks ordinance; wood and brick buildings, one and a half to three stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 1000 feet good hose, 200 feet poor; 1800 feet good cotton hose; factories have 1000 feet of hose and their own water-works; value of apparatus and supplies, $9600; 6 buildings owned, value $3200; 100 members, 5 paid; annual expenses, $600; bell alarm. Chief elected by council.

WATER SUPPLY—River; water-works; direct pressure; 10 miles 12-inch mains; capacity 3,500,000 gallons daily; 10 cisterns, capacity 6000 gallons; 111 hydrants; 45 pounds pressure. J. F. Wall.

Waverly, Bremer Co., population *2800; 1 hook and ladder truck, 1 engine, 2 hose carriages; 1300 feet of hose; 65 volunteer members. C. H. Barrows.

WATER SUPPLY—River and 3 cisterns, capacity 500 barrels each. E. W. Risdon, Town Clerk.

Webster City, Hamilton Co., population *3200; area, 1880 acres; fire limit, 420 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; tin roofs; wood dwellings, two stories; 2 hook and ladder trucks, 2 hose carriages; bell alarm. J. H. Lenhart.

WATER SUPPLY—Water-works; tank and steam pumps; 13¾ miles of street mains, 6 inches diameter; 15 hydrants; 100 pounds pressure. S. E. La Barr. A. P. Fleaming.

IOWA—*Continued.*

West Liberty, Muscatine Co., population †1288; brick and frame buildings, one and two stories; 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet poor cotton hose; value of apparatus, etc., $2500; 40 volunteer members; bell alarm. M. Polders.
WATER SUPPLY—Cisterns. T. K. Chase, Town Clerk.

West Union, Fayette Co., population *2000; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 100 feet new rubber hose. Frank Hobson.
WATER SUPPLY—Wells and cisterns. T. L. Green, Mayor; Frank Camp, Town Clerk.

Wilton Junction, Muscatine Co., population *1500; 1 hand engine; 1 hook and ladder truck; 2 hose carts; 800 feet good hose; 40 men, volunteers. Aaron Park.
WATER SUPPLY—2 cisterns and wells. C. W. Norton, Mayor; J. C. Parks, Town Clerk.

Winterset, Madison Co., population †2431; fireworks ordinance; mercantile buildings, brick, two stories; frame dwellings, one and one and a half stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1100 feet rubber hose; value of apparatus, $5000; 1 building rented, annual rent 100, value $500; 30 full paid members; annual expenses, $588; telephone alarm. C. Armbrest.
WATER SUPPLY—12 wells and ponds. F. D. Campbell, Mayor; L. Shoup, Town Clerk.

The following places have no fire protection: Adair, Adair Co., population 700. Adel, Dallas Co., population 1500. Ames, Story Co., population 1350. Akron, Plymouth Co., population 500. Alden, Hardin Co., population 800. Allerton, Wayne Co., population 1500. Allison, Butler Co., population 500. Alta, Buena Vista Co., population 800. Alton, Sioux Co., population 1125. Altoona, Palk Co., population 500. Anita, Cass Co., population 850. Ashton, Osceola Co., population 600. Aurelia, Cherokee Co., population 600. Avoca, Pattawatomie Co., population 2000. Battle Creek, Ida Co., population 600. Bayard, Guthrie Co., population 500. Belmond, Wright Co., population 1000. Birmingham, Van Bueren Co., population 550. Bloomfield, Davis Co., population 1800. Bonaparte, Van Buren Co., population 1000. Brighton, Washington Co., population 1200. Brett, Hancock Co., population 800. Calliope, Sioux Co., population 1000. Calmar, Winnesheik Co., population 1000. Cascade, Dubuque Co., population *1000. Columbus Junc. Louisa Co., population *956. Davis City, Decator Co., population 700. Dayton, Webster Co., population 700. Defiance, Shelby Co., population 500. Delmar, Clinton Co., population 500. Dows, Wright Co., population 500. Eddyville, Wright Co., population 1000. Elgin, Fayette Co., population 1000. Fairbank, Buchanan Co., population 800. Farley, Dubuque Co., population 600. Farmington, Van Buren Co., population 1000. Farragut, Fremont Co., population 650. Garner, Hancock Co., population 850. Gilmore City, Pocahontas Co., population 1500. Gladbrook, Tama Co., population 800. Greene, Butler Co., population 800. Hamburg, Fremont Co., population 1785. Le Claire, Scott Co., population 1030. Montrose, Lee Co., population 1010. Ogden, Boone Co., population 806. Water Supply, wells.

KANSAS.

Abilene, Dickinson Co., population *5000; 50 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 80 men, volunteers. W. L. Allison.
WATER SUPPLY—Water-works, direct pressure, 10 miles mains; 55 hydrants; 80 pounds pressure. J. E. Bonebroke, Supt.; W. P. Seed, City Clerk.

Anthony, Harper Co., population †2132; stone, brick and frame buildings, one and two stories; 2 hose companies; 45 men, volunteers; value of apparatus, house and lot, $3000; annual expense, $800; bell alarm. W. H. Allyer.
WATER SUPPLY—Water-works; stand-pipe; capacity, 150,000 gallons; 4½ miles of mains; 50 hydrants. Jas. Smith, Town Clerk.

Arkansas City, Cowley Co., population *6066; 3 hose carts. Allen Mowry.
WATER SUPPLY—Springs; system pumping to stand pipe; Blake pumps daily capacity 2,000,000 gallons; 154 hydrants; 13 miles mains, diameter 4 to 12 inch; 59 Chapman gates; 8 meters, Worthington, Crown; pressure 50 to 120 pounds. Operated by Interstate Water-works Co. of St. Louis. M. L. Andrews, Supt.; J. W. Heck, City Clerk.

Armourdale, Wyandotte Co. See Kansas City.

Armstrong, Wyandotte Co. See Kansas City.

Atchison, Atchison Co., population 22,000; steam fire engine; 1 hook and ladder and chemical truck; 2 hose carriages; 1900 feet of good hose; 14 members. W. C. Barnes.
WATER SUPPLY—Capacity of reservoirs (2) 2,500,000 and 5,000,000 gallons; 8 miles mains; 85 double hydrants. E. S. Wills, T. B. Gerow.

Beloit, Mitchell Co., population *3500; buildings, stone and wood, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet good rubber hose; 60 volunteer members; bell alarm. I. G. White.
WATER SUPPLY—Water-works, direct pressure; steam pump; 36 hydrants. A. F. Fletcher. Paul Cosby, City Clerk.

Bunker Hill, Russell Co.; stone buildings, two stories; shingle roofs; fire department just organized. T. E. Harbough.
WATER SUPPLY—Water-works; gravity and direct pressure; 4 miles street mains; 5 hydrants. W. H. Biays, Supt.; J. B. Miller.

Burlingame, Osage Co., population *1800; area and fire limit, 230 acres; mercantile buildings, stone and wood, two stories; wooden roofs permitted; wood dwellings, one and a half and two stories; department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck; 150 feet rubber hose in good condition, 50 feet poor; value of apparatus and supplies, $1200; 1 building in use, owned by city, value $2000; 25 volunteer members; bell alarm. Chief appointed by Mayor. W. Thomas.
WATER SUPPLY—Wells. W. B. Oliver.

Burlington, Coffey Co., population *4000; area, 1000 acres; fire limit, 35 acres; stone, brick and frame buildings, two and three stories; department consists of 2 hose carts, 1400 feet of hose, ladders and hooks. George G. Hall.
WATER SUPPLY—Water-works; direct pressure; stand-pipe. James O'Neil, O. P. Manck.

Cawker City, Mitchell Co., population 1540; stone and frame buildings, one and two stories; bucket brigade.
WATER SUPPLY—Good wells. J. W. McGhee, Town Clerk.

Cherryvale, Montgomery Co., population *3873; 2 hose carts; 2000 feet hose; 30 men.
WATER SUPPLY—Water-works. E. B. Clarkson.

Chetopa, Labette Co., population 3500; brick and wood buildings, one and two stories; department consists of 1 hook and ladder truck, 100 rubber buckets; 20 volunteer members.

WATER SUPPLY—River; water-works in course of construction. J. H. Frye, City Clerk.

Clay Centre, Clay Co., population 8060; area, 640 acres; fire limit, 120; brick and frame buildings, two to four stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1100 feet good rubber hose; value of apparatus and supplies, $2450; 1 building, value $5000; 52 volunteer members; electric alarm. W. N. Benedict.

WATER SUPPLY—Wells; Holly system; direct pumping, capacity of pumps 1,500,000 gallons; 41 hydrants; 5 miles mains; 20 gates. Chapman; works cost $75,000; annual expenses $2500; pressure 40 to 200 pounds. James Hanna, Supt.; A. McArthur, City Clerk.

Clyde, Cloud Co., population 1770; brick and frame buildings, one and a half and two stories; 1 hook and ladder truck; 1 hose carriage; 550 feet good rubber hose; bell and whistle alarm.

WATER SUPPLY—Water-works; 1 reservoir, capacity 1,000,000 gallons; Deane pumps; 4 miles street mains; 40 hydrants. S. R. Kinch, W. H. Savary.

Concordia, Cloud Co., population *6000; area, 2000 acres; fire limit, 15 acres; causes of fires investigated; frame and brick building, one and two stories; 1 hook and ladder truck and hand extinguishers; value of apparatus, etc., $1500; 1 building, value $1750. J. Greene.

WATER SUPPLY—Water-works; tube wells; system, pumping to stand-pipe and direct; Deane pumps, daily capacity 1,000,000 gallons; 50 dydrants; 6¼ miles mains; 40 gates; pressure 70 to 125 pounds; works cost $45,000, and are owned by city. Geo. W. Greggs, Supt.; D. H. Judy, City Clerk.

Council Grove, Morris Co., population *3000; brick, stone and frame buildings, two stories; shingle roofs; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 35 volunteer members; expenses in 1888, $1000; electric alarm. C. H. Shafler.

WATER SUPPLY—Water-works; gravity and pumping to stand-pipe; Davidson pumps, capacity 2,000,000 barrels every 24 hours; 4 miles street mains; 37 hydrants; pressure 60 pounds. F. S. Armstrong, Supt.; C. H. Shafler, City Clerk.

Dodge City, Ford Co., population 5500; brick and wood buildings, one and two stories; 1 hook and ladder truck, 3 hose carriages; 1200 feet good cotton hose; 72 volunteer members; expenses in 1888, $780; bell alarm. C. M. Beeson.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; capacity 86,400 gallons; Smith-Vail pumps; capacity, 75,000 gallons each; 9 miles street mains; 54 hydrants; pressure, 91 pounds. F. A. Heineke, Supt.; Geo. F. Jones, City Clerk.

El Dorado, Butler Co., population *6000; 1 hook and ladder truck, 3 hose carts. J. W. Tedford.

WATER SUPPLY—Water-works; stand-pipe system; Blake pumps; daily capacity, 1,500,000 gallons; 67 hydrants; 8 miles mains; 35 Chapman gates; 8 Crown meters; pressure, 90 to 150 pounds; cost of works, $50,000; annual expenses, $3000; 2½ miles mains to be laid during 1889. G. B. Campbell, Supt.; C. F. Brenton, City Clerk.

Emporia, Lyon Co., population *11,000; 1 hook and ladder truck, 2 hose carriages; 2800 feet good rubber hose; 20 men paid half time, 3 paid full time; 5 horses. R. W. Jeremy.

WATER SUPPLY—River; Holly system; pumping to reservoir and direct; daily capacity of pumps, 3,000,000; 130 hydrants; 25 miles mains; 225 gates, Cassin and Eddy; pressure, 70 to 140 pounds; works cost $225,000; annual expenses, $6,000. R. W. Jeremy Supt.; H. Alexander, City Clerk.

Eureka, Greenwood Co., population 3500; area, 640 acres, fire limit, same; buildings, frame; chemical extinguishers; hook and ladder outfit. V. Pherris.

WATER SUPPLY—River; system pumping to stand-pipe and direct; Deane pump; daily capacity, 250,000 gallons; 36 hydrants; 6 miles mains; 36 gates; pressure, 80 pounds; cost of works, $80,000; annual expense, $800. F. Deeburt, Supt.; Dr. Watson, Town Clerk.

Fargo Springs, Seward Co., population 400. buildings, brick and wood, one to three stories; department consists of 5 hand and 2 steam engines, 2 hook and ladder trucks, 5 hose carriages, 500 chemical extinguishers; 3000 feet good rubber hose; 14 horses; value of apparatus and supplies, $7500; 140 members, 40 full paid; expenses in 1888, $2000; electric alarm. L. A. Etzold.

WATER SUPPLY—Wind engines, direct pressure; 8 miles street mains; 27 hydrants. —— Newmiller, G. S. Flein.

Fort Scott, Bourbon Co., population 14,000; mercantile buildings, brick, three and four stories; dwellings, brick, two stories; department consists of 1 hook and ladder truck, 3 hose carriages, 2500 feet good rubber hose; value of apparatus and supplies, $3700; buildings owned, value $1200; 60 volunteer members; telephone alarm. H. Boseman.

WATER SUPPLY—Water-works; stand-pipe and pumping system; 2 reservoirs; Worthington pumps; capacity 4,000,000 daily; 13 miles street mains; diameter, 6 to 12 inches; 75 hydrants; pressure, 80 to 150 pounds; an additional reservoir and filtering plant proposed during present year. H. C. Messinger, Supt.; W. P. Patterson, City Clerk.

Fredonia, Wilson Co., population 1427; buildings, brick, two and three stories; department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, $3000; 50 volunteer members; expenses in 1888, $2000; bell alarm. C. C. Rapp.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir; capacity, 3,000,000 gallons; 5 miles street mains; 50 hydrants; pressure, 150 pounds. J. A. O'Neal, Supt.; W. D. Chrisman, City Clerk.

Galena, Cherokee Co., population *5000; 1 hook and ladder truck.

WATER SUPPLY—Water-works in course of construction; system not described. H. Bender, Town Clerk.

Garnett, Anderson Co., population *3000; 1 hook and ladder truck; hand engine, with hose; volunteer department.

WATER SUPPLY—Wells and 4 cisterns. H. M. Ellis.

Girard, Crawford Co., population *3000; brick and frame buildings, two stories; 1 hand engine, 1 hose carriage; 800 feet of good rubber hose; 500 feet poor; value of apparatus, etc., $1000; 15 men, paid; annual expenses, $300; bell alarm. H. A. Crawford.

WATER SUPPLY—Well, pumped into tank; 1 mile of street mains; direct pressure. Wm. Osborn, Austin Hawley, Town Clerk.

Great Bend, Barton Co., population 4000; brick, stone and frame buildings, one, two and three stories; department consists of 2 hose carriages; 1200 feet good cotton hose; value of apparatus and supplies, $2500; 25 volunteer members. W. B. Cornell.

WATER SUPPLY—River; system, pumping to stand-pipe and direct; daily capacity of pumps 1,000,000 gallons; 49 hydrants; 7 miles mains; quality water alkaline, not filtered; pressure 4

KANSAS—*Continued.*

100 pounds. G. N. Moses, Supt.; W. E. Stokes, City Clerk.

Greensburg, Edwards Co.; brick and frame buildings, two stories; shingle roofs; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet good rubber hose; 25 volunteer members.

WATER SUPPLY—Water-works; system, direct and pumping to reservoir; Knowles pump, daily capacity 750,000 gallons; 35 hydrants; 3¾ miles mains; pressure 40 to 80 pounds; cost of works $45,000. G. R. Gillett, Supt.; C. S. Neal, Mayor; R. M. Bagley, City Clerk.

Harper, Harper Co., population *4000; fire company, with hook and ladder, to be organized at once.

WATER SUPPLY—Water-works in course of construction.

Haven, Reno Co., population †1415; mercantile buildings, brick, four stories; frame dwellings, two stories; shingle roofs permitted; 200 buckets; no fire department.

WATER SUPPLY—River.

Hiawatha, Brown Co., population 3500; total area, 400 acres; mercantile buildings, brick and stone, two and three stories; frame dwellings, one and two stories; 1 chemical engine; 12 chemical hand extinguishers; 2 hook and ladder trucks; 2 hose carriages; 1150 feet good rubber hose; bell alarm. Chas. V. Pyle.

WATER SUPPLY—Wells and cisterns; system, pumping to stand-pipe; Deane pump, daily capacity 1,000,000 gallons; 43 hydrants; 6¼ miles mains; 50 gates; pressure 50 to 125 pounds; cost of works $51,000. C. H. Lawrence, City Clerk.

Howard, Elk Co., population †1302; stone and frame buildings, one to two stories; 1 hand engine; 1 hose carriage; 200 feet good rubber, 200 feet poor, 500 feet good cotton hose; value of apparatus, etc., $1500; 24 volunteer members. John Marshall.

WATER SUPPLY—Wells and cisterns. Geo. K. Ried, Town Clerk.

Humboldt, Allen Co., population †2045; 1 hook and ladder truck.

WATER SUPPLY—Reservoirs and river.

Hutchinson, Reno Co., population 1500; brick and wood buildings, two and three stories; department consists of 3 hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, $2000; 24 volunteer members; expenses in 1888, $1000; telephone alarm. W. P. Kohr.

WATER SUPPLY—Inexhaustible wells; direct pressure; 5 miles street mains; 60 hydrants. L. A. Beebe, Supt.; Chas. Hall, Town Clerk.

Independence, Montgomery Co., population *5000; area, 1200 acres; fire limit, 40 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two stories; wood, stone and brick dwellings, one and two stories; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1600 feet rubber hose; value of apparatus and supplies, $4000; 1 building owned, value $3500; 11 volunteer members, but paid for time served at fires by the city; bell alarm. L. Shadley.

WATER SUPPLY—Water-works; direct pressure; stand-pipe; capacity 1,500,000 gallons per day; 5¾ miles mains; 53 hydrants. L. C. Mason, J. B. Underhill.

Iola, Allen Co., population 2000; area, 180 acres; fire limit, 10 acres; fireworks ordinance; frame and stone buildings, one and one-half and two stories; no fire department.

WATER SUPPLY—Wells. W. P. Northroup, Village Clerk.

Junction City, Davis Co., population 5000; 1 hook and ladder truck; 4 hose carriages; 2500 feet good rubber hose; 400 feet good leather hose; 75 volunteer members. A. L. Barnes.

WATER SUPPLY—Water-works; system, pumping to reservoir; Deane pumps; daily capacity 1,000,000 gallons; 61 hydrants; 6 miles mains; diameter 4 to 10 inch; 6 gates; pressure 8 to 140 pounds; annual expense $4000; operated by city. J. C. Zeigler, Supt.; A. P. Trott, City Clerk.

Kansas City, Wyandotte Co. (including Wyandotte, Armstrong and Armourdale), population *50,000; fireworks ordinance; mercantile buildings, brick, two stories; tin roofs; dwellings, wood, outside of fire limits, two stories; 1 hook and ladder truck; 6 hose carts; value of apparatus, etc., $15,000; 21 paid men; 28 part paid; 14 horses; telephone alarm. Chief appointed by Mayor. Four private fire companies, with apparatus. J. K. Paul.

WATER SUPPLY—Rivers; system, direct and pumping to reservoir; Worthington, Holly pumping machinery; 110 hydrants; 15 miles mains, 4 to 36 inch; Ludlow, Galvin, and Eddy gates; 76 meters, National; pressure 60 to 120 pounds. G. E. Taintor, Pres.; B. F. Jones, Supt. J. J. Moffitt, City Clerk.

Kinsley, Edwards Co., population 1500; brick and wood buildings, one and a half and two stories; 5 chemical extinguishers; ladders and buckets; one organized company; bell alarm. E. M. Bois.

WATER SUPPLY—Water-works; direct pressure; 4 miles street mains; 27 hydrants; 20 Chapman gates; Deane pumping machinery daily capacity, 2,000,000 gallons; cost of works $40,000; annual expense $1000; pressure 40 to 150 pounds. R. G. Steven, Supt.; L. C. Geer, City Clerk.

La Cygne, Linn Co., population †1300; brick buildings, two stories; 1 hand engine; 1 hose carriage; value $1500. J. O. Rogers.

WATER SUPPLY—4 public cisterns; also private cisterns and wells. Ed. C. Lane.

Lansing, Leavenworth Co., population 933; frame buildings, one and two stories; 1 steam engine; 2 hose carriages; 1400 feet of good rubber hose; value of apparatus, etc., $6000; 9 men; bell and whistle alarm. D. Storrs.

WATER SUPPLY—Water-works; 2 reservoirs; capacity 2,000,000 gallons; gravity and direct pressure; capacity of pumps, 500 gallons per minute; 10 hydrants; pressure, 80 pounds. R. Fleming, Town Clerk.

Larned, Pawnee Co., population 1507; buildings, brick, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose, good; 1200 feet cotton, good; value of apparatus and supplies, $2000; members, 32, volunteers; bell alarm. John C. Fry.

WATER SUPPLY—Wells; water-works; gravity and direct pressure; 4 miles street mains; 50 hydrants; pressure, 100 pounds. G. Bedell, City Clerk.

Lawrence, Douglas Co., population *11,000; area, 2,200 acres; fire limit, same; wood, brick and stone buildings; department consists of 1 steam fire engine; 1 hook and ladder truck; 2 hose carriages; siamese couplings in use; 1500 feet good cotton hose; 400 feet old cotton; 4 horses; value of apparatus, etc., $5000; membership 13, 1 paid full time, 12 part time; total expenses, 2900; telephone and bell alarm. E. Mauler.

WATER SUPPLY—Water-works; direct pressure and stand-pipe; 12 miles of mains; 120 hydrants; cisterns, capacity 7000 barrels daily. John Walker, Supt.; A. P. Honnold, City Clerk.

Leavenworth, Leavenworth Co., population *31,000; area and fire limit, 3950 acres; causes of

ires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber hose, good; 700 poor; 2700 feet cotton hose, good; 5 horses; value of apparatus and supplies, $12,000; buildings in use, owned by city, value $30,000; membership 12, full paid; annual expenses, $12,000, telephone alarm. Chief appointed by Mayor and confirmed by council. P. Burns.

WATER SUPPLY—Water-works; gravity; 2 reservoirs, supplied by Holly and Worthington pumps; pumping from river; capacity of pumps 1,000,000 gallons daily; 126 hydrants; 23 miles mains, diameter 4 to 18 inch; Ludlow, Chapman gates; 330 meters, Crown, Hersey; water is filtered through settling reservoir; pressure 120 pounds. L. T. Smith, Pres.; S. Hastings, Supt.; M. L. Hacken, Mayor; Carrie Shepard, City Clerk.

Lindsborg, McPherson Co., population 1200; brick, stone and frame buildings, one to four stories; wooden roofs permitted; 1 hook and ladder wagon; 50 buckets; no fire department.

WATER SUPPLY—Wells. G. E. Eberhardt, Town Clerk.

Manhattan, Riley Co., population 4917; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; 250 feet; fair; 60 volunteers; 1 paid. J. Harrison.

WATER SUPPLY—Rivers; system, gravity and pumping to reservoir; Deane pumps; daily capacity, 750,000 gallons; 48 hydrants; 8 miles mains, diameter 2 to 8 inch; 42 Chapman gates; pressure, 60 pounds; works cost $80,000; annual expense, $1600. J. L. McCullough, Comm'r.; G. E. Hopper, Supt.; H. S. Roberts, Mayor; C. E. Brown, City Clerk.

Marion, Marion Co., population 1691; stone and wood buildings, two stories; tin roofs; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet new cotton hose; 40 volunteer members; electric alarm. W. W. Case.

WATER SUPPLY—Water-works; direct pressure; stand-pipe; 150 to 180 pounds to square inch; 1 steam pump; 5 miles street mains; 50 hydrants; 200 pounds pressure. H. A. McClain, City Clerk.

Marysville, Marshall Co., population 2500; area, 640 acres; brick and frame buildings, one and two stories; 1 hook and ladder truck; 2 chemical extinguishers; bell alarm.

WATER SUPPLY—Wells. A. Campbell, City Clerk.

McPherson, McPherson Co., population *5000; area, 700 acres; brick and frame buildings, one and two stories; 1 hose carriage, 6 chemical hand extinguishers; 1200 feet good rubber hose; value of apparatus and supplies, $10,000; 35 volunteer members. A. F. Brulin.

WATER SUPPLY—Wells and 2000-barrel tank; three-quarter mile street pipes, 4 to 6 inches diameter; 9 hydrants; new system being built. A. F. Brulin, D. E. Welch.

Minneapolis, Ottawa Co., population 1779; brick and frame buildings, one and two stories; department consists of 2 hand chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, $2500; 71 volunteer members; bell alarm. D. D. Hoag.

WATER SUPPLY—Water-works; Blake pumps, capacity 2,000,000 gallons; 4 miles street mains; 50 hydrants; 45 to 100 pounds pressure; stand-pipe to be erected this year. A. Gilbert, Supt.; R. L. Hillman, City Clerk.

Mound City, Linn Co., population †940; brick and frame buildings, one and two stories; 1 hand engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus, $800; 50 men, volunteers; bell alarm. C. Lehman.

WATER SUPPLY—5 large public cisterns. J. L. Gove, Town Clerk.

Ness City, Ness Co., population 400; stone and brick buildings, two stories; 1 chemical engine; department being organized.

WATER SUPPLY—Water-works to be built. R. Osborn, City Clerk.

Newton, Harvey Co., population 12,000; 2 hose carriages, 1 hook and ladder truck; 75 members; bell alarm. W. H. Angood.

WATER SUPPLY—Water-works; direct and gravity; 13 miles mains; 125 pounds pressure; 105 hydrants. John E. Ford, G. Holmes.

Olathe, Johnson Co., population †3021; area and fire limit, 600 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs permitted; frame dwellings, one and two stories; department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; 2 horses; value of apparatus and supplies, $3000; 1 building owned, value $500; membership 15, part paid; bell alarm. Chief appointed by Mayor and confirmed by council.

WATER SUPPLY—Water-works, direct; 3 miles mains; 30 hydrants; 100 pounds pressure; annual expenses of water department, $800. S. C. Pettegrew.

Osage City, Osage Co., population *4266; 2 hose carts; 1 hook and ladder truck; 1000 feet hose.

WATER SUPPLY—Water-works to be built. L. L. Bodell, City Clerk.

Oswego, Labette Co., population *3500; area, 1300 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wood dwellings, one and a half stories; department consists of 1 chemical engine, 4 chemical hand extinguishers; siamese couplings used; 2 hose carriages; 1000 feet good rubber hose; 150 feet good hose; 100 feet poor; value of apparatus and supplies, $7000; 8 buildings, value $2000; membership 30, volunteers; annual expenses, $8000; bell alarm.

WATER SUPPLY—River; system stand-pipe and direct pumping, capacity of pumps daily, 2,000,000 gallons; 50 hydrants; 4¼ miles mains; 28 Ludlow gates; 65 Hersey meters; gravel and charcoal filtration; 80 to 140 pounds pressure. F. L. Greene, Supt.; J. W. Marley, Mayor; Thos. Bulwer, City Clerk.

Ottawa, Franklin Co., population 8500; area, 920 acres; fire limit, same; mercantile buildings, stone and brick, two and three stories; frame dwellings, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber hose; 300 feet fair; 900 feet fair cotton hose; value of apparatus and supplies, $10,000; 2 buildings in use; membership 36, 2 full paid; 2 horses, swinging harness, owned by city; 34 volunteers; annual expenses, $3000; bell, telephone and electric alarm, 13 boxes. A. P. Elder.

WATER SUPPLY—Wells, supplied by river; system stand-pipe and direct pumping; Deane pumping machinery, daily capacity 1,500,000 gallons; 76 hydrants; 8¼ miles mains; 13 Chapman gates; 4 Crown meters; quality water poor, not filtered; 50 to 100 pounds pressure. C. T. Ewing, Pres.; W. Mitchell, Supt.; H. F. Sheldon, Mayor; John A. Trow, City Clerk.

Paola, Miami Co., population *4500; frame and brick buildings, one and two stories; 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1150 feet of good rubber hose, 700 feet poor; value of appa-

KANSAS—*Continued.*

ratus, $3000; membership, 12, part paid; bell alarm. Geo. W. Quimbey.

WATER SUPPLY—Water-works, pumping direct and to reservoir; capacity of reservoir, 100,000 gallons; Worthington pumps; daily capacity, 2,000,000 gallons; 57 hydrants; 7 miles mains; 10 gates; Ludlow; Hyatt filtering plant; pressure, 65 to 125 pounds; cost of works, $65,000. H. N. Hazard, Pres.; E. W. Robinson, Supt.

Parsons, Labette Co., population †7245; area, 2240 acres; fire limit, 30 acres; mercantile buildings, brick and stone, two stories; fireproof material for roofs; dwellings, wood, one and a half stories; department consists of 1 hook and ladder truck, 2 hose carts; value of apparatus and supplies, $1000; 1 building owned, value $300; membership, 20, all volunteers; bell and electric alarm. Chief elected by the company.

WATER SUPPLY—River; system pumping direct and to stand-pipe; 10 miles mains; 33 hydrants; pressure, 80 to 100 pounds; cost of works, $80,000; C. H. Kimball, Pres.; W. K. Hays, Supt.; R. D. Talbott, City Clerk.

Peabody, Marion Co., population *2200; area, 640 acres; fire ordinance prohibiting all but stone, brick or iron in business portion; stone, brick and frame buildings outside, three stories; 1 hose company; 25 men; 1000 feet of hose; 1 building in use; bell alarm. L. T. Morrill.

WATER SUPPLY—Wells; system pumping to reservoir and direct; Knowles pump; daily capacity, 240,000 gallons; 2½ miles mains; 25 hydrants; works cost $20,000; pressure, 50 to 87 pounds. W. K. Palmer, Supt.; F. B. McKerchen, Mayor.

Pittsburgh, Crawford Co., population 6000; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $2500; 57 volunteer members; expenses in 1888, $300; bell alarm. J. C. Merrill.

WATER SUPPLY—Water-works; gravity pressure; Worthington pump; 4½ miles street mains; 25 hydrants; pressure, 45 pounds. Owner of works, Frank Playtes; C. Davidson, Supt.; Wm. Lanyon, Mayor; Saml. Barrill, City Clerk.

Pleasanton, Linn Co., population *1479; brick and frame buildings, one to two stories; 1 hose carriage; 500 feet rubber hose, good; value $650; 15 volunteer members; annual expenses, $50; bell alarm. Fred. Wagner.

WATER SUPPLY—Water-works; pressure 40 pounds; 1 reservoir; 3650 feet of mains; 10 hydrants; wind and steam power. Daniel Rich, Town Clerk.

Russell, Russell Co., population 1218; buildings, stone and lumber, two stories, tin roofs; department consists of 2 chemical engines, 1 hook and ladder truck, 4 chemical extinguishers; bell alarm.

WATER SUPPLY—Wells. Wm. Richards, City Clerk.

Sabetha, Gehama Co., population 1432; frame and brick buildings, one and two stories; shingle roofs; 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good linen hose; value of apparatus, etc , $700; 28 men, paid.

WATER SUPPLY—Wells and cisterns. J. F. Thompson, Town Clerk.

Salina, Salina Co., population 10,000; area, 1600 acres; fire limit, 70 acres; fireworks ordinance; brick and frame buildings, two, three and four stories; volunteer department, 36 members paid; 1 Babcock engine; 5 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose; value of apparatus, etc., $10,000; bell alarm. Wm. Hogben.

WATER SUPPLY—Water-works; direct pressure; Holly system; daily capacity of pumps, 1,500,000 gallons; 7⅔ miles street mains; diameter, 4 to 12 inches; 66 hydrants; pressure, 35 to 80 pounds; 12 meters, Crown, Hersey, Worthington; cost of works, $100,000. C. H. Payson, Pres.; J. H. Decker, Supt.; C. R. Underwood, Mayor; J. Bishop, City Clerk.

Seneca, Nemaha Co., population †2225; hook and ladder truck; 1 chemical engine (double tank. J. A. Gilchrist.

WATER SUPPLY—Wells and cisterns. A. A. Brooks.

Solomon City, Dickinson Co., population †1062; brick and frame buildings, one and two stories; 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber and cotton hose, 150 feet poor; value of apparatus, etc., $5000; 25 volunteers and 3 men paid part time; annual expenses, $400; bell alarm. Phil. Gardner.

WATER SUPPLY—4 cisterns; pump to cisterns; direct pressure; capacity of pumps, 530 gallons per minute. H. J. G. Newwidler, Town Clerk.

Sterling, Rice Co., population 4000; area, 640 acres; brick and frame buildings, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet good hose, 1000 feet good cotton; value of apparatus and supplies, $1600; 30 volunteer members; electric alarm. Wm. C. McVay.

WATER SUPPLY—Wells; direct pumping system; Deane pumping machinery; 42 double hydrants; 7 miles mains, diameter 4 to 8 inches; pressure 30 to 160 pounds; cost of works $45,000 (recently completed); operated by city. J. F. Gaskell, Mayor.

Thayer, Neosho Co., population 700; stone, brick and wood buildings, two stories; shingle roofs; ladders; bell alarm.

WATER SUPPLY—Lake; 1 reservoir, capacity 10,000,000 gallons. J. M. Dunamore, City Clerk.

Topeka, Shawnee Co., population †50,000; area, 3500 acres; fire limit, 300 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, stone and wood, two to five stories; brick, stone and wood dwellings, one to three stories; department consists of 4 hose carriages; 2 large chemical engines, 1 hook and ladder truck; 1 steam fire engine and 1 hose cart held in reserve; 3 chemical hand extinguishers carried on H. and L. truck, an aerial ladder truck to be added; 4700 feet good rubber hose; 16 horses; value of apparatus and supplies, $35,000; 4 buildings in use, owned by city, value $30,000; 30 full-paid members, making 7 companies; annual expenses, $24,000; fire alarm telegraph, 22 street boxes. G. O. Wilmarth.

WATER SUPPLY—River and wells; Holly system; direct pumping; daily capacity of pumps 7,000,000 gallons; 268 hydrants; 30 miles mains, diameter 4 to 16 inch; 175 Ludlow gates; 75 Crown meters, quality of water good, sand filtration (natural); pressure 45 to 125 pounds; cost of works $160,000; annual expenses $20,000; annual interest paid $7200; operated by private company. Josh Mulvane, Pres.; M. O'Brien, Sec.; T. C. Merriam, Mayor; George Tauber, City Clerk.

Wallace, Wallace Co., population 225; wood buildings, one and two stories; shingle roofs; department consists of 1 steam engine, 1 hose carriage, 5 chemical extinguishers; 1000 feet good rubber hose; value of apparatus and supplies, $1000; volunteer members; bell and whistle alarm. Frank Wiszgarder.

WATER SUPPLY—Water-works; gravity and direct pressure; 2 reservoirs.

Washington, Washington Co., population †1822; frame, brick and stone buildings, two stories; 24 chemical hand extinguishers; 1 hook and

ladder truck; value of apparatus, etc., $500; annual expenses, $25; bell alarm.

WATER SUPPLY—Public and private wells and cisterns. S. Clark, City Clerk.

Wellington, Sumner Co., population *10,000; fireworks ordinance; frame, marble and stone buildings; department consists of 1 hook and ladder truck, 2 hose carriages, 36 buckets; siamese couplings in use; 4000 feet good linen hose; value of apparatus, $5000; 1 building in use, value $500; 56 volunteer members; expenses in 1888, $1200; bell alarm. B. A. Ellsworth.

WATER SUPPLY—Creek; system, pumping direct and to stand-pipe; Smith-Valle pumping machinery, daily capacity 1,500,000 gallons; 73 hydrants; 11 miles mains, diameter 4 to 16 inch; Chapman gates; 18 meters, Crown, Hersey; pressure 40 to 50 pounds; cost of works $60,000. J. M. Thraus, Supt.; 2 miles mains, 1 new stand-pipe 50x85 feet, new pumps and a new supply, it is reported, will be put in this year. W. R. Specknall, Mayor; W. D. McKinstry, City Clerk.

Wichita, Sedgwick Co., population *40,000; area, 28,000 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and stone, one to five stories; frame and brick buildings, one and two stories; department consists of 1 steam engine, 2 chemical engines, 2 hand hose reels, 2 hook and ladder trucks, 2 hose carriages; 1000 feet cotton hose; value of apparatus and supplies, $14,000; 3 buildings owned, value $10,000; 16 paid members, 30 volunteers; annual expenses, $6000; electric alarm. A. G. Walden.

WATER SUPPLY—Water-works; stand-pipe system; 25 miles street mains, diameter 4 to 16 inches; 195 hydrants; pressure 45 to 100 pounds. D. C. Huffman, Fred. Schattner.

Winfield, Cowley Co., population *8500; 2 hose carriages; 1 hook and ladder truck; siamese couplings in use; 1250 feet cotton hose, 1200 feet good rubber hose; 45 volunteer members; bell alarm. John A. Foults.

WATER SUPPLY—River; pumping to reservoir; Worthington pumps, daily capacity 2,000,000 gallons; 72 hydrants; 9 miles mains, diameter 4 to 12 inch; 24 Chapman gates; 19 meters, Hersey, National; quality water, charcoal; Olipbant system filtration; daily capacity 1,000,000 gallons; pressure 50 to 100 pounds. J. H. Decker, Supt.; G. H. Buckman, City Clerk.

Wyandotte, Wyandotte Co. (See Kansas City.)

The following places have no fire protection: Augusta, Butler Co., population 1496. Baldwin City, Douglas Co., population 1933. Baxter Springs, Cherokee Co., population 1240. Chanute, Neosho Co., population 1911. Cherokee, Crawford Co., population 1003; water supply wells. Columbus, Cherokee Co., population 3000; water supply, wells and cisterns. Erie, Neosho Co., population 1337; water supply, wells. Frankfort, Marshall Co., population 1013. Hays City, Ellis Co., population *2200; water supply, creeks and wells. Holton, Jackson Co., population 1899. Neodesha, Wilson Co., population 1195. Nickerson, Reno Co., population 1503. Osage Mission, Neosho Co., population 1508. Wamego, Pottawatomie Co., population *2000. Yates Centre, Woodson Co., population 1271; water supply, wells.

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Augusta, Bracken Co., population *1500; area, 500 acres; fire limit, 300 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings, two stories; department consists of 2 hand fire engines, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 600 feet of rubber hose and 600 cotton, good; 100 feet poor rubber hose, 300 leather; value of apparatus, etc., $3000; 1 house owned, value $300; 80 volunteer members; bell alarm. J. R. Wilson.

WATER SUPPLY—21 cisterns. Geo. T. Kerans, Town Clerk.

Bardstown, Nelson Co., population *2500; area, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; shingle roofs: wood dwellings, brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $5000; 2 buildings owned, value $2500; membership 70, 2 paid; annual expenses, $500; bell alarm. Henry Wassell.

WATER SUPPLY—15 cisterns. John S. Kelley, Town Clerk.

Bellevue, Campbell Co., population 3000; brick and frame buildings, two and three stories; 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 150 feet good rubber hose; 1000 feet good cotton; value of apparatus, etc., $1700; 100 volunteers, 1 paid; bell alarm. Henry Corriell.

WATER SUPPLY—From Newport reservoirs; system pumping to reservoir; 40 hydrants; 3 miles mains; 80 pounds pressure. G. R. Harms, Supt.; Chas. L. Harrison, City Clerk.

Bowling Green, Warren Co., population 6000; mercantile buildings, brick, three stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 hook and ladder truck, 4 hose carriages; 2000 feet rubber hose; 1000 feet poor leather hose; value of apparatus and supplies, $4500; 1 building owned, value $2000; 31 members, part paid; annual expenses, $900; whistle and bell alarm. Chief elected by city council. J. H. Wilkerson.

WATER SUPPLY—Water-works; reservoir, supplied by steam pump, capacity 2,700,000 gallons daily; 11¼ miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 75 hydrants; 40 Crown meters; 75 to 80 pounds pressure; annual expenses of department, $4000. J. K. Wilkerson, Supt.; G. S. Hollingsworth, Town Clerk.

Carlisle, Nicholas Co., population *1400; brick and wood buildings, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; value of apparatus and supplies, $1600; 40 members; bell alarm. P. T. Tieman.

WATER SUPPLY—6 large cisterns. J. H. Powling, City Clerk.

Carrolton, Carroll Co., population 1850; 2 chemical engines, 1 hook and ladder truck, 6 chemical extinguishers; 500 feet rubber hose; 30 members; 2 horses. James F. Jett.

WATER SUPPLY—5 cisterns and river. R. J. Wilson, Town Clerk.

Catlettsburg, Boyd Co., population 3000; 1 steam engine; 1000 feet hose; hooks and ladders; 35 volunteer members. W. A. Patton.

WATER SUPPLY—Cisterns. J. W. Mullan, Town Clerk.

Covington, Kenton Co., population 29,720; area, 1495 acres; fire limit, same; fireworks ordinance; causes of fires investigated; brick dwellings, two and three stories; shingle roofs permitted; department consists of 3 steam engines, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3200 feet good cotton hose; 14 horses; value

KENTUCKY—*Continued.*

of apparatus and supplies, $80,000; 4 buildings owned by city, $20,000; membership 26, full paid; annual expenses, $23,000; fire alarm telegraph, 43 street boxes. Chief elected by council. Jos. Meyers.

WATER SUPPLY—Direct pumping, capacity 5,000,000 gallons daily; 36 cisterns, supplied from water-works; 28 miles street mains and supply pipes; 4 to 20 inches diameter; 220 hydrants; 30 pounds pressure; annual expenses of water department, $25,000; new works being built.

Cynthiana, Harrison Co., population *3100; frame and brick buildings, one to four stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber, and 200 feet cotton hose, good; value of apparatus, etc., $7500; building owned, valued at $4500; 26 members; bell alarm. H. A. Pollmeyer.

WATER SUPPLY—14 cisterns and river; capacity 380 barrels daily. T. A. Garnett, City Clerk.

Danville, Boyle Co., population 3074; area, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; brick dwellings, two stories; department consists of 3 chemical engines, 2 chemical hand extinguishers, 1 hook and ladder truck; 500 feet good rubber hose, 200 poor; value of apparatus and supplies, $3500; 1 building in use; membership 45, volunteers; bell alarm. Chief elected by members. G. W. Welsh, Jr.

WATER SUPPLY—6 cisterns, supplied from roofs of buildings. J. W. Yerkes, Town Clerk.

Dayton, Campbell Co., population *5500; brick and wood buildings, one to three stories; wooden roofs; department consists of 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; bell alarm. B. F. Pritchard.

WATER SUPPLY—Cisterns; water-works; mains and hydrants. C. B. Hayward, Town Clerk.

Falmouth, Pendleton Co., population *1000 buildings, brick and wood, one and two stories, wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good; 100 feet poor; value of apparatus and supplies, $1000; members 24, volunteers; bell alarm. E. D. McMath.

WATER SUPPLY—13 cisterns and 2 rivers. W. E. Willson, Town Clerk.

Frankfort, Franklin Co., population 11,000; area, 490 acres; fireworks ordinance and for investigating fires; buildings, brick and frame, two to four stories; shingle roofs; 2 steam engines, not in use; 1 hook and ladder truck; 2 hose carriages; 2000 feet good cotton and rubber hose; 9 full paid members; telegraph alarm; 16 boxes. Chief elected by council. R. Ferguson.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs; capacity, 6,680,000 gallons; Gaskill pumps; 100 hydrants; pressure, 120 pounds. John D. Griffin, Supt.; Pat. Newman, City Clerk.

Franklin, Simpson Co., population 1686; brick buildings, two stories; 1 hook and ladder truck; value of apparatus and supplies, $500; 60 volunteer members; bell alarm. J. H. Adsit.

WATER SUPPLY—Wells. S. V. Forline, City Clerk.

Georgetown, Scott Co., population 2061; area and fire limit, 500 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood, two stories; 1 steam engine; 2 hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, $8000; 1 building owned; value $2000; 52 full paid members; 13 part paid; annual expenses, $2000; bell alarm. Chief elected by council.

WATER SUPPLY—15 cisterns, supplied from roofs of buildings.

Glasgow, Barron Co., population 1512; 200 feet of hose; no organized company.

WATER SUPPLY—1 reservoir; 2 fire plugs.

Harrodsburg, Mercer Co., population 4000; area, 640 acres; fire limit, same; board of trustees regulates sale and use of fireworks and investigates fires; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; 1 chemical engine and two chemical hand extinguishers; 200 feet good rubber hose; 2 horses used; value of apparatus and supplies, $3000; building owned, value $1000; 25 volunteer members; annual expenses, $300; bell alarm. Chief elected by members. W. T. Curry.

WATER SUPPLY—1 cistern, supplied from roofs of buildings; public and private wells, creek and streams. N. Harris, Town Clerk.

Hawesville, Hancock Co., population [illegible]; frame and brick buildings, one and two stories; bucket brigade; bell alarm.

WATER SUPPLY—River, wells, and cisterns.

Henderson, Henderson Co., population [illegible]; area, 1200 acres; fire limit, 50 acres; fireworks ordinance; mercantile buildings, brick and wood, one to three stories; dwellings, wood, one and two stories; 1 hook and ladder truck; 2 hose carriages; 1500 feet good rubber hose; 1200 poor; 2 horses; value of apparatus and supplies, $2500; 2 buildings owned, value $1000; 16 members; 1 full paid; 1 part paid; annual expenses, $1000; bell alarm. Chief recommended by company and elected by council.

WATER SUPPLY—Stand-pipe system; 1 reservoir; supplied by steam pump; capacity, 1,500,000 gallons daily; 11¾ miles street mains and supply pipes; diameter, 3 to 12 inches; 63 hydrants; pressure, 40 pounds; annual expenses, $1000.

Hickman, Fulton Co., population *2000; a few ladders and buckets.

WATER SUPPLY—River and cistern. W. L. M. Cutchen, Town Clerk.

Hopkinsville, Christian Co., population *[illegible]; area, 1800 acres; fire limit, 60 acres; fireworks ordinance; mercantile buildings, brick, two stories; slate and tin roofs; dwellings, frame and brick, two stories; department consists of 1 steam engine, 2 chemical hand extinguishers, private property; 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose good; 500 feet poor; 2 horses; value of apparatus and supplies, $7500; 1 building in use; value $3500; membership, 12, part paid; annual expenses, $1200; bell alarm. Chief elected by council. John N. Twyman.

WATER SUPPLY—15 cisterns and 3 wells, supplied by elevated tanks; capacity of cisterns, about 222,000 gallons. H. R. Leitfell, Town Clerk. Construction of water-works to begin during 1896.

Lancaster, Garrard Co., population *[illegible]; brick and frame buildings, two and three stories; 1 chemical engine; 200 feet good rubber hose; 1 building used, value $2000; volunteer department; bell alarm. W. S. Miller.

WATER SUPPLY—Wells and cisterns. R. H. Tomlinson, Town Clerk.

Lebanon, Marion Co., population *3000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1100 feet good leather hose; paid department; 25 men. J. B. Ferguson.

WATER SUPPLY—River; water-works just completed; system, pumping direct and to reservoir; 35 hydrants; cost of works, $60,000. A. Offutt, Pres.; D. W. Edmunds, Town Clerk.

Lexington, Fayette Co., population *30,000; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 3600 feet good hose; electric alarm with 42 street boxes; paid department, 12 men paid [illegible]

ime; 5 horses; annual expenses, $8000. G. W. Muir.

WATER SUPPLY—Reservoir; Holly system; direct pumping; daily capacity of pumps, 3,000,000 gallons; 238 hydrants; 20 miles mains; 140 Ludlow gates; 400 meters; various makes; quality water good; sponge filtration; pressure, 50 to 90 pounds. S. J. Charles, Supt.; C. W. Foushee, Mayor; Jas. P. Baumhart, City Clerk.

Louisa, Lawrence Co., population *1050; buildings, brick and wood, 2 stories; department consists of one hand engine; 200 feet rubber hose. R. C. McClure.

WATER SUPPLY—Wells and cisterns. A. J. Garred, Town Clerk.

Louisville, Jefferson Co., population *90,000; buildings, two, three and four stories, wooden roofs; deparment consists of 13 steam engines, 4 hook and ladder trucks; 13 hose carriages; 20,000 feet good rubber hose; 2000 cotton, good; 60 horses; total value of apparatus and supplies, etc., $145,690; membership, 124, all paid; expenses, 1888, $140,000; telegraph alarm: 225 street boxes, S. Hughes.

WATER SUPPLY—Reservoir, 100,000,000 gallons capacity; gravity pressure; 128 miles of mains; 485 cisterns; 140 hydrants, 35 pounds pressure. Chas. Hermany, Engineer; Chas. Jacob, Mayor.

Ludlow, Kinton Co., buildings, brick and frame, 2 stories; department consists of 1 hand fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; 400 feet new cotton hose; 600 feet linen, new; value of apparatus and supplies, $2000; 81 volunteer members, 1 paid full time; expenses in 1888, $900; bell and telegraph alarm; 18 boxes. C. M. Young.

WATER SUPPLY—Cisterns and pumps. Thos. Venn, Town Clerk.

Maysville, Mason Co., population *10,000; mercantile buildings, brick and stone, two to five stories; shingle roofs; dwellings, brick, two stories; department consists of 3 hand engines (not in use), 2 hook and ladder trucks, 6 hose carriages; 4500 feet good rubber hose; value of apparatus and supplies, $5000; 4 buildings owned, value $30,000; 130 members, all volunteers.

WATER SUPPLY—2 reservoirs, supplied by 2 pumps from river; capacity 1,500,000 gallons daily; gravity system; 7 miles street mains and supply pipes; diameter, 3 to 14 inches; 60 hydrants (double); pressure, 150 pounds. A. Shaefer, Harry Taylor.

Mount Sterling, Montgomery Co., population *5000; area, 500 acres; fire limit, same; mercantile buildings, brick, two and three stories; dwellings, frame, one and two stories; department consists of 1 steam engine, 1 hose carriage; siamese couplings used; 2000 feet good cotton hose; 800 poor; value of apparatus and supplies, $5000; building, value $6000; 30 members, 6 paid. James McKy.

WATER SUPPLY—8 cisterns and wells. J. W. Hadden.

Newport, Campbell Co., population *28,000; 1 hook and ladder truck, 2 hose carriages, 4 reels; 2200 feet good leather hose; fire alarm telegraph; 23 street boxes; 8 men paid full time, 2 men part time; 6 horses. John Link.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs, capacity 43,000,000 gallons; 19 cisterns; 143 hydrants. B. R. Morton, M. J. Costigan.

Nicholasville, Jessamine Co., population *3500; buildings; frame and brick, one to three stories; 6 chemical engines; 1 hook and ladder truck. S. M. Anderson.

WATER SUPPLY—Wells and cisterns; street mains. S. D. Young.

Owensboro, Daviess Co., population 11,000; department consists of 1 engine, 1 hook and ladder truck, 3 hose carriages; 2200 feet good rubber hose; 4 horses; 4 men full paid, 2 part paid; Gaynor telegraph alarm. Thos. B. Yager.

WATER SUPPLY—Water-works; direct pressure from rivers and 14 cisterns; capacity, 280,000 gallons; 25 miles street mains; 126 hydrants, 100 gates. Wm. Martin, Supt.; P. Zularif, City Clerk.

Paducah, McCracken Co., population *15,000; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, frame and brick, one and two stories; department consists of 2 steam fire engines, 2 hose carriages, 1 hook and ladder truck; 2,500 feet good rubber hose; 4 horses; 9 members, 4 full paid; expenses, $5000; telegraph alarm. C. C. Etter.

WATER SUPPLY—13 cisterns; 500 barrels capacity daily; water supply from water-works; stand-pipe system is as follows: Capacity of stand-pipe, 500,000 gallons; daily capacity of pumps, 4,000,000 gallons; pressure, 70 pounds; 13 miles of mains; 16 to 6 inch iron pipe, well distributed; 168 fire plugs; pressure, 75 pounds; 24 located in business centre. M. Burnett, Supt.; W. H. Patterson, City Clerk.

Paris, Bourbon Co., population 6000; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1400 feet good rubber hose; 500 feet good leather, 20 poor; siamese couplings used; value of apparatus and supplies, $10,000; 1 building owned; 40 members, 10 paid; annual expenses, $1230. Chief elected by company. F. Mann.

WATER SUPPLY—13 cisterns, supplied by pipes from buildings. Thos. Lyng, Town Clerk.

Princeton, Caldwell Co., population *2500; area, 1 square mile; fire limit, 8 acres; fireworks ordinance; frame and brick buildings; no fire department.

WATER SUPPLY—Springs, wells and cisterns. John R. Wylie, Town Clerk.

Richmond, Madison Co., population 3500; buildings, brick and wood, one to three stories; department consists of 2 chemical engines, 1 hook and ladder truck; 500 feet rubber hose, good; value of apparatus and supplies, $2550; 16 volunteer members; expenses in 1888, $250; bell alarm. Frank Conway.

WATER SUPPLY—Wells and cisterns. W. J. White, City Clerk.

Russelville, Logan Co., population *3000; 1 hand engine, 1 hookand ladder truck, 1 hose carriage; 800 feet hose, good; 40 men. J. M. Dale.

WATER SUPPLY—Cisterns, wells and creeks. S. A. Linebaugh, Town Clerk.

Shelbyville, Shelby Co., population *3500; area, 350 acres; fire limit, 300 acres; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 2 steam engines, 5 chemical hand extinguishers (private), 1 hose carriage; 1100 feet rubber hose, good; value of apparatus and supplies, $6000; 1 building owned, value 1000; membership, 16, paid. Chief elected by board of trustees. L. T. Gruber.

WATER SUPPLY—14 cisterns supplied from creek; capacity of cisterns, 6 average 1500 barrels, 9 average 900 barrels, each; creek surrounds town on three sides, and is drawn on for fire purposes. C. C. Watts, Town Clerk.

Versailles, Woodford Co., population 2129; fireworks ordinance; causes of fires investigated; 1 hand engine; bell alarm.

WATER SUPPLY—Pipe, mains, etc., supplie

KENTUCKY—*Continued.*

direct pumping; cisterns. J. C. Bailey, Town Clerk.

Williamstown, Grant Co., population *951; buildings, brick and wood, two and three stories; wooden roofs; department consists of 4 chemical hand extinguishers, 2 hook and ladder trucks; value of apparatus and supplies, $250; expenses in 1888, $8; bell alarm. D. L. Cunningham.

WATER SUPPLY—Cisterns. A. W. Wilson, Town Clerk.

Winchester, Clark Co., population 6500; use of fireworks prohibited; brick and frame buildings; 1 steam engine, 1 chemical engine, 2 hose carts, 1 hook and ladder truck; 500 feet of cotton hose; 1000 feet rubber, good; volunteer department; 50 men; bell alarm. Chief elected by council. W. A. Attersall.

WATER SUPPLY—Cisterns. D. T. Buckner, Town Clerk.

The following places have no fire protection: Central City, Muhlenberg Co., population 1500. Cloverport, Breckenridge Co., population 1050; water supply, wells and cisterns. Columbus, Hickman Co., population *1338; water supply, river and cisterns. Elizabethtown, Hardin Co., population 2526. Eminence, Henry Co., population *1500. Lawrenceburgh, Anderson Co., population 300. Madisonville, Hopkins Co., population *2000; water supply, wells and springs. Uniontown, Union Co., population 1015.

LOUISIANA.

Alexandria, Rapides Co., population *3000; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 1000 feet good rubber hose; 100 volunteer members.

WATER SUPPLY—River and tanks; artesian well, daily capacity 12,600 gallons. G. M. Ratcliffe, City Clerk.

Algiers, Orleans Co. See New Orleans.

Bastrop, Morehouse Co., population 1100; no fire protection.

WATER SUPPLY—Wells and cisterns. Leon Sugar, Town Clerk.

Baton Rouge, East Baton Rouge Parish, population *10,000; 1 steam engine, 2 hand engines, 2 steam tugs with pumps, 1 hook and ladder truck, 3 hose carriages; 2500 feet good rubber hose; 1000 feet poor; 6 men paid part time, 250 volunteers. Andrew Jackson.

WATER SUPPLY—River and 48 cisterns; direct pumping system; Smedley pumps, daily capacity 3,000,000 gallons; 83 hydrants; 6½ miles mains, 4 to 12 inches diameter; 24 gates; Jewell process filtering; 40 to 120 pounds pressure. L. P. Annis, Supt.; Geo. Henderson, City Clerk.

Carrollton, Jefferson Co. See New Orleans.

Donaldsonville, Ascension Co., population *2850; frame buildings, one and two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; 300 feet rubber hose, 500 feet cotton, good; value of apparatus and supplies, $9000; value of buildings used, $5000; membership 140, all volunteers. S. Greth, Jr.

WATER SUPPLY—Cisterns and wells. F. Vickman, Town Clerk.

Franklin, St. Mary's Co., population 1702; area, 640 acres; mercantile buildings, brick and wood, two stories; wooden roofs permitted; wood and brick dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 1000 feet good cotton hose; value of apparatus and supplies, $7000; 2 buildings owned, value $1000; membership 80, all volunteers; bell alarm. Chief elected by department.

WATER SUPPLY—Bayou.

Gretna. See New Orleans.

Jefferson City. See New Orleans.

Lake Charles, Calcasieu Parish, population *6000; wood buildings, one and two stories; department consists of 1 steam engine, 1 hand engine, 2 hook and ladder trucks, 1 hose carriage, 8 chemical hand extinguishers; 500 feet new rubber hose; 1000 feet new cotton hose; value of apparatus and supplies, $10,000; 125 volunteer members; expenses in 1888, $500; bell alarm. A. Meyer.

WATER SUPPLY — Lake; water distributed through mains from an elevated tank; 1½ miles street mains. C. B. Richard, Town Clerk.

Minden, Webster Parish, population 1117; frame and brick buildings, one and two stories; shingle roofs permitted; no fire department.

WATER SUPPLY—Wells. T. R. Geren, Town Clerk.

Monroe, Ouachita Parish, population 3000; area of fire district, 12 squares; brick and frame buildings; 1 steam engine, 1 hand engine, 2 hose carriages; 40 volunteer members; 1000 feet good rubber hose. A. J. Herring.

WATER SUPPLY—12 cisterns. M. L. Meredith, Town Clerk.

Morgan City, St. Mary's Co., population 2000; area, 400 acres; fire limit, same; mercantile buildings, frame, one and a half stories; wooden roofs; frame dwellings, one story; department consists of 2 hand engines, 4 chemical hand extinguishers, 1 hook and ladder trucks, 1 hose carriage; 300 feet good rubber hose; 150 poor; 100 feet good leather hose; 50 poor; value of apparatus, $3000; value of buildings owned, $4000; 85 members; bell alarm. H. M. Mayo.

WATER SUPPLY—River, wells and cisterns. S. Lanaux, Town Clerk.

Natchitoches, Natchitoches Co., population 3000; wood buildings, one story; department consists of 2 hand fire engines, 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose; value of apparatus and supplies, $3500; 120 volunteer members; expenses in 1888, $100; bell alarm. J. H. Cosgrove.

WATER SUPPLY—Cisterns. Chas. E. Greneaux, Town Clerk.

New Iberia, Iberia Parish, population *500; area, 800 acres; frame and brick buildings, one and two stories; shingle roofs; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 1 bucket company; 1500 feet good hose; 500 poor; bell alarm. E. A. Pharr.

WATER SUPPLY—Cisterns, wells and bayou; tanks and reservoirs. R. Branthey, Town Clerk.

New Orleans, Orleans Co., population *[illegible]000; fire limit, 163,203 acres (New Orleans proper embraces first, second, third and fourth districts); fireworks ordinance; mercantile buildings, brick and frame, two to five stories; shingle roofs permitted; frame dwellings, two and three stories; department consists of 20 steam engines, 4 hook and ladder trucks, 20 hose carriages, 2 wagons and 10 portable extinguishers; 26,500 feet good rubber hose; 11,000

or; 1000 feet good cotton; 76 horses; value of apratus and supplies, $154,000; value of buildings use and owned by city, $95,000; 2600 members, ; full paid; annual expenses, $160,000; telegraph alarm system, 84 street boxes. Chief elected members; fire patrol incorporated and supported Board of Underwriters; number of permanent mbers, 25; annual cost of maintaining patrol, 0,000. Thos. O'Connor.

WATER SUPPLY — 2 reservoirs, supplied by mping from river, capacity 13,000,000 gallons ily; gravity system; diameter of largest street in, 30 inches; smallest, 3 inches; 720 hydrants; pounds water pressure; annual expenses of water partment, $44,304. L. H. Gardner.

Algiers (Fifth District of New Orleans), popula- n 13,500; 3 steam engines, 1 hook and ladder truck, ire boat; 2500 feet good rubber hose, 1280 volun- r members; 11 horses. T. Daly.

WATER SUPPLY—River and 22 wells.

Jefferson City (Sixth District of New Orleans), pulation 13,550; area, 2880 acres; fire limit, same; eworks ordinance; fire wardens investigate causes fires; frame buildings, one and two stories; shin- roofs permitted; 3 steam engines, 3 chemical gines, 2 chemical hand extinguishers, 1 hook and der truck, 3 hose carriages; 2700 feet good ber hose; 17 horses; value of apparatus d supplies, $2400; 5 buildings owned, value 5,250; 455 members, 18 full paid; annual ex- nses, $18,000; telegraph alarm, 29 street boxes. ief elected by delegates of Sixth District Fire- n's Charitable Association.

WATER SUPPLY—Gravity system, wells and cis- ns; half a mile street mains and supply pipes; o 8 inches diameter; 12 hydrants.

Carrollton, Jefferson Co. (Seventh District of w Orleans), population 2400; 2 steam engines, 1 ok and ladder truck, 2 hose carriages, 1 chemi- extinguisher; good rubber hose; 8 men paid rt time, 300 volunteers; 2 horses. J. Dahmer.

WATER SUPPLY—Wells.

Gretna, Parish of Jefferson, population 4000; a, 30 acres; fire limit, same; frame buildings, story; shingle roofs; 2 steam engines; 2 hand gines; 1 hook and ladder truck; 1500 feet good ber hose; value of apparatus and supplies, 2,000; 3 buildings owned, value $10,000; 350 unteer members; annual expenses, $1000; bell rm.

WATER SUPPLY—Wells and pipes. J. C. Bau- n, Town Clerk.

Opelousas, St. Landry Co., population *2400; 1 e carriage; 200 feet old hose, 500 feet good can- hose.

WATER SUPPLY—Wells, cisterns and streams. . R. Cochran, City Clerk.

Plaquemine, Iberville Co., population 2661; 2 nd engines; 1 steam engine; 1 hook and ladder truck; bucket company; 1 hose carriage; 200 feet good rubber hose; 143 volunteer members.

WATER SUPPLY—Wells and cisterns.

St. Martinsville, St. Martins Co., population 2500; area, 640 acres; fire limit, same; mercantile buildings, brick and wood, one story; wooden roofs permitted; dwellings, brick and wood, one story; 2 hand engines, 1 hook and ladder truck; 100 feet rubber hose, good; 50 feet poor; 150 leather, good; value of apparatus and supplies, $3500; buildings, $400; 80 volunteer members; annual expenses, $250; bell alarm. Chief elected by companies. C. W. Flemming.

WATER SUPPLY—Wells. S. T. Bienvena, Town Clerk.

Shreveport, Caddo Co., population 1500; brick and frame buildings, two to four stories; 3 steam engines, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; 4000 feet good hose; value of apparatus and supplies, $5000; expenses in 1888, $10,000; bell alarm. A. S. Toombs.

WATER SUPPLY—Water-works; 5 cisterns and Bayou; system, stand-pipe; Blake pumps; daily capacity, 2,000,000 gallons; 106 hydrants; 13 miles mains; diameter, 6 to 14 inch; 37 Ludlow gates; settling basin filtration; cost of works, $200,000; pressure, 75 pounds. John B. Crauley, Supt.; N. P. Murth, City Clerk.

Thibodeaux, La Fourche Co., population 1115; fireworks and ordinance for investigating causes of fires; mercantile buildings, brick, three and four stories; slate roofs; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck; 500 feet hose; value of apparatus and supplies, $3000 to $4000; value of buildings owned, $9000; membership, 225; all volunteers; bell alarm. Chief elected by department. W. C. Ragan.

WATER SUPPLY—Wells and Bayou; steam pump. J. Marshall, Supt.; H. L. Boudreau, Town Clerk.

The following places have no fire protection. Amite City, Tanghipahoa Co., population 1120. Arcadia, Bienville Parish, Bayou Sara, West Feliciana Parish, population 710. Bonnet Carre, St. John Baptist Parish, population 1000. Clinton, East Feliciana Parish, population 1130. Covington, St. Tammany Parish, population 580. Hahuville, St. Charles Parish, population 500. Homer, Claiborne Parish, population 700. Houma, Terre Bonne Parish, population 1280. Jeannerette, Iberia Parish, population 1000. La Fayette, La Fayette Parish, population 1150. Lake Providence, East Carroll Parish, population 1000. Mansfield, De Soto Parish, population 770. Marksville, Avayelles Parish, population 800. Maurepas, Livingston Parish, New Roads, Pointe Coupe Parish, population 800. Pointe a la Hache, Plaquemines Parish, population 1000. Rayne, Richland Parish, population 600. Robeline, Natchitoches Parish, population 1000. Springfield, Livingston Parish, population 500. Winnsborough, Franklin Parish, population 540.

MAINE.

Anson, Somerset Co., population 1552; frame ldings, one and two stories; shingle roofs per- ted; 800 feet of hose; pails and one small force np, value $800; no organized department; whistle rm.

WATER SUPPLY—Wells, springs, and streams; mile street mains; 4 hydrants; pressure, 150 nds.

Auburn, Androscoggin Co., population *11,000; a, 38,400 acres; fire limit, 1280 acres; mercantile ldings, brick, four stories; wooden roofs; dwellings, wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 4000 feet cotton and 2000 feet leather hose, good; 6 horses; 2 buildings owned, value $8000; membership 44, part paid; telegraph alarm, 8 street boxes. A. A. Miller.

WATER SUPPLY—Lake; by gravity through aqueduct, 49 hydrants; 12 miles mains, diameter 6 to 12 inch; pressure, 60 to 90 pounds. N. J. Jordan, Supt.; J. W. Mitchell, City Clerk.

Augusta, Kennebec Co., population 8666; 2

MAINE—*Continued.*

steam engines; 1 hook and ladder truck; 4 hose carriages; 4000 feet good cotton hose; paid department; 32 men; 4 horses. C. S. Downing.

WATER SUPPLY—Water-works; gravity pressure; 12 miles street mains; 80 hydrants; 24 cisterns. J. A. Fairbanks.

Bangor, Penobscot Co., population *19,500; area, 14,400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; wooden roofs; dwellings, brick and wood, two stories; department consists of 3 steam engines, 1 hook and ladder truck, 7 hose carriages; 8000 feet cotton hose, good; 7 horses; value of apparatus and supplies, $18,000; 6 buildings, owned; value $16,500; membership, 94, 5 paid; annual expenses, $17,442; telegraph alarm, 28 boxes; 4 stations. A. H. Parker.

WATER SUPPLY—Water-works; direct pressure; Holly system; 28 reservoirs; 23 miles street mains; diameter, 4 to 16 inches; 168 hydrants; pressure, 100 to 175 pounds; Ludlow, Chapman gates; cost of works, $300,000; annual expenses of water department, $6500; operated by city, F. E. Bragg, Mayor, and Chrm. Commrs.; F. E. Sparks, Supt.; Victor Brett, City Clerk.

Bath, Sagadahoc Co., population 7874; area, 3200 acres; fire limit, same; fireworks ordinance, causes of fires investigated; mercantile buildings, wood and brick, three to five stories; slate roofs; dwellings, wood and brick, two to three stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 3850 feet cotton hose, good; 5 horses; membership, 52; full paid, 2; part paid, 50; electric alarm. In reserve, 1 steamer, 1 chemical engine. S. B. Knight.

WATER SUPPLY—River and brook; system, gravity and pumping to stand pipe; also direct; Worthington pump daily capacity, 38,800 gallons; 119 hydrants, 18 miles mains; diameter, 4 to 12 inch; 60 Ludlow gates; 9 Worthington meters; gravel and sand filtration; pressure, 90 to 120 pounds; cost of works, $250,000; annual expenses, $1000. Chas. Payson, Pres.; J. C. Howe, Supt.; Geo. N. Clark, City Clerk.

Belfast, Waldo Co., population 5908; area, 19,200 acres; fire limit, 320 acres; fireworks ordinance; causes of fires investigated; frame buildings; department consists of 3 hand engines, 1 hook and ladder truck, 5 hose carriages; 600 feet rubber, 750 feet cotton, new; 500 feet leather, 850 feet rubber-lined, good; value of apparatus and supplies, $6250; 1 building owned, value $5000; 3 in use; annual rent, $474; 27 paid members, 85 call men; annual expenses, $2050; bell and whistle alarm. H. E. McDonald.

WATER SUPPLY—River, springs and watershed; system, pumping to stand-pipe; Deane pumps, daily capacity 2,000,000 gallons; 50 hydrants; 9 miles 10 inch mains; Coffin gates; 8 Crown meters; water not filtered; cost of works $100,000; pressure 80 to 100 pounds. D. M. Bird, Supt.; L. F. Murch, City Clerk.

Bethel, Oxford Co., population *1400; 2 chemical engines; 50 rubber buckets; 12 ladders; 2 hooks. H. C. Barker.

WATER SUPPLY—Deep wells. L. T. Barker, Town Clerk. A company has been formed to construct water-works.

Biddeford, York Co., population *14,000; 2 steam engines; 5000 feet good hose, 1000 feet poor; 1 hook and ladder truck; 2 hose carriages; 1 hose wagon; 51 men part paid; 4 horses; Gamewell fire alarm, 20 boxes. Wm. Boston.

WATER SUPPLY—River; system, pumping to reservoir; Deane-Worthington pumps, total daily capacity 7,000,000 gallons; 62 hydrants; 6 miles mains, diameter 4 to 12 inch; Eddy gates; 3 Crown meters; gravel and sand filtration; pressure 60 pounds. D. W. Clark, Pres.; E. A. Hubbard, City Clerk.

Booth Bay, Lincoln Co., population 1000; two-story frame buildings; 1 hand engine; ladders; hose carriage; 200 feet good rubber hose, 200 feet poor; 200 feet good cotton; value of apparatus, etc., $900; 60 men; bell alarm. A. H. Kennistou.

WATER SUPPLY—Atlantic Ocean; water-works contracted for. Rufus Holton, Town Clerk.

Bowdoinham, Sagadahoc Co., population *1000; department consists of 1 hand engine. R. W. Carr.

WATER SUPPLY—River and reservoirs. L. D. Small, Town Clerk.

Brewer, Penobscot Co., population 3170; frame dwellings, two stories; shingle roofs; department consists of 1 steamer, 2 hook and ladder trucks; hose carriages; 1800 feet cotton hose, 700 feet leather hose, good; value of apparatus and supplies, $500; 3 buildings owned, value $3500; paid members; annual expenses, $700; bell alarm. J. P. Elliott.

WATER SUPPLY—Water-works; direct pumping system; 10 reservoirs, 4 hydrants. W. H. Gardner, F. H. Nickerson.

Bridgton, Cumberland Co., population 1700; 1 steamer; 1 chemical engine; 1 hand engine; hose carriages; 1 hook and ladder truck; 1800 feet good rubber-lined hose; 40 men paid; expenses $3000. M. M. Caswell.

WATER SUPPLY—Creek; 6 reservoirs. Eugene Chaplin, Town Clerk.

Brownville, Piscataquis Co., population [illegible]; frame buildings, one and two stories; 1 hand engine; 1 hose carriage; 400 feet good leather hose; bell alarm.

WATER SUPPLY—River.

Brunswick, Cumberland Co., population *6000; 2 hand engines; 1 hook and ladder truck; hose carriages; 3150 feet good rubber hose; [illegible] men paid for actual service; electric alarm. S. [illegible] Dunning.

WATER SUPPLY—River; system, pumping to stand-pipe and direct; Deane pumps, daily capacity 1,500,0000 gallons; 60 hydrants; 13 miles mains; diameter 2 to 12 inch; 138 gates, various; 4 meters, various; Warren system filtering; pressure [illegible] pounds. T. H. Simpson, Supt.; T. H. Eaton, Town Clerk.

Bucksport, Hancock Co., population 304[illegible]; hand engines; 2 hose carriages; 200 feet linen hose; 600 feet good leather hose, 600 feet new; [illegible] men paid full time. A. H. Genn.

WATER SUPPLY—Bay; 7 reservoirs; 100,000 gallons capacity. W. A. Remick, Town Clerk.

Calais, Washington Co., population 6[illegible]; steam engines; 2 hand engines; 6 hose carriages; 4600 feet good cotton hose; 1 man paid full time, [illegible] part time; 3 horses. W. E. McAllister.

WATER SUPPLY—Water-works; capacity of reservoir 2,000,000 gallons; 86 hydrants; 12 miles mains, diameter 6 to 12 inch; Blake pumps, daily capacity 3,000,000 gallons; Chapman gates; 10 Crown meters; gravel filtration; pressure 80 pounds. W. E. McAllister, Supt.; Jos. A. Dyer, Town Clerk.

Camden, Knox Co., population 4396; area, 6[illegible] acres; fire limit, same; frame buildings, two stories; wooden roofs; department consists of 3 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages, 3 force pumps; 2000 feet new rubber hose, 700 feet good rubber hose, 700 feet good leather hose, 100 feet poor; value of apparatus and supplies, $4000; 3 buildings owned.

alue $2500; 180 members; annual expenses, $725; ell alarm.
WATER SUPPLY—River and 3 reservoirs; water-orks. A. D. Champney, Town Clerk.

Carmel, Penobscot Co., population 1220; frame uildings, one and a half stories; wooden buckets; ell alarm; no fire department.
WATER SUPPLY—Wells. L. C. Whitten, Town lerk.

Caribou, Aroostook Co., population *1000; ood buildings, one and two stories; shingle roofs; hook and ladder truck, with buckets; 1 hose car-age; 300 feet good rubber hose, 400 feet good cot-n hose; 4 horses; value of apparatus and sup-lies, $2500; 36 members, 1 part paid; expenses in 88, $250; bell alarm. H. D. Collins.
WATER SUPPLY—Streams; 4 reservoirs. W. . Spaulding, Village Clerk.

Cherryfield, Washington Co., population 93; 1 force pump on wheels; hooks, ladders, ickets, etc. E. C. Wakefield.
WATER SUPPLY—River. John Monohon, Jr., own Clerk.

Cumberland Mills, Cumberland Co., popu-tion ——; 2 hose carriages; 1200 feet linen hose, o feet good cotton. J. E. Warren.
WATER SUPPLY—Pipe running from Saccarappa; few hydrants. A. A. Cordwell, Town Clerk.

Damariscotta, Lincoln Co., population 1142; hand engine; 1 hose carriage; 500 feet good hose; volunteer members. E. E. Dunbar.
WATER SUPPLY—1 cistern, river and wells. Geo. . Keene, Town Clerk.

Dexter, Penobscot Co., population *3500; area, ,140 acres; fire limit, 1280 acres; fireworks ordi-ance; mercantile buildings, wood, three stories; ooden roofs; wood dwellings, two stories; depart-ent consists of 4 hand engines, 1 hook and ladder uck, 8 hose carriages; 2500 feet good hose, 850 et poor; value of apparatus and supplies, $5435; buildings owned, value $1000; 145 volunteer embers; annual expenses, $1100; bell alarm. hief and two assistants, also 6 fire constables to ire for personal property at fires. N. H. Fay.
WATER SUPPLY—10 reservoirs, supplied by mps; direct pressure and gravity system; 1 mile reet mains and supply pipes, diameter 4 to 6 inch; hydrants; water pressure 100 pounds. L. ridgham, Town Clerk.

East Livermore, Androscoggin Co., popula-on 1185; frame buildings, two stories; shingle ofs; 1 steam engine; 1 hand engine; 1000 feet tton hose, good; bell alarm.
WATER SUPPLY—River and wells; 3 reservoirs. . H. Gibbs, Village Clerk.

Eastport, Washington Co., population 4006; hand engines; 2 chemical extinguishers; 2 hook d ladder trucks; 3 hose carriages; 1500 feet good bber hose, 500 feet good cotton, 500 feet poor ather; 100 men paid part time. N. M. Kempt.
WATER SUPPLY—13 cisterns; reservoirs. S. D. eavitt, S. R. Byram.

Ellsworth, Hancock Co., population 5052; eworks ordinance; mercantile buildings, brick and ood, three stories, shingle roof; dwellings, frame. e and one-half and two stories; department con-sts of three hand engines, 4 hose carriages; siam-e couplings used; 1000 feet leather hose, good; o feet poor; 200 feet rubber, 300 feet cotton, poor; lue of apparatus and supplies, $7500; 1 building wned, value, $25,000; membership, 300; volun-ers; annual expense, $1,300; bell alarm. Samuel oyal, Jr.
WATER SUPPLY—13 cisterns, supplied from ver; 14 reservoirs. Thomas E. Hale, City lerk.

Fairfield, Somerset Co., population 3044; fire limit; 1440 acres; causes of fires investigated; buildings, wood, one and one-half and two stories; shingle roofs; department consists of 1 steam engine, 2 hand engines, 3 hose carriages; siamese couplings used; 3200 feet cotton hose, good; 3200 feet leather hose, good; 400 feet poor; value of apparatus and supplies, $10,000; 3 buildings owned, value, $5000; membership, 95; 32 part paid members, 6 volunteers; annual expenses, $800; bell alarm. J. W. Channing.
WATER SUPPLY—River and 15 cisterns; 32 hydrants.

Farmington, Franklin Co., population 3353; area, 200 acres; fire limit, 150 acres; mercantile buildings, brick, two stories; wooden roofs; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine; 1 hook and ladder truck, 2 hose carriages; 1 building owned, value $200; membership, 30, volunteers; bell alarm. G. C. Purington.
WATER SUPPLY—Cisterns, wells and brook. Geo. W. Titcomb, Town Clerk.

Fort Fairfield, Aroostook Co., population 2807; 1 engine; 1 hose cart; 750 feet good hose.
WATER SUPPLY—River; 20 cisterns; 2 creeks; 1 large reservoir. J. H. Watts.

Foxcroft, Piscataquis Co., population *2500; brick and wooden buildings, one to four stories; department consists of 2 hand engines, 3 hose carriages, 2 force pumps; 1000 feet good rubber hose; 200 feet cotton; 800 feet linen; value of apparatus, $2000; 2 buildings in use, value $300; bell and whistle alarm. Wm. McComb.
WATER SUPPLY—River; Water-works; 30 hydrants. John A. Goodwin, E. J. Hale.

Freeport, Cumberland Co., population 2279; buildings, wood, two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 400 feet rubber-lined hose, good; value of apparatus and supplies, $500; members, 20 volunteers; bell alarm. E. S. Soule.
WATER SUPPLY—1 reservoir, capacity 50,000 gallons; 1 tank, 15,000 gallons; artesian well. W. A. Mitchell, Town Clerk.

Fryeburgh, Oxford Co., population 1640; frame buildings, one and a half and two stories; shingle roofs; department has 1 hook and ladder truck; 2 hose carts; 1000 feet cotton hose, 800 linen, good; bell alarm. A. R. Jenness.
WATER SUPPLY—Water-works; gravity pressure; 3 stand pipes; 7 miles of mains; 19 hydrants; pressure, 60 pounds; 10 Chapman gates. A. R. Jenness, Supt.; J. C. Gerry, Village Clerk.

Gardiner, Kennebec Co., population 4439; area, 7680 acres; fire limit, 1280 acres; fireworks ordinance; mercantile buildings, brick, three stories, wooden roofs; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; 5150 feet of cotton hose, good; value of apparatus, supplies, etc., $15,000; 6 buildings owned, valued at $3700; 120 men, 1 paid; bell alarm. G. W. Cross.
WATER SUPPLY—Reservoir and pump; 10 miles mains; 50 hydrants; pressure, 90 pounds. J. S. Maxey, C. O. Wardsworth.

Goldsborough, Hancock Co., population 1709; frame buildings, one and two stories; no fire department; pails and buckets.
WATER SUPPLY—Wells. A. B. Kingsley, Town Clerk.

Gorham, Cumberland Co., population 3233; buildings, frame, 1 hand fire engine; 6 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet good leather hose; 100 feet poor; value of apparatus, etc., $1000; bell and whistle alarm. S. Hinkley.
WATER SUPPLY—Wells and cisterns.

MAINE—*Continued.*

Gray, Cumberland Co., population 1000; fire protection, hooks and ladders.

WATER SUPPLY—Aqueducts and wells. F. L. Clark, Town Clerk.

Hallowell, Kennebec Co., population 3124; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three and four stories; wooden roofs; dwellings, frame, two and three stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 2500 feet cotton hose; 2500 feet good linen hose; value of apparatus and supplies, $12,000; 3 buildings owned; value $4000; membership 75, full paid; annual expenses $2500; bell alarm. J. D. Hodgdon.

WATER SUPPLY—River and cisterns; 8 cisterns, supplied by springs, capacity 200,000 gallons per day. J. F. Holland.

Hartland, Somerset Co., population 1047; frame buildings, one and two stories; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 1 force pump in factory; value of apparatus, etc., $1000. S. H. Wilkins.

WATER SUPPLY—River and cisterns; mains; gravity pressure; 7 hydrants. D. E. Thompson, Town Clerk.

Houlton, Aroostook Co., population 3228; area, 23,040 acres; fire limit, 500 acres; fireworks ordinance; frame buildings, two and three stories; shingle roofs; department consists of 1 steam engine, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber, 1500 feet cotton, 200 feet leather hose, good; value of apparatus and supplies, $8500; 1 building owned, value $15,000; membership, 54; part paid members, 50; annual expenses, $1500; bell alarm. A. W. Ingersoll.

WATER SUPPLY—Stream; 3 cisterns, supplied from brook, capacity 75 to 100 barrels daily; 30 hydrants. J. F. Holland, M. M. Clark.

Kennebunk, York Co., population *2882; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet cotton hose, good; 60 volunteer men. E. H. Gaddis.

WATER SUPPLY—River; brook; 3 cisterns; 4 hydrants; 1900 feet of mains; pumps. W. L. Dane.

Kittery, York Co., population *3297; department of navy yard, which adjoins the town, consists of 3 steam fire engines, 1 hook and ladder truck, 4 hose carriages. Nathan Whalley.

WATER SUPPLY—River and reservoirs.

Lewiston, Androscoggin Co., population *24,000; area, 10,240 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, four stories; shingle roofs; dwellings, wood, two stories; department consists of 2 steam engines, 1 Hayes aerial hook and ladder truck, 5 hose carriages; 7000 feet cotton hose, good; 8 horses; value of apparatus and supplies, $60,000; 2 buildings owned, value $40,000; membership, 63 men; full paid members, 2; part paid members, 61; annual expenses, $16,000; telegraph fire alarm system, 38 street boxes. J. B. Merrill.

WATER SUPPLY—1 reservoir; direct pumping system, capacity 8,000,000 gallons daily; 19 cisterns, capacity of each 20,000 gallons daily; 20 miles street mains and supply pipes; diameter, 8 to 24 inches; 158 hydrants; pressure, 65 to 120 pounds; annual expenses of water department, $25,837. J. C. Downs, Supt.; John Putnam, City Clerk.

Lisbon Falls, Androscoggin Co., population 420; buildings, wood, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 200 feet good rubber hose; 500 feet good cotton; woolen mill has 5 hydrants and 2 force pumps; value of apparatus and supplies, $2500; 70 volunteer members. C. H. Littlefield.

WATER SUPPLY—7 reservoirs, capacity 8000 gallons each.

Lubec, Washington Co., population 2108; frame buildings, one and a half and two stories; shingle roofs; 1 hook and ladder truck; 1 hose carriage, value $150; 110 volunteer members; annual expenses $50; 3 private watchmen; bell alarm. H. P. Gillise.

WATER SUPPLY—Springs, cisterns and ocean. R. G. McBride, Town Clerk.

Machias, Washington Co., population 2215; area, 10,000 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, wood, one to three stories; shingle roofs; dwellings, wood, one to three stories; department consists of 2 hand engines, 2 hose carriages, force pump; 1900 feet good rubber hose; 500 feet poor; value of apparatus and supplies, $5000; bell and whistle alarm. Samuel Longfellow.

WATER SUPPLY—6 reservoirs, supplied by springs, brooks and rivers. H. R. Taylor, Town Clerk.

Mechanic Falls, Androscoggin Co., population 2000; area, one mile; wooden buildings, two stories; no fire department; the paper mills own 2 chemical engines, also several force pumps; bell alarm.

WATER SUPPLY—River and wells; waterworks to be put in this year. F. A. Miller, Town Clerk.

Newport, Penobscot Co., population 1457; frame buildings, one and a half to three and a half stories; shingle roofs; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 30 small hand pumps; 700 feet new linen hose; value of apparatus, etc., $1450; 47 volunteer members; bell alarm. R. A. Derring.

WATER SUPPLY—River; wells and cisterns and 3 reservoirs. C. H. Morrill, Town Clerk.

Norway, Oxford Co., population 2515; chief engineer investigates fires; mercantile buildings, wood, two stories, wooden roofs; dwellings, frame and brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 2600 feet good hose; value of apparatus and supplies; $4600; 4 buildings owned, value $[illegible]; 78 members; annual expense, $2000; bell alarm. Wm. C. Cole.

WATER SUPPLY—Lake and river; pumping to reservoir; Worthington pump, 32 hydrants, [illegible] miles, 12 inch mains, 16 Chapman gates; pressure 80 to 100 pounds; cost of works, $42,000; annual expenses, $1,000. W. H. Whitmarsh, Supt.; [illegible] G. Mason, City Clerk.

Oakland, Kennebec Co., population *2500; frame buildings; department consists of 1 hand engine, 1 hose carriage, 4 force pumps; 2500 feet good cotton hose; value of apparatus and supplies, $[illegible]000; 40 volunteer members; bell and whistle alarm. C. W. Heney.

WATER SUPPLY—Streams; 3 cisterns, supplied by pumping from river; capacity 20,000 gallons per day. H. C. Winslow, Town Clerk.

Old Orchard, York Co., buildings, wood, two to four stories; department consists of 1 steam engine, 1 hand engine, 1 hose carriage; 1500 feet good cotton hose; 600 feet linen, good; 2 horses; value of apparatus and supplies, $600; 18 members, full paid; expenses in 1888, $600; bell alarm. W. G. Smith.

WATER SUPPLY—Direct pressure; 7 reservoirs; Blake pumps; 7 miles street mains; 25 hydrants; pressure, 150 pounds. S. W. Duff, W. F. Fernold.

Old Town, Penobscot Co., population *4000; 1 steamer; 2 hand engines; 3 chemical engines; 3 hose carriages; 1300 feet good cotton hose; 400 feet

good leather hose, 500 feet poor; 150 volunteer members. Hugh Gibbons.

WATER SUPPLY—River; 14 reservoirs; 3 force pumps. W. E. Hellenbrand, Town Clerk.

Orono, Penobscot Co., population 2242; area, 15,000 acres; fire limit, 8000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two stories; wooden roofs; dwellings, frame, one and one-half and two stories; department consists of 3 hand engines, 1 hook and ladder truck, 4 hose carriages; 900 feet good rubber hose; 200 feet good linen hose; 1500 feet good leather hose; value of apparatus and supplies, $5000; value of buildings in use, $18,500; 100 volunteer members; annual expenses, $700; bell alarm. E. E. Ring.

WATER SUPPLY—22 cisterns, 2 rivers. Albert White, Town Clerk.

Paris, Oxford Co., see South Paris.

Pittsfield, Somerset Co., population 2500; frame and brick buildings, one and a half and two stories; shingle roofs; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1400 feet of good rubber hose; 300 leather, poor; value of apparatus, supplies, etc., $2000; 80 men, volunteers; annual expense, $400; bell and whistle alarm. T. S. Dexter.

WATER SUPPLY—River, pond and 9 reservoirs; capacity 200 hhds. each; direct pressure; 2000 feet of mains; 15 hydrants. Robert Dobson, A. D. Mitchell.

Pittston, Kennebec Co., population *1000; 1 hand engine; no fire department.

WATER SUPPLY—2 reservoirs. S. S. Clark, Town Clerk.

Phillips, Franklin Co., population 1437; frame buildings, one and two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 700 feet of good cotton hose; value of apparatus, etc., $1200; 60 volunteers, 1 man paid part time; annual expenses, $250; bell alarm. F. E. Timberlake.

WATER SUPPLY—River. B. T. Parker, Town Clerk.

Portland, Cumberland Co., population 40,000; fireworks ordinance; causes of fires investigated; brick and frame buildings; 6 steam engines, 1 hand engine; 3 hook and ladder trucks; 6 hose wagons; 2 fire boats; 18,000 feet good cotton hose; 21 horses; 1 Hayes truck; value of apparatus, etc., $100,000; 12 buildings in use; 143 members, 18 paid full time, 129 part time; annual expenses, $45,000; telegraph alarm, 55 street boxes. G. H. Cloyes.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, capacity 12,000,000 gallons daily; 14 cisterns; 73½ miles street mains, diameter 2 to 16 inches; 345 hydrants; pressure 80 pounds. G. F. Wescott, G. C. Burgess.

Presque Isle, Aroostook Co., population 1304; area, 46,080 acres; fire limit, 400 acres; wood buildings, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages, large force pump; 1300 feet good rubber hose, 200 feet poor; 18 volunteer members; expenses in 1888, $800; bell alarm. E. S. Perry.

WATER SUPPLY—Water-works; gravity and direct pressure; 1 reservoir, capacity 10,000,000 gallons; Worthington pumps; 2 miles street mains; 10 hydrants; pressure 100 pounds. G. H. Freeman, E. S. Judd.

Randolph, Kennebec Co., population *1140; fire limit, 640 acres; mercantile buildings, brick, wood and stone, two stories; wood dwellings, two stories; department consists of 1 hand engine, 3 chemical hand extinguishers, 1 hose carriage; 350 feet poor leather, 1000 feet good hose; 1 large force pump; value of apparatus and supplies, $1800; value of buildings, $800; 45 paid members; bell alarm. N. A. Reed.

WATER SUPPLY—River; 2 cisterns, supplied from roofs, capacity 10,000 gallons daily; 10 hydrants. — Nash, Supt.; William Dudley, Town Clerk.

Raymond, Cumberland Co., population 1132; frame buildings, one and two stories; shingle roofs permitted; 3 chemical hand extinguishers; no fire department.

WATER SUPPLY—Wells. O. B. Lane, Town Clerk.

Richmond, Sagadahoc Co., population *2000; wood buildings, one to three stories; shingle roofs; department consists of 1 hand engine, 3 hose carriages; 300 feet good rubber hose, 500 feet good cotton, 800 feet good linen; value of apparatus and supplies, $1500; 35 volunteers; expenses in 1888, $1200; bell alarm. J. H. Knights.

WATER SUPPLY—Gravity pressure; 1 reservoir, capacity 1,000,000 gallons; Blake pump, capacity 14 gallons to stroke; 4 miles street mains; 41 hydrants. J. L. Pushard, W. H. Sturtevant.

Rockland, Knox Co., population *7599; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; 5000 feet good cotton hose; 95 men paid part time; 4 horses. A. H. Jones.

WATER SUPPLY—Water-works, gravity; lake; 13 reservoirs, 75,000 gallons capacity each; 200 cisterns, 200,000 gallons capacity; 35 miles mains and supply pipes; 50 hydrants; pressure 143 pounds. R. H. Burnham, City Clerk.

Saco, York Co., population *6396; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 5000 feet good cotton hose; 42 men paid part time; 4 horses. A. Lord.

WATER SUPPLY—Water-works. Jas. Birney, N. McCusick.

Saccarappa, Cumberland Co., population *6500; 2 hose carriages; 500 feet good cotton hose, 250 feet leather; hooks and ladders; bell and whistle alarm.

WATER SUPPLY—3 miles street mains; 7 hydrants. J. C. Seater, Town Clerk.

Sanford, York Co., population 1471; 1 steamer, owned by mills; 1 hand tub, owned by citizens; 4 force pumps. E. M. Goodall.

WATER SUPPLY—3 reservoirs, 3000 to 4000 gallons capacity each, supplied by wells and force pump; 13 hydrants; mains and Chapman gates; pressure 15 to 65 pounds. E. M. Goodall, in charge; W. A. Fogg, Town Clerk.

Searsport, Waldo Co., population 2322; area, 17,920 acres; fire limit, 1280 acres; causes of fires investigated; mercantile buildings, wood, two stories; wooden roofs; dwellings, wood, one and a half stories; 1 hand engine; 1 hose carriage; 400 feet rubber hose; 700 feet good linen; value of apparatus and supplies, $1000; 1 building used, value $1000; 63 members, all paid; bell alarm. J. H. Sullivan.

WATER SUPPLY—6 cisterns, capacity 115,580 gallons daily. Jos. Field.

Skowhegan, Somerset Co., population 4500; area, 22,740 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; buildings, frame, two stories; wooden roofs; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 4000 rubber hose; 1000 feet good leather hose; 500 feet leather, poor; 2 horses used; value of apparatus and supplies, $6600; 2 buildings owned, value $1600; 80 members, 2 paid; annual expenses, $2000; whistle alarm. B. D. Savage.

WATER SUPPLY—Springs; stand-pipe system; Worthington pumps; daily capacity, 2,000,000 gallons; 87 hydrants; 12 miles mains, diameter 4 to 8 inches; 75 gates, Ludlow; pressure, 50 to 90 pounds;

MAINE—*Continued.*

cost of works, $100,000. R. B. Shepherd, Pres.; Jas. H. Holt, Supt.; G. S. Webb, City Clerk.

South Paris, Oxford Co. (includes Paris), population 1200; area, 100 acres; fire limit, same; causes of fires investigated; frame buildings, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet linen hose, 500 feet rubber hose, 1000 cotton, good; 300 feet leather, poor; value of apparatus and supplies, $3000; 1 building owned, value $1000; membership, 75, full paid; annual expenses, $1200; bell alarm. A. E. Thustleff.

WATER SUPPLY—River and 12 cisterns; 22 hydrants; 2½ miles of mains. A. C. T. King, Town Clerk.

Springvale, York Co., population 1116; frame buildings; department consists of 1 hand engine, 1 hose carriage, 1 hand tub; 800 feet of hose, 500 rubber and 300 linen, good; hooks, ladders, pails, etc.; 2 chemical extinguishers. E. F. Davenport.

WATER SUPPLY—Aqueduct leading from pond, gravity system; 4 miles street mains and supply pipes, diameter 2 to 4 inches; 4 hydrants, pressure 30 pounds. The Butler Spring Water Company has been organized and will build a complete system of water-works at an estimated cost of $10,000. W. A. Fogg, City Clerk.

South Berwick, York Co., population 2677; department consists of 3 hand engines, 3 hose carriages; 200 feet rubber-lined hose, new; 1500 leather, good; 6 volunteer members. J. S. Ford.

WATER SUPPLY—2 rivers, 3 ponds and 2 reservoirs. Walter Downs, Town Clerk.

Stockton, Waldo Co., population 1546; frame buildings, two and a half and three stories; shingle roofs; 1 hand engine; 3 hook and ladder trucks; 1 hose carriage; 200 feet of good linen hose; value of apparatus, etc., $250; 25 men; bell alarm. C. Fletcher.

WATER SUPPLY—Wells, cisterns and springs. S. Merrithen, Town Clerk.

Thomaston, Knox Co., population 3017; 1 steam engine; 2 hand engines; 5 hose carriages; 1 hook and ladder truck; 120 volunteers; 2500 feet hose, good; 400 feet poor. N. C. Mehan.

WATER SUPPLY—14 reservoirs; 25 hydrants; river and pond. A. F. Crocket, Pres.; W. S. Gilchrest, City Clerk.

Topsham, Sagadahoc Co., population 1458; frame and brick buildings, two stories; shingle roofs; 1 hand engine; 1 hose carriage; 600 feet good rubber hose; 900 feet good cotton; value of apparatus, $1200; 70 volunteer members; annual expenses, $702; bell and whistle alarm. Ed. Beaumont.

WATER SUPPLY—River and 5 reservoirs. C. E. White, Town Clerk.

Waldoborough, Lincoln Co., population *3758; mercantile buildings, brick, two to three stories; shingle roofs; dwellings, frame, one and a half stories; 2 hand engines; 2 hose carriages; 150 feet good rubber hose; 50 poor; 450 feet linen; 100 feet good leather; value of apparatus and supplies, $1500; 1 building in use, $1500; bell alarm. J. P. Gidden.

WATER SUPPLY—Cisterns, river and reservoirs. C. P. Redman, P. E. Storor.

Waterville, Kennebec Co., population *7500; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 5300 feet good cotton hose; 1000 feet good linen (rubber lined); 50 volunteers; Gamewell fire alarm to be added. H. G. Tozier.

WATER SUPPLY—River; pumping direct and to stand-pipe; Dean pumps, daily capacity 2,000,000 gallons; 50 hydrants; 12 miles mains; 75 gates, Chapman; 3 crown meters; pressure, 90 to 100 pounds. G. A. Phillips, Pres.; J. A. Goodwin, Supt.; N. Meader, Mayor; C. F. Johnson, City Clerk.

West Waterville, Kennebec Co. See Oakland.

Winn, Penobscot Co., population 912; frame buildings, one and a half and two stories; shingle roofs permitted; 1 chemical engine, value $400. C. J. Caril.

WATER SUPPLY—River. G. W. Young, Town Clerk.

Winterport, Waldo Co., population 2260; 1 chemical engine and hooks. C. R. Hill, Town Clerk.

Winthrop, Kennebec Co., population 2146; wooden buildings, two stories; shingle roofs; 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton hose; 25 volunteer members; expenses in 1888, $236; bell alarm. C. A. Wing.

WATER SUPPLY—Water-works; gravity pressure; 2 pumps; 3000 feet street mains; 10 hydrants. E. O. Relley, Village Clerk.

Wiscasset, Lincoln Co., population 1847; buildings, brick and wood, one to three stories; department consists of 2 hand engines, 2 hose carriages; 200 feet rubber-lined hose, new; 1050 leather, good; members, 100, full paid; expenses in 1888, $300; steam whistles and bell alarm. Fire warden, E. B. Neal.

WATER SUPPLY—River and wells. Town Clerk, S. Holbrook.

Woodfords, Cumberland Co. (part of Deering), population 6000; fire department consists of 1 hose carriage; 2000 feet of hose; 70 members. L. G. Eldridge.

WATER SUPPLY—Lake; gravity system; 64 hydrants; 6 miles mains; pressure, 40 to 60 pounds; works operated by Portland Water Co. Geo. P. Wescott, Pres.; F. Burnell, Town Clerk.

Yarmouth, Cumberland Co., population *2900; area, 6500 acres; fire limit, 4000 acres; fireworks ordinance; buildings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck; 40 members. C. E. Greeley.

WATER SUPPLY—River and spring, by gravity to 3 reservoirs. L. R. Cook, Town Clerk.

The following places have no fire protection: Albion, Kennebec Co., population 119. Blue Hills, Hancock Co., population 2213. Bristol, Lincoln Co., population 3196. Brooksville, Hancock Co., population 1419. Buxton Centre, York Co., population 2260. Canaan, Somerset Co., population 1276. Cape Elizabeth Depot, Cumberland Co., population 5302. Corinth, Penobscot Co., population 1300; water supply wells. Deer Isle, Hancock Co., population 3266. Dresden, Lincoln Co., population 950. Falmouth, Cumberland Co., population 1622. Fort Kent, Aroostook Co., population 1512. Hancock, Hancock Co., population 1193. Hodgdon, Aroostook Co., population 1082. Jefferson, Lincoln Co., population 1824. Lebanon, York Co., population 1600. Levant, Penobscot Co., population 1100. Limerick, York Co., population 1254. Litchfield, Kennebec Co., population *1100. Lovell, Oxford Co., population 1076; water supply, wells. Madison, Somerset Co., population *1500. Millbridge, Washington Co., population *2000. Monticello, Aroostook Co., population 965. Mt. Desert, Hancock Co., population 1017. New Gloucester, Cumberland Co., population 1382. New Sharon, Franklin Co., population 1306. North Isleborough, Waldo Co., population 1220. Orland, Hancock Co., population 1701. Palermo, Waldo Co., population 1118; water supply, wells and mill pond. Penobscott, Hancock Co., population 1341. Perry, Washington Co.,

opulation 1149. Poland, Androscoggin Co., population 2442. Princeton, Washington Co., population 1076. St. Albans, Somerset Co., population 394. Saint George, Knox Co., population 2875. Searsmont, Waldo Co., population 1318. Shapleigh, York Co., population 1128. Sullivan, Hancock Co., population 1023. Sumner, Oxford Co., population 1016. Turner, Androscoggin Co., population 2285. Wells, York Co., population 2450. West Burton, York Co., population *1000. West Gardiner, Kennebec Co., population 977. West Gouldsborough, Hancock Co., population 1825. West Harpwell, Cumberland Co., population 1772. Whitefield, Lincoln Co., population 1510. Wilton, Franklin Co., population 1739. York, York Co., population 2462.

MARYLAND.

Annapolis, Anne Arundel Co., population 000; brick and frame buildings, two and three stories; fireworks ordinance; 1 steam engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 600 feet new rubber hose; 2500 feet good; 150 members; bell alarm; apparatus and equipment of Naval Academy is available in emergencies. W. D. Barle.

WATER SUPPLY—2 rivers, 2 reservoirs; capacity, ,000,000 gallons; street mains; diameter, 4 to 8 inches; 45 hydrants; pressure, 38 pounds to square inch. W. H. Gorman, E. S. Riley.

Baltimore, Baltimore Co., population 500,000 ncludes Belt, which is now part of the city); area, 0,880 acres; fire limit same; fireworks ordinance; auses of fires investigated; mercantile buildings, rick and stone, three to seven stories; dwellings, rick, three to five stories; department consists of 4 steam engines, 38 chemical hand extinguishers, hook and ladder trucks, 28 hose carriages, 16,400 eet rubber hose; 15,400 feet good cotton hose; 80 orses; value of apparatus and supplies, $165,000; alue of buildings in use, $192,000; 216 members; 5 full paid, 121 part paid; annual expenses, $201,-09; telegraph alarm, 233 street boxes; 1 fire boat. hief selected by fire commissioners. The patrol ncorporated and supported by insurance companies; 6 permanent members; annual cost of maintaining patrol, 6405. J. M. Hennick.

WATER SUPPLY—Gravity and pumping system; reservoirs, capacity 200,000,000 gallons daily; 325 iles street mains, diameter 1½ to 40 inches; 1050 ydrants; pressure 20 to 75 pounds; annual expenses of water department, $700,000.

Belt of Baltimore, Baltimore Co., surrounding altimore city, extending from city limit three iles, population 10,000; area, 22,400 acres; fire nit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; brick and wood wellings, three stories; department, 9 chemical engines, 12 chemical hand extinguishers, 3 hook and dder trucks; 1800 feet good rubber hose; 20 orses; value of apparatus and supplies, $40,000; 8 uildings in use, value $20,000; 68 members, 20 ll paid, 48 part paid; annual expenses, $15,000. hief elected by county commissioners. R. K. artin, Engineer; F. C. Latrobe, Mayor; A. J. ing, City Clerk.

Bel Air, Hartford, Co., population about *1500; ea, 1200 acres; fire limit, 340 acres; frame and ick buildings; 1 hook and ladder truck; value of pparatus, etc., $100; 1 building in use, value $100; ll alarm.

WATER SUPPLY—Wells.

Cambridge, Dorchester Co., population $3675; steamer; 1 hand engine; 3 hose carriages; 100 embers; 2000 feet cotton hose; 300 linen; 200 good ather; 1 hook and ladder truck, with 2 fire extinishers. H. A. Joyce.

WATER SUPPLY—Wells, river and creek. C. B. ngley, Town Clerk.

Chestertown, Kent Co., population 2800; ea, 250 acres; mercantile buildings, brick and ood, two and three stories; shingle roofs permitted; dwellings, brick and wood, two and three ories; department consists of 2 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 700 feet rubber hose; 100 feet good leather; value of apparatus and supplies, $2000; 2 buildings owned, value $1200; 30 volunteer members; bell alarm. W. T. Sutton.

WATER SUPPLY—Springs, by pumping to reservoir; Deane pumps; daily capacity, 240,000 gallons; 30 hydrants; 6 miles mains, diameter 3 to 6 inch; 16 gates, 6 meters various; cost of works, $25,000; annual expenses, $2000; pressure, 25 to 50 pounds. Wm. T. Sutton, Supt.; J. M. Wheatley, Town Clerk.

Crisfield, Somerset Co., population *3000; use of fireworks prohibited; brick buildings, two stories; 1 steam fire engine; 1 hose carriage; siamese couplings used; 900 feet good rubber hose; value of apparatus, $5500; 1 building in use, value $750; volunteer department; 1 paid member; bell alarm; fire patrol, supported by subscription and tax. W. A. Britton.

WATER SUPPLY—Wells; river. W. R. Reese, Town Clerk.

Cumberland, Allegany Co., population 10,-693; area, 1300 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 400 feet linen hose, 2000 feet leather hose, good; value of apparatus, $2000; value of buildings owned, $10,000; bell and whistle alarm. W. A. Hart.

WATER SUPPLY—Water-works; direct pumping system; 30 miles of mains; diameter of largest, 12 inches; smallest, 3 inches; number of hydrants, 100; pressure, 130 pounds; annual expenses of water department, $8000. Asa Wilson, Supt.; D. L. Blanchard, City Clerk.

Easton, Talbot Co., population *4000; 1 steam engine; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 800 feet good rubber hose; 50 feet cotton, good; 50 feet linen, good; 500 feet leather, good; 60 men, volunteers. E. Roberts.

WATER SUPPLY—Water-works; direct pressure and stand-pipe. D. D. Burrows, D. R. Cox.

Elkton, Cecil Co., population 2000; 2 hand engines; 600 feet poor leather hose.

WATER SUPPLY—Pumps. J. L. Wells, Town Clerk.

Emmittsburgh, Frederick Co., population 1000; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet leather hose, good; 50 members. G. T. Eyster.

WATER SUPPLY—1 reservoir.

Fort McHenry, Baltimore Co.; Government Post; buildings, brick and wood, one and a half stories; department consists of 2 hose carriages; 4 hook and ladder trucks; 450 feet rubber hose, good; 1100 feet cotton, good; trumpet alarm.

WATER SUPPLY—Water-works at Baltimore from whence the supply is obtained.

Frederick, Frederick Co., population 10,000; 3 steam engines; 2 hook and ladder trucks; 4 extinguishers; 10 hose carriages; 2000 feet good rub-

MARYLAND—*Continued.*

ber hose; 200 feet leather hose; 700 men, volunteers.

WATER SUPPLY—River and springs; gravity system; 10 miles mains; diameter, 2 to 10 inch; 35 gates; 1 meter; pressure, 15 to 25 pounds; cost of works, $125,000; annual expenses, $1,700. C. N. Hahn, Supt.

Frostburg, Allegany Co., population 6000; fireworks ordinance; mercantile buildings, brick, one to three stories; wooden roofs permitted; dwellings, frame, two and one-half stories; department consists of 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet rubber hose, good; value of apparatus and supplies, $1300; 1 building in use owned by city, value $5000; bell alarm; membership 60, all volunteer. Chief elected by companies. A. Jeffers.

WATER SUPPLY—2 reservoirs, supplied from springs; 5 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; number of hydrants, 44; works owned and operated by Wm. Sprigs, Cumberland. James Hanson, Town Clerk.

Hagerstown, Washington Co., population *10,000; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 2 steam engines, 3 hand engines, 1 hook and ladder truck, 11 hose carriages; siamese couplings used; 2500 feet cotton; 1500 leather; value of apparatus and supplies, $12,500; 5 buildings owned, value $30,000; membership, 900, 5 paid; annual expenses, $1000; bell alarm.

WATER SUPPLY—Gravity pressure; 1 reservoir, supplied by springs; capacity, 20,000,000 gallons; 16 miles street mains and supply pipes; diameter of largest main, 12 inches; smallest, 4 inches; 59 hydrants; pressure, 135 pounds. M. Manning, J. F. Fechtig.

Havre de Grace, Hartford Co., population *3500; 1 hose carriage; 2000 feet hose. J. L. McVey.

WATER SUPPLY—7 miles street mains, supplied by pumps from river; 40 fire plugs; pressure, 120 pounds; 1 reservoir; capacity 4,000,000 gallons.

Lonaconing, Allegany Co., population *5000; frame buildings; volunteer department; 20 members; 1 hand fire engine; 1 hose carriage; 350 feet good linen hose; apparatus valued at $1500. S. Berber, Jr.

WATER SUPPLY—Creeks and streams.

Mechanicstown, Frederick Co., population *1060; buildings, brick and wood, two stories; department consists of 2 hose carriages; expenses in 1888, $100; bell alarm. J. F. Miller.

WATER SUPPLY—Gravity pressure, 1 reservoir; 2 miles street mains; 18 hydrants; pressure, 90 pounds. S. Binly, H. Coret, Town Clerk.

Pocomoke City, Worcester Co., population *2000; buildings, brick and frame, two and three stories; dwellings, frame, two stories; shingle roofs permitted; department consists of 1 steam engine; 1 hose carriage; 1000 feet good cotton hose; 30 members, volunteers; value of equipment and supplies, $5000. R. M. Stevenson.

WATER SUPPLY—River and private wells. E. Schoolfield, Town Clerk.

Port Deposit, Cecil Co., population *2500; 2 steam engines; 2 hose carriages; 250 feet of new cotton hose; 750 feet old rubber hose; volunteer department, 59 men. G. A. Einwachter.

WATER SUPPLY—River and springs. J. F. Mohrlein, Town Clerk.

Saint Michael's, Talbot Co., population *1175; 1 hand engine, buckets and ladders. S. F. Lewis.

WATER SUPPLY—Wells. An artesian well has been bored. H. C. Dodson, Town Clerk.

Salisbury, Wicomico Co., population 2581; area, 1000 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, hook and ladder truck; 3 hose carriages; siamese couplings used; 1000 feet rubber hose, good; 1000 poor; value of apparatus and supplies, $6500; buildings owned, value $300; membership, 135, all volunteers; annual expenses, $30; bell alarm. Chief elected by board of town commissioners; fire patrol, volunteer, 25 members. J. P. Owens.

WATER SUPPLY—River and artesian well; pumping to stand-pipe and direct; Hughes pumps; daily capacity, 700,000 gallons; 2 hydrants, 5 miles mains; diameter, 3 to 8 inch; 40 gates; Chapman, Ludlow; cost of works, $21,000; pressure, 40 to 135 pounds. S. P. Dennis, Pres.; L. S. Bell, Supt.; Thos. H. Williams, City Clerk.

Snow Hill, Worcester Co., population 1276; wood buildings, two stories; department consists of 1 hook and ladder truck; steam whistle and bell alarm.

WATER SUPPLY—River, wells and pumps. S. E. Boehm, Town Clerk.

Union Bridge, Carroll Co., population 1000; brick and frame buildings, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages, 2 hand extinguishers; 1000 feet hose; 37 volunteer members; bell alarm. W. H. Marshall.

WATER SUPPLY—Wells; pumping to reservoir, capacity 300,000 gallons; 80 hydrants; 2½ miles mains, diameter 4 to 8 inches; 29 gates; pressure 80 pounds. J. Hullenburger, Supt.; S. Sheppard, City Clerk.

Westminster, Carroll Co., population 3000; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs; brick dwellings, two and three stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 400 feet good rubber hose; 1100 feet leather; value of apparatus and supplies, $3500; 1 building owned, value $5000; 50 volunteer members; annual expenses, $150; bell alarm. F. K. Herr.

WATER SUPPLY—Water-works; 5 miles street mains; 42 fire plugs; natural pressure. C. H. Bachman.

The following places have no fire protection: Barton, Allegany Co., population 1112. Berlin, Worcester Co., population 1855. Chesapeake City, Cecil Co., population 1402. Ellicott City, Howard Co., population *1815. Govanstown, Baltimore Co., population 1217. Greenborough, Caroline Co., population 1000. Mt. Washington, Baltimore Co., population 1062. Newton, Worcester Co., population *2200. Petersville, Frederick Co., population 2603. Relay, Baltimore Co., population 1000. Sharpsburgh, Washington Co., population 1260; water supply, springs and wells. Stockton, Worcester Co., population 2836. Williamsport, Washington Co., population 1800. Woodberry, Baltimore Co., population 4610.

MASSACHUSETTS.

Abington, Plymouth Co., population †3996; frame buildings, two and three stories; shingle roofs permitted; department consists of hook and ladder trucks, 4 hose carriages; 2500 feet of good hose; value of apparatus and supplies, $3000; 4 buildings used; 80 part paid members; bell alarm. Chief elected by board of engineers. A. H. Wright.

WATER SUPPLY — Water-works; stand-pipe; Worthington pumps; daily capacity 2,000,000 gallons; 122 hydrants; 17 miles mains; diameter 4 to 12 inches; 60 gates, Coffin; 50 meters, Crown; pressure 65 to 75 pounds; works cost $150,000. A. H. Wright, Supt.; J. W. Sproul, Town Clerk.

Acton, Middlesex Co., population 1797; hooks, ladders and pails.

WATER SUPPLY—River.

Adams, Berkshire Co., population *10,000; mercantile buildings, frame and brick, two stories; shingle roofs permitted; dwellings, frame, one to three stories; department consists of 6 hose carriages; 10,000 feet linen hose, good; value of apparatus and supplies, $5000; 4 buildings owned by department; membership, 50, all volunteers; annual expenses, $50; whistle alarm. Chief elected by the department. R. N. Richmond.

WATER SUPPLY — Reservoir, supplied from spring; gravity; 10 miles street mains and supply pipes; diameter 12 to 4 inches; 137 hydrants; water pressure, 120 pounds. C. A. Waters, Supt.

Amesbury, Essex Co., population *10,000; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 8000 feet good hose; volunteer fire department, 125 men. J. S. Poyen.

WATER SUPPLY—Reservoir holding 2,500,000 gallons; 120 hydrants; pipes, 6 to 8 inches; pressure 40 to 100 pounds. Bailey Osgood, Supt.; N. E. Collins, Town Clerk.

Amherst, Hampshire Co., population †4199; 1 hand engine; 3 chemical extinguishers; 1 hook and ladder truck; 1 extension ladder; 3 hose carriages; 1300 feet cotton hose, good; 750 feet leather, good; paid department, 38 men; expenses for 1888, $900. W. H. H. Morgan.

WATER SUPPLY—Water-works; gravity pressure; 7 reservoirs; 11 miles street mains and supply pipes; diameter 4 to 12 inches; 36 hydrants; Ludlow gates; pressure 50 to 110 pounds; works cost $100,000. W. A. Dickinson, Pres.; P. D. Irish, Supt.; W. A. Hunt, City Clerk.

Andover, Essex Co., population †5711; 2 steam engines; 2 hose carriages; 1 hook and ladder truck; 40 men, part paid; electric alarm. J. L. Smith.

WATER SUPPLY—Water-works; 16 hydrants; 2 miles mains. Geo. A. Putnam, Town Clerk.

Arlington, Middlesex Co., population 5000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 3000 feet good linen hose; 55 men, volunteers; 2 horses. Chas. Gott.

WATER SUPPLY—Water-works; gravity pressure; 12 miles of mains; 103 hydrants; 75 Chapman gates. Thomas Roden, Supt.; B. D. Lock, Town Clerk.

Asburnham, Worcester Co., population †2058; frame buildings, two stories; department consists of 2 hand engines, 3 hose carriages; 300 feet cotton hose, good; 600 feet rubber, good; 600 feet leather hose, good; value of apparatus and supplies, $2000; 2 buildings owned, value $2800; membership 107, volunteers; annual expenses, $976; bell alarm. Chief elected by selectmen. L. B. Adams.

WATER SUPPLY—Springs; gravity; 1 mile mains; 6 hydrants. W. B. Whitney, Town Clerk.

Ashby, Middlesex Co., population †821; frame buildings, two stories; department consists of 1 chemical engine; value of apparatus, $1100; membership 30, all volunteers; expenses in 1888, $25; bell alarm. C. O. Green.

WATER SUPPLY—Wells. J. W. Sheldon, Town Clerk.

Ashland, Middlesex Co., population 2633; area, 7672 acres; fire limit, same; fireworks ordinance; mercantile buildings, wood and brick, two to four stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck (extension), 2 hose carriages; siamese couplings used; 1650 feet cotton hose, good; 500 feet good leather hose; 4 horses hired; value of apparatus and supplies, $7700; 1 building owned, value $2000; membership 40; annual expenses, $1334; bell alarm. Chief appointed by selectmen. G. C. Fiske.

WATER SUPPLY—River, brooks and ponds. E. T. Billings, Town Clerk.

Athol, Worcester Co., population 5500; fire limit, 1000 acres; mercantile buildings, wood and brick, three stories; wooden roofs; dwellings, wood, two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 350 feet rubber hose; 5000 cotton; 850 leather, good; value of apparatus and supplies, $10,000; value of buildings, $1500; 1 rented at $40 per year; membership 56, part paid; annual expenses, $5000; bell alarm. J. A. Carter.

WATER SUPPLY — 3 reservoirs, supplied by brooks; gravity pressure; 10 miles street mains; diameter 4 to 12 inches; 50 hydrants; pressure 40 to 140 pounds; annual expenses of water department, $2500. Alex. McDonald, Supt.; John D. Holbrook, Town Clerk.

Attleboro, Bristol Co., population *7500; fire limit, 2700 acres; mercantile buildings, wood, three stories; wooden roofs; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet cotton hose; 1800 feet leather, good; value of apparatus and supplies, $6000; 2 buildings owned, value $10,000; membership 41, part paid; annual expenses $2100; telegraph alarm. Chief elected by district. R. B. Nye.

WATER SUPPLY—Direct pumping system; 1 reservoir; capacity 4,000,000 gallons daily; daily consumption 120,000 gallons; 13 miles of street mains and pipes; diameter 4 to 10 inches; 109 hydrants; pressure 80 to 120 pounds. G. B. Fitz, Supt.; John O. Bates.

Ayer, Middlesex Co., population *2231; area, 5760 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of hand engine, 1 hook and ladder truck, 2 hose carriages; 800 feet rubber lined hose; 200 feet cotton, good; 1000 feet leather, good; 400 feet poor; value of apparatus and supplies, $3000; 1 building used, value $800; membership 75; 71 full paid members, 4 part paid; annual expenses, $734; bell and whistle alarm. Chief elected by board of engineers. H. C. Sherwin.

WATER SUPPLY—5 reservoirs, supplied by pumping and springs; canals and brooks. A. Atwood, Chrm. Commrs.; A. Fenner, Town Clerk.

Barre, Worcester Co., population *2093; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 2 hand engines, 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2000 feet good hose; value of apparatus and supplies, $4000; annual expenses, $800; bell alarm. Chief elected by board of engineers. C. H. Fallonsby.

WATER SUPPLY—Large reservoirs and stream. J. C. Bartholomew, Town Clerk.

MASSACHUSETTS—*Continued.*

Belchertown, Hampshire Co., population 2307; buildings, wood, two and three stories; wooden roofs; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $400; 15 volunteer members. R. E. Fairchild.

WATER SUPPLY—Wells. W. B. Grover, Town Clerk.

Belmont, Middlesex Co., population †1639; area, 2700 acres; fire limit, same; frame buildings, two and one-half stories; shingle roofs; department, 2 hand engines, 1 chemical engine, 2 hose carriages; 600 feet good cotton hose, 400 feet poor; 200 feet linen; 300 feet good leather; value of apparatus and supplies, $300; value of buildings owned, $1500; 78 volunteers; annual expenses, $938; bell alarm. D. Chenery.

WATER SUPPLY—3 reservoirs, supplied from brooks; capacity 85,000 gallons daily. W. J. Underwood, W. L. Cheny.

Beverly, Essex Co., population †9186; area, 860 acres; fire limit, same; fireworks ordinance; frame buildings, two to four stories; shingle roofs permitted; department consists of 3 steam engines, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; 9000 feet good hose; 4 horses; value of apparatus and supplies, $55,000; 207 volunteer members; annual expenses, $7000; telegraph alarm. Chief elected by the board. Levi K. Goodhue.

WATER SUPPLY—Reservoir and direct pumping system; capacity of pumps 4,000,000 gallons daily; 50 miles street mainsand supply pipes; diameter, 4 to 20 inches; 160 hydrants; 270 gates, various; 50 meters, various; pressure 60 pounds; annual expenses of water department, $17,000. Charles Pickett, Supt.; Wm. H. Lovett, City Clerk.

Billerica, Middlesex Co., population 3000 (includes North Billerica); 1 hand engine; 1 hose carriage; 100 feet good linen hose, 300 feet new rubber-lined, 100 feet fair leather; 30 men paid part time; auxiliary apparatus covering the village; 3 rotary force pumps; 2500 feet linen and rubber-lined hose and hose carriage; hose company, 10 men, connected with Talbot mills, and 1 rotary force pump; 1000 feet linen and rubber-lined hose and hose carriage, connected with Faulkner mills; both systems can be combined. Ed. B. Haskell.

WATER SUPPLY—Wells, cisterns and river. Dudley Foster, Town Clerk.

Blackinton, Berkshire Co., population 900; frame buildings, two to four stories; wooden roofs permitted; 1 hose carriage; 500 hand grenades; 2000 feet good cotton hose, 50 feet good leather; value of apparatus and supplies, $1000; automatic fire alarm; no department.

WATER SUPPLY—River and mountain springs; water-works; reservoir, 250,000 gallons; gravity and direct pressure; 3 force pumps; 20 hydrants; pressure 130 pounds. Daniel Eadie.

Blackstone, Worcester Co., population †5435; 1 steam engine; 1 hose carriage; 1500 feet good cotton hose; 20 volunteers; 2 horses. J. J. Dorsey, M. Carroll.

Bolton, Worcester Co., population †876; brick and frame buildings, one and a half and two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, with buckets and force pump; value of apparatus, $200; 20 volunteer members; bell alarm. L. H. Farnsworth.

WATER SUPPLY—Brook and wells. A. S. Haynes, Town Clerk.

Boston, Suffolk Co., population 400,000; area, 22,922 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, five to ten stories; brick dwellings, three to eight stories; department consists of 34 steam engines, 9 chemical engines, 42 hose carriages, 16 hook and ladder trucks, 1 fireboat, 1 water tower, 1 aerial ladder, 28 supply wagons; in reserve, 7 engines, 2 chemical, 6 hose carts, 13,000 feet of hose, 3 hook and ladder trucks; siamese couplings used; 63,086 feet of hose; 5196 feet rubber, 48,857 feet cotton, 600 feet linen, 2148 chemical, 917 feet suction, 2334 feet hand; 184 horses; value of apparatus and supplies, $500,000; 54 buildings owned by city; 700 members, 420 full paid, 290 part paid; annual expenses, $693,000; fire alarm telegraph, 400 street boxes. Chief appointed by fire commissioners; fire patrol, incorporated and supported by underwriters, 30 members; annual expenses of fire patrol, $26,800. L. P. Weber.

WATER SUPPLY—River and lakes; combined gravity and pumping systems; Worthington and other pumps, combined daily capacity 21,000,000 gallons; total number of hydrants 5963; total miles mains 600, diameter 4 to 48 inch; 6271 gates, 3520 meters; pressure 20 to 85 pounds; cost of works to date about $22,500,000. T. C. Doherty, Pres.; D. Bunker, D. Fitz Gerald, Supts.; T. E. Hart, Mayor; Jas. H. O'Neil, City Clerk.

Bradford, Essex Co., population †3106; department consists of 1 steamer, 1 hose carriage, 1 supply wagon; 2900 feet good linen hose; 15 paid members; electric alarm. S. F. Mills.

WATER SUPPLY—6 reservoirs; high pressure water-works to be erected. A. Thurston Dolloff, Town Clerk.

Braintree, Norfolk Co., population †4040; fireworks ordinance; causes of fires investigated, mercantile buildings, wood, two and three stories; wooden roofs; wood dwellings, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1250 feet good rubber hose, 100 poor; 2500 feet good cotton, 250 poor; 600 feet poor linen; 400 feet good leather; factories have force pumps and hose; 4 horses in use; value of apparatus and supplies, $12,000; 3 buildings owned, value $4200; 125 full paid members; annual expenses $2000; bell alarm. F. O. Whitmarsh.

WATER SUPPLY—Reservoir and ponds; water-works. S. A. F. Marshfield, Supt.; S. A. Bates, City Clerk.

Bridgewater, Plymouth Co., population †3857; frame buildings; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 2000 feet good hose; value of apparatus and supplies, $9000; 1 building owned, value $1500; electric bell alarm.

WATER SUPPLY—River; system, pumping direct and to stand-pipe, capacity of latter 750,000 gallons; Worthington pumps, daily capacity 1,500,000 gallons; 30 hydrants; 21 miles mains, diameter 6 and 8 inches; Ludlow gates; pressure 80 pounds; annual expenses $2000. H. H. Thorndike, Supt.; H. Crane, City Clerk.

Brockton, Plymouth Co., population †23,785; department consists of 4 steam engines, 1 hand engine, 1 chemical engine, 2 hook and ladder trucks, 6 hose carriages; 10,000 feet good cotton hose, rubber-lined; 118 call men; telegraph alarm, 29 boxes; 12 horses owned by city. Chas. Eaton.

WATER SUPPLY—Water-works, gravity system, 500,000 gallons capacity; 1 reservoir; 40 miles of mains; 451 hydrants. W. F. Clearland, D. W. C. Packard.

Brookfield, Worcester Co., population †3013; frame buildings, two stories; shingle roofs; department consists of 2 hand engines, 2 hose carriages, 1 steam pump; 3000 feet good hose; value of apparatus and supplies, $4000; 2 buildings owned, value $16,000; 103 volunteer members; annual expenses $600; bell and whistle alarm. Chief appointed by selectmen.

WATER SUPPLY—Springs, by gravity to 8 reservoirs; 10 hydrants; 2 miles mains, diameter 6 to 12

nch; 6 Chapman gates; cost of works $14,000; pressure 50 pounds. C. P. Carpenter, Supt.; H. P. Gerald, Town Clerk.

Brookline, Norfolk Co., population *11,000; 1 steam engine; 1 chemical extinguisher; 1 hook and ladder truck; 3 hose carriages; 6000 feet good cotton hose, 2000 feet poor; 6 men paid full time, 55 volunteers; 9 horses; telegraph alarm. G. H. Johnson.

WATER SUPPLY—Water-works, direct and gravity pressure; 1 reservoir; stand-pipe, 2,000,000 gallons capacity; 40 miles of street mains and supply pipes; 247 hydrants; 450 meters, Crown and others; pressure 30 to 100 pounds. F. F. Forbes, Supt.; J. F. Baker, City Clerk.

Buckland, Franklin Co.; see Shelburne Falls.

Cambridge, Middlesex Co., population *68,000; area, 4314 acres; no fire limits; fireworks ordinance; mercantile buildings, brick, three to six stories; shingle roofs permitted; dwellings, frame and brick, two to four stories; department consists of 6 steam engines, 1 chemical engine, 2 hook and ladder trucks, 6 hose carriages; two-way siamese couplings used; 10,500 feet good cotton hose; 24 horses; value of apparatus and supplies, $78,000; 7 buildings used, value $124,000; 2 rented, $100 per annum; 99 members; 25 full paid; part paid, 74; expenses for 1888, $54,000; automatic alarm, 73 street boxes. Chief appointed by Mayor and approved by council. Thomas J. Casey.

WATER SUPPLY—Direct pumping; reservoir, capacity 5,000,000 gallons daily; Worthington and Blake pumps; daily capacity, 16,000,000 gallons; 17 hydrants; 100 miles mains; diameter, 2 to 24 inch; 28 gates; Chapman; 218 meters, various; pressure, 20 to 50 pounds; cost of works estimated, 2,500,500; expenses in 1888, $181,040. C. W. Dingsley, Pres. Water Board; Hiram Nevins, Supt.; Walter W. Pike, City Clerk.

Campello, Plymouth Co. See Brockton.

Canton, Norfolk Co., population †4600; area, 100 acres; fire limit, same; causes of fires investigated; frame and brick buildings, two stories; 1 steamer; 2 hand engines; 1 hook and ladder truck, hose carriages; siamese couplings used; 3000 feet good cotton hose; value of apparatus, $10,000; 3 buildings in use; 63 volunteer members; expense for 1888, $2000. Charles Ellis.

WATER SUPPLY—River and wells; works in course of construction. Gerald Healy, Town Clerk.

Chelmsford, Middlesex Co., population †2304; ladders, buckets, hooks, etc., value, $300.

Chelsea, Suffolk Co., population †28,000; area, 1200 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; shingle roofs; dwellings, wood, two and a half and three stories; department, 3 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 200 feet rubber hose; 8000 feet cotton, good; 12 horses; value of apparatus and supplies, $52,000; 5 buildings owned, value $73,250; membership, 77; all paid members; annual expenses, $26,000; telegraph alarm; 26 street boxes. Richard Butler.

WATER SUPPLY—17 reservoirs; capacity, 500,000 gallons daily; gravity; 4 wells; 32 miles street mains; diameter, 3 to 16 inches; 160 hydrants; pressure, 45 pounds; annual expenses of water department, $17,845. Boston Water Board, G. B. Turney.

Cheshire, Berkshire Co., population *1600; buildings, wood, two stories; no fire department.

WATER SUPPLY—Gravity pressure; 1 reservoir; 7 miles mains; diameter, 3 to 8 inch; 17 hydrants; pressure, 125 to 150 pounds. H. A. Northrup, Supt.; J. G. Northrup, Town Clerk.

Chicopee, Hampden Co., population †11,528; fire limit, 640 acres; mercantile buildings, brick, three and four stories; shingle roofs permitted; dwellings, brick and wood, two and a half and three stories; department consists of 1 steam engine, 2 chemical engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2900 feet rubber hose, good; 2000 feet leather, good; 300 feet poor; value of apparatus and supplies, $22,710; 2 buildings owned by department, value $4300; membership, 108, paid; annual expenses, $5000; bell alarm: Chief elected by department. P. M. Judd.

WATER SUPPLY—Ponds and springs; gravity and pumping systems; Deane pumping machinery; 38 hydrants; 2½ miles mains; diameter 4 to 8 inch; 11 gates, Chapman; pressure, 40 to 85 pounds; cost of works, $81,500; annual expenses, $1500; system operated by Chicopee Water Co. Emerson Gaylord, Pres.; E. R. Stickney, Supt.; John D. White, Town Clerk.

Chicopee Falls, Hampden Co., population 4500; buildings, frame and brick, two to four stories; wooden roofs; department consists of 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 700 feet hose, good; 750 feet fair; 800 feet second class; value of apparatus and supplies, $6000; membership, 62; volunteers; annual expenses, $500; bell alarm. O. K. Batchelder.

WATER SUPPLY—River; water-works; gravity system; 5 miles street mains; 46 hydrants; 4 force pumps; pressure, 55 to 100 pounds; 1 reservoir. H. J. Boyd.

Clinton, Worcester Co., population 10,500; area, 2560 acres, fire limit, same; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 6 hose carriages; 1000 feet rubber, 4200 cotton, 2510 leather hose; 2 horses; 4 buildings used; membership, 80, 1 full paid member, 68 part paid; annual expenses, $5000; steam gong alarm. C. C. Stone.

WATER SUPPLY—Streams; by gravity to reservoir; 135 hydrants; 25 miles mains; diameter, 4 to 16 inch; Chapman gates; 37 meters, Crown, Union, Desper; cost of works, $27,000; annual expenses, $5,300; operated by city. James E. Howe, Pres. Water Board; H. H. Howe, Supt.; J. H. Philbin, City Clerk.

Cochituate, Middlesex Co. See Wayland.

Cohasset, Norfolk Co., population *2230; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; membership, 60 volunteers.

WATER SUPPLY—Driven wells; system pumping to reservoir; Blake pumping machinery, daily capacity 750,000 gallons; 35 hydrants; 7 miles mains, diameter 4 to 12 inches; Chapman gates, pressure 60 pounds. Chas. A. Welch, Pres.; D. N. Tower, Supt.; N. B. Tower, Town Clerk.

Concord, Middlesex Co., population †3727; area, 50,000 acres; fire limit, same; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 2 hand engines, 3 hose carriages, 2 hook and ladder trucks; 2200 feet rubber-lined hose; 1200 feet good cotton hose; value of apparatus and supplies, $4500; 3 buildings owned, value $2000; 77 members, full paid; annual expenses, $1500; bell alarm. Chief elected by department. Densmore B. Hosmer.

WATER SUPPLY—Direct pressure; 1 reservoir, supplied from pond; 30 miles street mains and supply pipes, diameter 4 to 12 inches; 104 hydrants; pressure, 50 pounds; cost of works, $140,000; annual expenses, $811. John O. Haskell, Supt.; Geo. Heywood, City Clerk.

MASSACHUSETTS—*Continued.*

Conway, Franklin Co., population †1573; 1 hand engine; 1 hose carriage; 400 feet good cotton hose; 200 feet new leather hose, 500 feet poor; 200 feet new linen hose; 30 volunteer members. C. A. Smith.

WATER SUPPLY—River. H. W. Billings, Town Clerk.

Cottage City, Dukes Co., population 4500; buildings, wood, two and a half to four stories; shingle roofs; 1 steamer; 2 chemical engines; 1 hook and ladder truck; 3 hose carriages; 2000 feet good cotton hose, 50 feet poor; value of apparatus and supplies, $20,000; 80 members, 2 paid part time; expenses in 1888, $1500; electric alarm; 7 street boxes. Geo. W. Smith.

WATER SUPPLY—Water-works, direct pressure; Knowles pumps; 1 mile street mains; 9 hydrants; pressure, 100 pounds; works cost $8,500. R. H. Chase, Supt; H. H. Davis.

Dalton, Berkshire Co., population 2600; buildings, brick and wood, three stories; department consists of 6 hose carriages; mills have hose companies, from 500 to 1000 feet hose each; 1000 feet rubber-lined hose, good; whistles and bell alarm. C. Glennon.

WATER SUPPLY—Gravity system; 1 reservoir, capacity 1,000,000 gallons; 6 miles street mains; 51 hydrants, pressure 137 to 150 pounds. Homer Bicknell, City Clerk.

Danvers, Essex Co., population *7048; area, 7680 acres; fireworks ordinance; buildings, wood, two to four stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 9 hose carriages; 1000 feet rubber hose, 2000 feet cotton, good; 500 feet linen, poor; 1000 feet leather, good; value of apparatus and supplies, $3000; value of buildings in use, $5000; membership, 108; annual expenses, $5880; bell and whistle alarm. Chief elected by board of engineers. D. W. Wheelwright.

WATER SUPPLY—Aqueduct, pumping system; 31½ miles street mains; diameter, 6 to 16 inches; 200 hydrants; pressure, 50 to 85 pounds; annual expenses of water department, $16,894. H. Newhall.

Dedham, Norfolk Co., population †6441; fireworks ordinance; mercantile buildings, usually frame, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 4 chemical extinguishers, 1 steam engine, 5 hand engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 600 feet rubber hose, good; 1700 poor; 3750 feet cotton hose, good; value of apparatus and supplies, $8000; 7 buildings owned by department, value $15,000; membership, 110, all volunteers; annual expenses, $3000; bell alarm. Chief elected by engineers, who are appointed by selectmen. G. A. Guild.

WATER SUPPLY—Wells and cisterns; gravity and stand-pipe system; Knowles pumping machinery, daily capacity 3,000,000 gallons; 122 hydrants; 20 miles mains, diameter 4 to 10 inches; 150 gates, Ludlow, Chapman; 3 meters, Crown; gravel filteration; cost of works to Dec. 1, 1888, $165,000; pressure 40 to 60 pounds, operated by private company. W. Warren, Pres.; W. F. Hill, Supt.; D. G. Hill, City Clerk.

Deerfield, Franklin Co., population †3042; fire department owns hooks, ladders, extinguishers, pumps, pails, etc.

WATER SUPPLY—Driven wells. H. S. Childs, Town Clerk.

Douglass, Worcester Co., population 2205; 1 engine; volunteer company.

WATER SUPPLY—Wells and cisterns. Thos. Meek, Town Clerk.

Dracut, Middlesex Co., population †1927; frame buildings, two stories; 1 hose carriage; 1200 feet linen hose. Owned by mills. Geo. S. Dunn.

WATER SUPPLY—Brooks.

Dudley, Worcester Co., population †2742. See Webster.

East Bridgewater, Plymouth Co., population 3500; buildings, wood, one and a half and two stories; shingle roofs; department consists of 1 hand engine, 2 hook and ladder trucks, 4 hand hose reels; value of apparatus and supplies, $300; 100 volunteer members; bell alarm. Minot S. Curtis.

WATER SUPPLY—Wells; system, pumping to stand-pipe and direct; capacity of stand-pipe 450,000 gallons; Worthington pumps, daily capacity 500,000 gallons; 30 hydrants; total miles mains 21 B. and E. B. 21; diameter 3 to 10 inches; quality water, soft; not filtered; pressure 85 pounds; cost of works, $140,000 (estimated); annual expenses, $2000. B. W. Harris, Pres. Co.; H. H. Thorndike, Supt.; Frank Smith, City Clerk.

East Brookfield, Worcester Co., population *1000; area and fire limit, 1800 acres; fireworks ordinance; frame buildings principally; 1 hand engine; 1 hose carriage; 300 feet good cotton hose, 200 linen and 100 leather, poor; 300 leather; value of apparatus, etc., $25,000; 1 building used, value $1000; 55 members, 48 paid. F. Bullard.

WATER SUPPLY—3 reservoirs, ponds and 1 natural spring.

Easthampton, Hampshire Co., population †4291; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1500 feet good rubber hose; 100 feet good linen; 62 volunteers. E. E. Jones.

WATER SUPPLY—Water-works; direct pressure; 3 miles of mains; 40 hydrants.

East Stoughton, Norfolk Co.; buildings wood, two to four stories; wooden roofs permitted; department consists of 1 steamer, 1 hand engine; 2 hose carriages; 2250 feet cotton hose; 300 feet good leather; 3 horses; value of apparatus and supplies, $6000; 15 full paid members; expenses in 1888, $2000; bell alarm. John Geary.

WATER SUPPLY—3 reservoirs. H. C. Kimber, Town Clerk.

East Weymouth, Norfolk Co. See Weymouth.

Edgartown, Dukes Co., population 1165; fireworks ordinance; causes of fires investigated; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck; 500 feet cotton hose; 500 feet good leather; 1 building owned, value $800; 30 members, all paid; annual expenses, $150; bell alarm. R. E. Norton.

WATER SUPPLY—Bay; 3 wells of 50 barrels each. John A. Baylies, Town Clerk.

Enfield, Hampshire Co., population †1012; 1 hand engine; 1 hose carriage; 250 feet good rubber hose.

WATER SUPPLY—River. Charles Richards, Town Clerk.

Essex, Essex Co., population *1735; area, 7[illegible] acres; frame buildings, two stories; shingle roofs; department consists of 2 hand engines, 2 hose carriages, 1 hook and ladder truck; siamese couplings used; 1100 feet cotton hose, good; value of apparatus and supplies, $4500; 2 buildings owned, value $2000; membership 90, full paid; annual expenses, $600; bell alarm. L. E. Burnham.

WATER SUPPLY—River and wells. N. Burnham, Town Clerk.

Everett, Middlesex Co., population *9000; area, 2300 acres; frame buildings, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1900 feet good cotton hose, 700 feet poor leather; 2 horses; value of apparatus

ınd supplies $7000; value of buildings $2500; 25 nembers, 1 full paid, 24 part paid; annual expenses $2700; bell alarm and telegraph alarm. Chief hosen by engineers. Joseph Swan.

WATER SUPPLY—Reservoir system; 20 miles of treet mains and supply pipes, diameter 2 to 16 ıches; 88 hydrants; pressure 55 pounds; annual xpenses of water department $2400. J. H. Canıell, Town Clerk.

Fairhaven, Bristol Co., population †2820; 6400 cres; fireworks ordinance; causes of fires investiated; frame buildings, two and four stories; shingle oofs permitted; department consists of 1 steam enine, 1 hook and ladder truck, 1 hose carriage; 1210 et good cotton hose, 600 poor; value of apparatus nd supplies, $5000; 4 buildings owned by departıent, value $3000; 29 full paid members; annual xpenses $1500; bell alarm. Chief elected by electmen. T. N. Morse.

WATER SUPPLY—7 reservoirs, supplied from prings, capacity 300 gallons daily; river and ponds. . De P. Tappan, City Clerk.

Fall River, Bristol Co., population *62,000; reworks ordinance; mercantile buildings, brick ıd stone, five and six stories; shingle roofs perıitted; frame dwellings, two and two and a half ories; department consists of 7 steam engines, 5 ıemical hand extinguishers, 4 hook and ladder ucks, 10 hose carriages; siamese couplings used; ,000 feet good cotton hose; 29 horses; value of pparatus and supplies $67,500; 10 buildings vned, value (with land) $262,700; 139 members, full paid, 118 part paid; annual expenses $43,000; e alarm telegraph, 56 street boxes and 43 private oxes. Chief elected by council. Philip Davol.

WATER SUPPLY—Direct pumping system; 54 iles street mains and supply pipes, diameter 6 to inches; 618 hydrants; pressure 31 to 110 pounds; ınual expenses of water department $19,552. P. ieran.

Fitchburg, Worcester Co., population *22,000; ea, 17,879 acres; fire limit, 550 acres; fireworks dinance; mercantile buildings, brick and wood, o to four stories; wood dwellings, two stories; partment, 3 steam engines, 2 hook and ladder ıcks, 7 hose carriages (3 in reserve) and 1 hose ıgon, 1 hose sleigh, 1 ladder; siamese couplings ed; 8200 feet cotton hose, 1500 feet linen, 350 feet ıther; 7 horses; value of apparatus and supplies, 2,783; 5 buildings owned, value $16,550; memrship, 67 part paid, 4 full paid; annual expenses 4,000; fire alarm telegraph, 38 street boxes. ıief elected by city. D. W. Tinsley.

WATER SUPPLY—Gravity pressure; 3 reservoirs, pacity 3,500,000 gallons per day; 38 miles street ıins, diameter 4 to 16 inch; 268 hydrants; 254 gates Chapman, Barton; 657 meters—Crown, Union, orthington, Hersey; pressure 80 to 150 pounds. ıos. C. Lovell, Supt.; W. A. Davis, City Clerk.

Florence, Hampshire Co., population †3000 art of Northampton); mercantile buildings, brick, o stories; shingle roofs; wood dwellings, two stos; department consists of 1 hook and ladder truck, ıose carriages; siamese couplings used; 1000 feet ber hose, 400 feet cotton hose, good; 400 feet or linen; value of apparatus and supplies, $3000; 1 ilding owned, value $4000; 24 full paid members; nual expenses $1500; bell alarm. William A. iley.

WATER SUPPLY—Gravity system; water mains ough all principal streets, diameter 4 to 16 inch; drants; pressure 65 pounds. J. M. Clark, Supt.; I. Clapp, City Clerk.

Foxborough. Norfolk Co., population *3200; team engine; 1 hand engine; 2 hose carriages; 2 se reels; 27 paid men; 1250 feet good cotton se, 500 feet good linen, 200 feet good leather. R. . Carpenter.

WATER SUPPLY—2 cisterns; 4 hydrants; inexhaustible wells; water-works to be erected during present year. L. E. Gray, Town Clerk.

Framingham, Middlesex Co., population *10,000; brick and wood buildings, two stories; department consists of 2 steamers, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 6000 feet good cotton hose, 500 feet good linen; value of apparatus and supplies, $15,000; 120 members, 60 part paid; expenses in 1888 $4500; telegraph alarm, 18 boxes. W. C. Wright.

WATER SUPPLY—Direct pressure, Holly system; 12 reservoirs; 15 miles street mains; 75 hydrants; pressure 80 pounds. E. A. Martin, Supt.; F. E. Hemenway, City Clerk.

Franklin, Norfolk Co., population †3983; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, two and a half stories; department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 2100 feet of new cotton hose; value of apparatus and supples, $7000; 2 buildings owned, value $1500; 147 members; annual expenses $2000; bell alarm. Chief elected by board of engineers, appointed by selectmen. G. E. Emerson.

WATER SUPPLY—Wells; stand-pipe system; Knowles pumps, daily capacity 1,000,000 gallons; 61 hydrants; 7¼ miles mains, diameter 4 to 12 inch; 6 meters—Crown, Worthington; cost of works $132,000; pressure 34 to 75 pounds; operated by private company. J. G. Ray, Pres.; W. E. Mason, Supt.; C. E. Griffin, Town Clerk.

Freetown, Bristol Co., population 1547; frame buildings, two stories; department consists of 1 hand engine, 1 hand chemical engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good cotton hose; 40 volunteer members; value of apparatus and supplies $850; bell alarm. J. A. Manchester.

WATER SUPPLY—River and wells.

Gardner, Worcester Co., population †7283; area, 13,000 acres; fire limit, same; fireworks ordinance; mercantile buildings, wood, three stories; wood dwellings, one and a half stories; department consists of 2 hand engines, 2 hook and ladder trucks, 4 hose carriages; 4500 feet good rubber-lined hose, 150 feet poor; value of apparatus and supplies $8000; 3 buildings in use, value $7000; 120 members, part paid; annual expenses $2000; steam whistle alarm. C. N. Edgell.

WATER SUPPLY—Pumping system; 1 reservoir, supplied by springs, capacity 4,000,000 gallons daily; 14 miles of street mains, diameter 4 to 14 inch; 74 hydrants; pressure 120 pounds; expenses of water department $4300. H. W. Conant; C. W. Bush, Town Clerk.

Georgetown, Essex Co., population †2299; 1 steam engine; 3 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 400 feet good rubber hose; 1000 feet good linen; 500 feet good leather, 500 poor; 200 volunteer members. G. L. Mighill.

WATER SUPPLY—16 reservoirs; 6 cisterns. H. N. Harriman, Town Clerk.

Gloucester, Essex Co., population *23,000; department consists of 4 steam engines, 3 hand engines, 2 chemical engines, 2 hook and ladder trucks, 4 hose carriages, 1 supply wagon, 1 fire boat; 12,600 feet good hose; 12 horses; value of apparatus and supplies, $43,000; 197 members; 17 paid; 180 call men in city and suburbs; expenses in 1888, $33,092; telegraph alarm, 22 boxes. Ed. L. Lane.

WATER SUPPLY—Conduit; system pumping to reservoirs; Knowles pumping machinery; 140 hydrants; 27 miles mains, diameter 6 to 18 inches; 20 gates, Chapman; 40 meters, Worthington; pressure, 62 pounds; cost of works, $500,000. J. O. Proctor, Pres.; J. E. McCusker, Supt.; Wm. W. French, Mayor; John J. Somes, City Clerk.

MASSACHUSETTS—*Continued.*

Grafton, Worcester Co., population †4500; area, 8000 acres; fire limit, 3000 acres; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs; dwellings, wood, two stories; department consists of 3 hand engines, 3 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1200 feet cotton hose; 300 feet linen; 600 feet poor leather; value of apparatus and supplies, $6000; 3 buildings, value $3000; 128 full-paid members; annual expenses, $1957; bell alarm. Chief elected by board of engineers. Alden M. Bigelow.

WATER SUPPLY—Springs; direct pumping system; Worthington machinery, daily capacity 750,000 gallons; 93 hydrants; 10 miles mains, diameter 4 to 10 inches; 51 gates, Ludlow; pressure, 100 pounds; cost of works, $93,000; annual expenses, $2500; a new 1,000,000-gallon pump will be added, and a reservoir constructed during present year. Solon F. Smith, Supt.; A. A. Howe, City Clerk.

Great Barrington, Berkshire Co., population †4279; 1 steam engine; 1 hand engine; 4 hose carriages; 2000 feet good cotton hose; 2000 feet linen; 500 feet good leather, 500 feet poor; 80 volunteers.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 900,000 gallons capacity; 4½ miles street mains and supply pipes; 22 hydrants. H. F. Robbins.

Greenfield, Franklin Co., population †4869; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 3600 feet good cotton hose; 500 feet good leather; 64 men, paid by the hour. H. L. Miller.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 15,000,000 gallons capacity; 5 cisterns, 55,000 gallons capacity; 22 miles street mains, diameter 1 to 14 inches; 70 hydrants; 30 gates, Chapman, Ludlow; 6 meters, Crown; pressure, 95 pounds; cost of works, $140,000; annual expenses, $1500. A. A. Rankin, Chairman Board; Chas. Wiley, Supt.; W. B. Allen, District Clerk.

Groton, Middlesex Co., population †1986; 3 hand engines; 1 hook and ladder truck; 1 hose carriage; 50 feet good rubber hose; 250 feet new cotton hose; 250 feet leather, fair; 100 feet poor; 68 men paid full time. Chas. Wooley.

WATER SUPPLY—7 cisterns, 30,000 gallons capacity. Geo. D. Brigham, Town Clerk.

Groveland, Essex Co., population †2278; 2 hand engines; 500 feet woven hose; 40 men, paid full time. J. W. Libby.

WATER SUPPLY—Pond and creek, also reservoir at South Groveland; 20 hydrants; 2½ miles mains; 20 gates. J. B. P. Ladd, Town Clerk.

Harvard, Worcester Co., population 1148; area, 20,000 acres; wood buildings, two stories; 2 hook and ladder trucks.

WATER SUPPLY—Private wells and cisterns; 200 pumps. Abner Barnard, Town Clerk.

Haverhill, Essex Co., population *25,000; fireworks ordinance; mercantile buildings, brick, four and five stories; frame dwellings, two and two and a half stories; department consists of 3 steam engines, 2 hand engines, 1 chemical engine, 20 chemical hand extinguishers, 1 hook and ladder truck (with 365 feet of ladder, 170 feet of spare ladder), 5 hose carriages, 3 hose wagons, 1 combined chemical and protection wagon, 1 Hayes aerial hook and ladder truck complete, 3 hose sleighs; 400 feet rubber, 11,000 feet cotton; 500 feet cotton hose, poor; 13 horses; value of apparatus and supplies, $33,000; 7 buildings owned, value $32,000; 50 members, 9 paid, 14 part paid; annual expenses, $26,000; telegraph alarm, 30 street boxes. E. Charlesworth.

WATER SUPPLY—14 reservoirs, supplied by aqueduct; capacity of each, 70,000 gallons daily; gravity system; 12 miles street mains and supply pipes, diameter 7 to 16 inches; 139 hydrants; pressure, 40 to 90 pounds; water-works owned by private company. C. W. Morse, Supt.; F. G. Richards, Mayor; D. B. Tenney, City Clerk.

Hingham, Plymouth Co., population †4375 area, 23,040 acres; fire limit, same; chief investigates fires; mercantile buildings, wood, two and a half stories; wooden roofs permitted; wood dwellings, two and a half stories; department consists of 2 hand engines, 1 hook and ladder truck, 5 hose carriages; 1100 feet rubber hose; 2100 feet good cotton; value of apparatus and supplies, $5000; buildings used, value $7500; 115 volunteer members; annual expenses, $700; bell alarm. Chief elected by engineers, who are appointed by selectmen. George Cushing.

WATER SUPPLY—Gravity pressure; 15 miles of street mains; diameter, 4 to 16 inches; 101 hydrants; pressure, 55 pounds; water-works owned by private corporation. C. W. S. Seymour, Supt.; C. N. Marsh, City Clerk.

Holbrook, Norfolk Co., population †2334; 1 steam engine; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet good rubber hose; 1000 feet poor; 1500 feet good cotton; 100 men, paid part time. John B. Austin.

WATER SUPPLY—Ponds; stand-pipe system; Holly pumping machinery; daily capacity, 2,500,000 gallons; 64 hydrants; 7 miles mains; diameter 6 to 12 inch; 57 gates; Chapman; pressure, 60 to 85 pounds; cost of works, $100,000. E. J. Chabbourne, Supt.; W. E. White, City Clerk.

Holden, Worcester Co., population *2500; brick and wood buildings, two and three stories; no organized department; 20 hand chemical extinguishers; 1 hook and ladder truck.

WATER SUPPLY—Wells, pumps and streams. Isaac Damon, Town Clerk.

Holliston, Middlesex Co., population †2926; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 3700 feet cotton and 600 feet good leather hose; 65 paid men; 3 buildings. John O'Brien.

WATER SUPPLY—Creek; 5 cisterns. G. B. Firke, Town Clerk.

Holyoke, Hampden Co., population †30,000; area, 9127 acres; fireworks ordinance; mercantile buildings, brick, four stories; wooden roofs; dwellings, wood and brick, three stories; department consists of 5 steam engines, 2 hook and ladder trucks; 5 hose wagons, 7 hose carriages; siamese couplings used; 15,000 feet good cotton hose; 2000 poor cotton; 13 horses; value of apparatus and supplies, $40,000; 6 buildings owned, value $68,000; 142 members; 9 permanent men paid; annual expenses, $40,000; telegraph alarm, 48 street boxes. John T. Lynch.

WATER SUPPLY—Water-works; gravity pressure; 27 miles street mains; diameter, 4 to 20 inches; 480 hydrants; pressure, 25 to 120 pounds. E. P. Clark, M. J. Griffin.

Hopkinton, Middlesex Co., population *4000; wooden buildings, one and a half to three stories; wooden roofs; 3 hand engines, 1 chemical engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 4 hose carriages; 200 feet rubber hose; 4500 feet cotton; 700 feet good leather; 500 feet poor; value of apparatus and supplies, $3525; 140 members; expenses in 1888, $1969; bell and whistle alarm. R. J. Frail.

WATER SUPPLY—3 artesian wells, water pumped into tank, capacity 250,000 gallons; gravity pressure; 5 miles street mains; 36 hydrants; 14 gates, Chapman; 20 meters, Union; cost of works, $82,000; annual expenses, $800; pressure, 80 pounds. Water Board in charge. Chas. Wonderley, Town Clerk.

Hubbardston, Worcester Co., population †1303; area, 3800 acres; select men investigate fires; mercantile buildings, frame, one and two stories; wooden roofs; dwellings, frame, one and two stories; department consists of 1 hand engine, 1 hose carriage; siamese couplings used; 400 feet rubber hose, good; 125 feet leather, poor; value of apparatus and supplies, $600; 1 building owned, value $400; membership, 45 volunteers; annual expenses, $500; bell and whistle alarm.
WATER SUPPLY—Wells. L. Woodward, Town Clerk.

Hudson, Middlesex Co., population *3968; fireworks ordinance; mercantile buildings, wood and brick, three stories; wooden roofs; dwellings, frame, two stories; department consists of 1 hand engine, 3 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; 400 feet rubber hose, good; 400 poor; 1300 feet cotton, 500 feet linen, 500 feet leather, good; value of apparatus, $7000; 3 buildings owned, $6500; membership, 35, full paid; annual expenses, $1500; bell alarm. F. W. Trowbridge.
WATER SUPPLY—Water-works; gravity; 11 miles mains; 85 hydrants; 48 pounds pressure. J. F. Clare, D. W. Stratton, Supt. and Town Clerk.

Hull, Plymouth Co., population 541; buildings, wood, two stories; department consists of 4 hose carriages, 10 fire ladders; 2600 feet cotton hose, good; value of apparatus and supplies, $5200; 40 volunteer members; expenses in 1888, $300; bell alarm. Oliver Clover.
WATER SUPPLY—Hingham Water Company; gravity system; 8 miles street mains; 45 hydrants; pressure, 65 pounds. C. W. S. Seymour, Supt.; Louis P. Loring, Town Clerk.

Hyde Park, Norfolk Co., population *9000; 2 steam engines; 1 chemical engine; 5 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1 hose wagon; 4000 feet good cotton hose; man paid full time, 41 men part. Rinaldo Williams.
WATER SUPPLY—Wells; direct pumping; Blake machinery; daily capacity, 500,000 gallons; 104 hydrants; 23 miles mains; diameter, 4 to 16 inch; Chapman gates; 40 meters; Crown; pressure, 70 to 80 pounds; works cost $200,000. A. S. Adams, Supt.; H. B. Terry, Town Clerk.

Ipswich, Essex Co., population †4207; frame buildings, two stories; wooden roofs permitted; department consists of 2 hand fire engines, 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton and leather hose; value of apparatus and supplies, $6000; 160 volunteer members; annual expenses, $1000. S. F. Carney.
WATER SUPPLY—River; 5 reservoirs.

Kingston, Plymouth Co., population †1570; department consists of 3 hose carriages; 1700 feet good hose; 50 members. L. H. Keith.
WATER SUPPLY—From well pumped by water power; 8 miles street mains; 55 hydrants; pressure 80 pounds. M. C. French, J. S. Robbins.

Lancaster, Worcester Co., population †2050; frame and brick buildings; 1 chemical engine; 10 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages; 2400 feet hose; value of apparatus, etc., $8000; 1 building in use, value $9000; 20 members, paid part time. H. F. Hosmer.
WATER SUPPLY—Water-works; reservoirs; 22 hydrants; 8 miles mains; diameter 6 and 8 inches; pressure 100 pounds. Horace Lane, Supt.; H. M. Leach, Town Clerk.

Lawrence, Essex Co., population †38,845; area, 4185 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 5 steam engines, 1 chemical engine, 2 hook and ladder trucks, 8 hose carriages, 1 chemical engine and protective wagon combined; siamese couplings used; 12,000 feet good cotton hose; 500 feet poor; 17 horses; value of apparatus and supplies, $34,175; 5 buildings owned, value $55,787; 73 full paid members; annual expenses, $24,122; fire alarm telegraph, 61 street boxes. Chief elected by board of engineers; 2 steam engines to be added during year. Z. T. Merrill.
WATER SUPPLY—2 reservoirs, supplied by pumps; capacity 10,000,000 gallons daily; 47 miles street mains and supply pipes; diameter 6 to 30 inches; 499 hydrants; pressure 10 to 70 pounds. A. H. Salisbury, Supt.; A. E. Mack, Mayor; Wm. T. Kimball, City Clerk.

Lee, Berkshire Co., population 4274; area, 16,000 acres; fire limit, 6000 acres; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 2 hand engines, 5 hose carriages, 1 hook and ladder truck; siamese couplings used; 1800 feet rubber hose; 200 feet good cotton; 200 poor; 800 feet good leather; 580 poor; value of apparatus and supplies, $6000; 4 buildings owned, value $2000; 150 volunteer members; annual expenses, $800; bell alarm. F. M. Pease.
WATER SUPPLY—Gravity system; 1 reservoir; 10 cisterns; 5 miles street mains and supply pipes; diameter 8 inches; 20 hydrants; pressure 90 pounds. J. C. Chaffee, Supt.; C. N. Foote, City Clerk.

Leicester, Worcester Co., population 2983; area, 15,000 acres; fire limit, same; fireworks ordinance; causes of fires investigated; frame dwellings, two stories; shingle roofs permitted; department consists of 2 steam engines, 1 hand engine, 2 chemical engines, 4 chemical hand extinguishers, 4 hose carriages; 2150 feet rubber and rubber-lined hose; 1500 feet good leather; 63 members, part paid; annual expenses, $1500; bell, whistle and telephone alarm. Chief elected by engineers. Amos A. Gould.
WATER SUPPLY—10 reservoirs or large wells. H. L. Watson, clerk committee appointed to investigate a water-supply system. L. D. Thurston, Town Clerk.

Lenox, Berkshire Co., population 2154; 300 feet good linen hose.
WATER SUPPLY—Springs and reservoir; pumping and gravity system; Cameron pumps; 8 miles mains; quality water, soft; gravel filtration; pressure 90 pounds; works cost $95,000. C. R. Bond, W. R. Robeson, Commrs.; J. J. Newton, Town Clerk.

Leominster, Worcester Co., population †5297; 1 steam engine; 6 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; 650 feet good cotton hose; 150 feet poor; 2600 feet good leather; 300 feet poor; 72 volunteers. W. H. Spaulding.
WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs; 2,000,000 gallons capacity; 18 miles street mains and supply pipes; 109 hydrants. J. G. Tenney, G. A. Joslin, Town Clerk.

Lexington, Middlesex Co., population 2737; area, 11,160 acres; frame buildings, two to three stories; shingle roofs; department consists of 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; 2100 feet good cotton hose; 3 horses; value of apparatus and supplies, $3000; 2 buildings, value $5000; 40 members; bell alarm. W. B. Foster.
WATER SUPPLY—Water-works; 2 wells; standpipe; capacity 63,000 gallons; direct pressure; Blake pumps; capacity 500,000 gallons daily; street mains, 4 to 8 inches diameter; 49 hydrants; pressure 61 pounds. T. L. Bruce, Leonard A. Saville.

Lowell, Middlesex Co., population *70,000; area, 7345 acres; fire limit, 125 acres; fireworks ordinance; mercantile buildings, brick and wood, four and five stories; wooden roofs permitted; frame

MASSACHUSETTS—*Continued.*

dwellings, one and a half to three stories; department consists of 4 steam engines, 2 hook and ladder trucks, 11 hose carriages; siamese couplings in use; 1800 feet rubber hose; 12000 feet cotton; 4800 feet leather; 31 horses; 1 aerial hook and ladder truck; 2 chemical engines; value of apparatus, etc., $90,000; 11 buildings owned, 1 rented at $240 per year; 132 members, 99 part paid, 33 full paid; annual expenses, $95,000; telegraph alarm, 74 street boxes. Chief nominated by Mayor, confirmed by aldermen; fire patrol supported by city; 4 permanent members, 3 call members; chemical engine. E. S. Hosmer.

WATER SUPPLY—River; by pumping to 2 reservoirs; capacity of same 10,000,000 gallons; Worthington pumps; daily capacity 5,000,000 gallons; 822 hydrants; 86 miles mains; diameter 4 to 30 inches; 1630 meters, various; pressure 60 pounds; cost of works, $4,453,584; annual expense, $32,124. M. F. Wright, Supt.; C. D. Palmer, Mayor; G. P. Dadman, City Clerk.

Lincoln, Middlesex Co., population †901; frame buildings, two and three stories; wooden roofs permitted; no fire department.

WATER SUPPLY—Pond; system, pumping to reservoir; daily capacity of pumps 1,000,000 gallons; 11 hydrants; 3¼ miles mains; works cost $30,000; annual expenses, $800. Geo. L. Chapin, Supt.; Jas. L. Chapin, Town Clerk.

Ludlow, Hampden Co., population †1649; no fire department.

WATER SUPPLY—Springfield water-works; hydrant pressure 75 pounds.

Lynn, Essex Co., population *50,000; fireworks ordinance; fires investigated; mercantile buildings, brick, three to six stories; wood dwellings, two to four stories; department consists of 5 steam engines, 2 chemical engines, 6 chemical hand extinguishers, 5 hose carriages; siamese couplings used; 12,000 feet good cotton hose; 3000 feet fair; 550 feet poor; 28 horses; value of apparatus and supplies, $62,500; 5 buildings (with land) owned, value $60,500; 120 members, 22 full paid, 98 part paid; annual expenses, $48,800; telegraph fire alarm, 60 street boxes. Chief elected by city council. A. C. Moody.

WATER SUPPLY—Reservoir system; 602 hydrants; pressure 68 pounds; annual expenses of water department, $66,298 John C. Haskell, Supt.; Chas. E. Parsons, City Clerk.

Malden, Middlesex Co., population *20,000; area, 2600 acres; fire limit, same; causes of fires investigated; mercantile buildings, wood, two to four stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; 10 horses in use; 3 buildings owned, value $50,000; 48 members; 10 permanent; call men 38; annual expenses, $15,500; fire alarm telegraph, 37 street boxes. Chief appointed by aldermen and Mayor. T. W. Hough.

WATER SUPPLY—Water-works; gravity system; 50 miles mains; diameter 4 to 12 inches; 230 hydrants; Chapman gates; 25 Crown meters; pressure 45 pounds. C. L. Davenport, Pres.; S. Mallis, Supt.; L. D. Holden, City Clerk.

Manchester, Essex Co., population †1638; 1 steamer; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet good leather hose; 90 volunteers. J. T. Stanley.

WATER SUPPLY—2 reservoirs. A. S. Jewett, Town Clerk.

Mansfield, Bristol Co., population 2950; wood buildings, two and three stories; department consists of 2 hose carriages; 1200 feet good cotton hose; 40 volunteer members; value of apparatus, etc., $1000. H. E. King.

WATER SUPPLY—Springs; system, pumping to reservoir; Blake pumping machinery; daily capacity 500,000 gallons; 46 hydrants; 6 miles mains; 30 Ludlow gates; 22 meters, various; pressure 60 to 70 pounds; cost of works, $69,000; annual expenses, about $5000. D. S. Spaulding, A. B. Day, W. B. Royerson, Commrs.; A. V. Royerson, Town Clerk.

Marblehead, Essex Co., population †7518; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 7000 feet good cotton hose; 450 feet good rubber; 215 volunteers, 2 men paid full time. I. Atkins.

WATER SUPPLY—Water-works; 5 miles mains; 60 hydrants; 8 cisterns; pressure 95 pounds. S. Felton, Town Clerk.

Marlborough, Middlesex Co., population *13,000; area, 12,845 acres; fire limit, same; fireworks ordinance; mercantile buildings, frame, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 250 feet good rubber hose; 7400 feet good cotton hose; 1000 feet leather, poor; value of apparatus and supplies, $7,000; 5 buildings owned, value $5500; 96 members, all volunteers; annual expenses, $8450; electric alarm. Chief elected by board of engineers. John C. Rock.

WATER SUPPLY—Lake; system, pumping to reservoir and direct; Blake pumps; daily capacity 2,500,000 gallons; 245 hydrants; 25 miles mains; diameter 4 to 14 inches; 235 Chapman gates; 170 meters, various; pressure 35 to 130 pounds; cost of works, $250,000; annual expenses, $4200. James T. Murphy, Pres.; Geo. A. Stacy, Supt.; P. B. Murphy, City Clerk.

Mattapoisett, Plymouth Co., population †1215; frame buildings, two stories; shingle roofs permitted; department consists of 3 hand engines, 1 chemical hand extinguishers, 3 hook and ladder trucks, 2 hose carriages; 900 feet linen hose; 400 feet leather hose, good.

WATER SUPPLY—Ocean, wells and springs; large cisterns.

Maynard, Middlesex Co., population †2[illegible]; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, frame, two stories; 400 feet good linen hose; bell alarm.

WATER SUPPLY—Pond and river; factories have private water-works and 2 hose carriages. F. H. Wyman. W. B. Case. (Water-works in course of construction.)

Medfield, Norfolk Co., population †1594; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet linen hose; [illegible] feet good cotton; 60 men, paid part time. Geo. [illegible] Morse.

WATER SUPPLY—Brooks and wells. Stillman J. Spear, Town Clerk.

Medford, Middlesex Co., population [illegible]; buildings, brick and frame, two to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 4000 feet of good cotton hose; 450 feet leather, medium; 5 horses; membership 45, 2 paid full time, 43 part time; annual expenses, $[illegible]; bell alarm. Q. N. Lovering.

WATER SUPPLY—Water-works; gravity pressure; 36 miles of mains; 173 hydrants. R. M. Gove, P. R. Litchfield.

Medway, Norfolk Co., population †2[illegible]; 1 hand engines; 2500 feet good hose; 150 men, volunteers. Wm. Colvin.

WATER SUPPLY—River; mains; 10 hydrants, 2 cisterns. H. E. Mason, Town Clerk.

Melrose, Middlesex Co., population *6536; rea, 2700 acres; fire limit same; frame buildings, wo stories; shingle roofs permitted; department onsists of 1 hand engine, 1 hook and ladder truck, hose carriages; siamese couplings used; 4300 feet ose good; value of apparatus and supplies, $3100; alue of buildings, $5000; membership 56, full paid; orses used; annual expenses, $2100; bell alarm. Chief appointed by selectmen. A. W. Lynde.

WATER SUPPLY—Pump to reservoir, capacity ,500,000 gallons; 25.40 miles of street mains; iameter 2 to 16 inches; 115 hydrants; pressure 35 o 80 pounds; in business section 76 pounds; anual expense of water department $6000. A. D. ane, John Larraby.

Merrimac, Essex Co., population †2378; area, 740 acres; fire limit same; mercantile buildings, rame, two and three stories; wooden roofs permitted; dwellings, two stories; department consists f 1 steam engine, 2 hand engines, 1 hook and adder truck, 3 hose carriages; 1600 feet leather hose, ood; 2000 feet cotton, poor; value of apparatus nd supplies, $9000; 1 building owned, value $4000; nembership 90, all volunteers; annual expenses, $1500; bell alarm. Chief elected by selectmen. Ed. H. Sargent.

WATER SUPPLY—Brook, reservoirs and Merrinac river. Bailey Sargent, Town Clerk.

Methuen, Essex Co., population 4500; 1 steam ngine; 1 hook and ladder truck; 3 hose carriages; 500 feet good rubber-lined hose; 35 men, paid part ime. G. B. Broadbary.

WATER SUPPLY—Water works, direct pressure; cisterns; 2¼ miles street mains and supply pipes; 7 hydrants. A. C. Puffer, J. S. Hawe, Town Clerk.

Middleboro, Plymouth Co., population †5862; rea, 36,813 acres; fireworks ordinance; causes of ires investigated; frame buildings, two and three tories; department consists of 1 chemical engine, 1 ook and ladder truck, 3 hose carriages, 1 hose vagon; 3000 feet good cotton hose; value of buildngs, apparatus and supplies, $20,000; 96 paid volnteer members; annual expenses, $2000; bell larm. Chief elected by members. W. M. Snow.

WATER SUPPLY—River and 4 reservoirs; 230,000 allons capacity; about 10 miles mains; 80 hydrants. oseph E. Beals, Supt.; C. T. Thatcher, City Clerk.

Middleton, Essex Co., population 1000; frame uildings, one and a half and two stories; wooden oofs; department consists of set of hooks and ladlers, 1 hose carriage; 800 feet good rubber hose; alue of apparatus and supplies, $1100; 1 building n use, value $75; 12 members; annual expenses, 35; bell alarm. B. T. McGlauffin.

WATER SUPPLY—Pond; direct pumping system; miles street mains; diameter, 1½ feet; 5 hydrants; ressure, 75 pounds. J. A. Batchelder, Town Clerk.

Millbury, Worcester Co., population †4555; wood and brick buildings, one and a half and two tories; wooden roofs permitted; fire department onsists of 2 steamers, 1 hand engine, 3 hose carriages; 2200 feet good rubber hose; value of apparatus and supplies, $10,000; 78 members, paid art time; expenses in 1888, $1600; electric alarm. ohn Gegenheimer.

WATER SUPPLY—Wells and private reservoirs. . N. Goddard, Town Clerk.

Milford, Worcester Co., population †9343; area, 12,160 acres; fire limit, same; fireworks ordinance; auses of fires investigated; department consists of 3 steam engines, 1 hook and ladder truck, 3 hose arriages and 2 jumpers; siamese couplings used; 250 feet good leather hose; 300 feet poor; 200 feet ubber; 6 horses; value of apparatus and supplies, $28,000; 94 members; annual expenses, $5153; bell alarm. P. H. Baxter.

WATER SUPPLY—Direct pumping system; 16 cisterns, supplied by springs; 20 miles street mains; diameter, 4 to 14 inches; 90 hydrants; 107 gates—Chapman, Ludlow; 58 meters, various; 40 to 85 pounds pressure; water-works owned by private company. W. H. Bomey, Supt.; J. T. McLoughlin, City Clerk.

Millville, Worcester Co., population *1500; buildings, brick and frame, two to four stories; fire department consists of 3 hose carriages; 2000 feet good cotton hose; 2000 good linen; 80 volunteer members; bell and steam whistle alarm. W. J. Bowers.

WATER SUPPLY—Rotary and steam pumps in factories. M. Carroll, Town Clerk.

Milton, Norfolk Co., population †3555; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 250 feet good cotton hose; 300 feet good linen; 950 good leather; 75 volunteers; 5 paid men; Gamewell fire alarm.

WATER SUPPLY—Ponds; 6 reservoirs; 2 cisterns; 5 hydrants; ¼ miles mains. H. B. Martin, Town Clerk.

Monson, Hampden Co., population 3958; buildings, wood, two stories; department consists of 2 chemical engines, 1 hook and ladder truck, 5 force pumps in factories; 200 feet rubber hose, good; value of apparatus and supplies, $3000; 48 members; whistle and bell alarm. A. A. Gage.

WATER SUPPLY—Wells. C. M. Gage, Town Clerk.

Montague, Franklin Co., population 5628; buildings, brick and wood; wooden roofs permitted; department consists of 1 steamer, 1 hand engine, 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose; 900 feet good cotton; 32 paid members; bell alarm. Warren Burnham.

WATER SUPPLY—Direct pressure and gravity system; reservoir, capacity, 1,250,000 gallons; 5 miles street mains; 50 hydrants; pressure, 100 pounds. W. M. Cassidy, District Clerk.

Nantucket, Nantucket Co., population 3143; area, 640 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two and a half stories; wooden roofs; dwellings, wood, two and a half stories; department consists of 5 hand engines, 2 hook and ladder trucks, 2 hose carriages; 1600 feet good cotton hose; 500 feet good leather; 1000 poor; value of apparatus and supplies, 11,000; value of buildings, $5000; 225 full paid members; annual expenses, $5,400; telegraph alarm; fire patrol, supported by town, 4 members. B. S. Coffin.

WATER SUPPLY—Springs and cisterns; direct pumping system; 2 reservoirs; Worthington-Blake pumping machinery; daily capacity, 1,500,000 gallons; 35 hydrants; 8¼ miles mains; 2 to 8 inch; 45 gates, Chapman, Ludlow; pressure, 37 to 80 pounds. R. G. Chase, Pres.; Wm. F. Codd, Supt.

Natick, Middlesex Co., population *9000; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 2 steam engines, 2 hook and ladder trucks, 4 hose carriages; 6000 feet good cotton hose; 3 horses; value of apparatus and supplies, $20,000; 3 buildings owned by town, value $25,000; 66 members; 1 permanent member; annual expenses, $3,600; Gamewell fire alarm. Chief elected by selectmen. J. W. Morse.

WATER SUPPLY—Direct pumping system; 1 reservoir; 3,500,000 gallons capacity, supplied by pump; 25¾ miles street mains; diameter, 1 to 12 inches; 140 hydrants; pressure, 60 to 90 pounds; annual expenses of water department, $4,000. J. W. Morel, James McManen.

Needham, Norfolk Co., population †2586; 2

MASSACHUSETTS—*Continued.*

hand engines; 1 hook and ladder truck; volunteer department. Geo. Adams.

WATER SUPPLY — Wells and cisterns. C. C. Greenwood, Town Clerk.

New Bedford, Bristol Co., population 40,000; area, 4480 acres; fire limit, 1920 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; brick and wood dwellings, two and a half stories; department consists of 6 steam engines, 1 hand engine, 2 hook and ladder trucks; 11,000 feet good cotton hose; 25 horses; 7 buildings in use by department; 150 members, 16 full paid, 137 part paid; annual expenses, $35,000; fire alarm telegraph, 43 street boxes and 16 private. Chief elected by city council. Fred. Macy.

WATER SUPPLY—Storage reservoir; by gravity through brick conduit to 3,000,000 gallon receiving reservoir, and from thence by pumping to 15,000,000 gallon distributing reservoir, thence by gravity to mains, Worthington and other pumping machinery; total daily capacity, 15,000,000 gallons; 445 hydrants; 59¼ miles mains; diameter, 4 to 30 inches; 615 gates, Chapman; 108 meters—Union and National; quality good; not filtered; cost of works to 1889, $1,355,321; annual expenses, $30,900; pressure, 1 to 65 pounds. W. Clifford, Mayor and Pres. Water Board; R. C. P. Coggeshall, Supt. and Engineer; S. P. Leonard, City Clerk.

Newbury, Essex Co., population †1590; frame buildings, two and a half stories; wooden roofs permitted; no fire department.

WATER SUPPLY—Wells, cisterns and river. F. L. Ferguson.

Newburyport, Essex Co., population †14,000; 3 steam engines; 1 hook and ladder truck; 6 hose carriages; 1 supply wagon; 5000 feet good cotton hose; 6150 feet fair; 95 men, paid part time; 9 horses; telegraph alarm. E. S. Dole.

WATER SUPPLY—River; system by gravity to stand pipe; 168 hydrants; 27 miles mains; diameter, 4 to 12 inch. John E. McCusker, Supt.; Geo. H. Stevens, City Clerk.

Newton, Middlesex Co., population †20,000; area, 11,600; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and frame, three stories; wooden roofs permitted; frame dwellings, three stories; department consists of 3 steam engines, 1 chemical engine, 1 hook and ladder truck, 8 hose carriages; 11,000 feet good hose; 17 horses; value of apparatus and supplies, $52,000; 7 stations belonging to department, value (with land) $86,000; 72 members; 11 full paid; 61 part paid; annual expenses, $24,000; fire alarm telegraph, 60 street boxes. Chief appointed for life by Mayor and board of aldermen. H. L. Bixby.

WATER SUPPLY—River; system, pumping to reservoir and direct; Worthington pumping machinery, daily capacity, 6,000,000 gallons; 588 hydrants; 87 miles mains, diameter 4 to 20 inch; Chapman gates; 2500 meters, mostly Crown; average pressure, 60 pounds; cost of works, $1,165,000 to date; annual expenses, $14,000. E. W. Cate, Pres. Water Board; A. S. Glover in charge works; I. W. Kingsbury, City Clerk.

North Adams, Berkshire Co., population *14,500; area and fire limit, 2750 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 hook and ladder truck, 4 hose carriages; 3500 feet rubber-lined hose, good; value of apparatus and supplies, $4000; 3 buildings owned, value, $24,000; 49 part paid members; annual expenses, $4500; electric alarm. W. F. Hodge.

WATER SUPPLY — 3 reservoirs, supplied by springs; 7 miles street mains and supply pipes; diameter, 4 to 16 inches; 40 hydrants; pressure, 90 pounds; annual expenses of water department, $22,000. J. J. Mount, Supt.; R. O. Richardson, Clerk.

Northampton, Hampshire Co., population †12,096; 1 steam engine; 2 hand engines; 1 chemical engine; 2 hook and ladder trucks; 7 hose carriages; 1 hose wagon; 5000 feet hose, good; 98 men, paid part time; 6 horses; telegraph alarm, 13 boxes. W. A. Bailey.

WATER SUPPLY—Water works; gravity pressure; creek; 2 reservoirs, 8,000,000 gallons capacity; 35 miles street mains and supply pipes; 200 hydrants; 147 gates, Ludlow, Chapman; 10 meters—Crown; pressure, 80 to 90 pounds; cost of works, $267,565; annual expenses, $2,227. D. W. Bond, Pres.; Jonas M. Clark, Supt.; J. Brown, Mayor; E. I. Clapp, City Clerk.

North Andover, Essex Co., population 3,5[illegible]; buildings, brick and wood, two and a half to five stories; department consists of 1 steamer, 1 hand engine, 1 hose carriage; 200 feet rubber hose; 200 feet linen hose, good; 3 horses; value of apparatus and supplies, $12,000; members, 51, 1 paid full time; bell alarm. P. P. Daw.

WATER SUPPLY—10 reservoirs; ponds and river. Isaac F. Osgood, Town Clerk.

North Attleborough, Bristol Co., population 7000; area, 9967 acres; fire limit, 2100 acres; fireworks ordinance; mercantile buildings, wood, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose reels, 1 hose wagon; siamese couplings used; 3900 feet fabric hose, good; 1250 feet cotton hose, poor; 4 hired horses; value of apparatus, $9000; 2 buildings belonging to department, value $6000; membership, 33, part paid; electric alarm; swinging harness. Chief electric district. C. W. H. Day.

WATER SUPPLY—Water-works; system pumping to stand-pipe; Davidson pumps, daily capacity 1,000,000 gallons; 102 hydrants; 12 miles mains; diameter 6 to 16 inches; 72 gates, Peet; 201 meters, Crown, Union, Hersey; pressure, 90 pounds; cost of works to date, $140,000; annual expenses, $[illegible]. O. B. Beston, Pres.; W. P. Whittemore, Supt.; C. T. Guild, City Clerk.

Northborough, Worcester Co., population †1853; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1000 feet hose, good; 500 fair; [illegible] members; expenses in 1888, $400.

WATER SUPPLY—Ponds and creeks; gravity system to reservoir; 54 hydrants; 8¼ miles mains; pressure, 65 pounds; cost of works, $70,000; annual expenses, $3500. S. Small, Pres.; R. R. Vaux, Supt.; G. B. Howe, City Clerk.

North Brookfield, Worcester Co., population †4201; area, 12,676 acres; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 chemical engine, 20 chemical hand extinguishers, 1 hook and ladder truck, 1 supply wagon, 2 hose carriages; siamese couplings used; 1500 feet cotton hose; 1500 feet leather hose, good; value of apparatus and supplies, $6000; 1 building owned, value $3000; membership, 50, part paid; annual expenses, $1050; steam whistle alarm. Chief elected by board of engineers. Sumner Holmes.

WATER SUPPLY—15 reservoirs, supplied by springs; direct pumping system; 2 steam pumps; 209 feet street mains and supply pipes; diameter, 6 inches; 3 hydrants; water pressure, 150 pounds; also 1 artesian well, 185 feet. Geo. R. Hamant, Town Clerk.

North Easton, Bristol Co., population *2500; buildings, stone and wood, two stories; department consists of 1 hand engine, 1 hose carriage; 2000 feet good linen hose; bell alarm.

WATER SUPPLY—Gravity and direct pressure; niles street mains; 75 hydrants; pressure, 60 to) pounds; cost of works, $80,000. Horace Jones, pt.; G. G. Withington, City Clerk.

Norwood, Norfolk Co., population †2921; a, 650 acres; fire limit, 400 acres; fireworks ordinance; frame buildings, two stories; shingle roofs; partment consists of 2 hand engines, 1 hook and lder truck, 2 Babcock extinguishers, 2 hose carges, 1 wagon; 3000 feet good cotton hose, 800 or; value of apparatus and supplies, $3800; ue of buildings owned, $7000; membership, 45, paid; annual expenses, $1700; bell and whistle rm. J. F. Boyden.

WATER SUPPLY—Water-works; reservoirs, supd by pumping from ponds; 1,500,000 gallons ly; 81 hydrants; pressure, 40 to 90 pounds. Geo. P. Bucknam, Francis Tinker.

Orange, Franklin Co., population †3650; frame ldings two stories; slate roofs; department consists steam engines, 1 hand engine, 3 hose carriages, ook and ladder truck; siamese couplings used; o feet good cotton hose; 1000 feet good leather e; value of apparatus and supplies, $12,800; uilding owned, value $2000; 130 members, part d; annual expenses, $1600; bell and whistle rm. Chief appointed by selectmen. W. H. nor.

WATER SUPPLY—Reservoirs, supplied by streams river. R. D. Chase, Town Clerk.

Oxford, Worcester Co., population *2700; 1 m engine; 1 hand engine; 2 hose carriages; feet good leather hose, 500 feet poor; 65 men, l part time. P. Foster.

WATER SUPPLY—7 cisterns, 95,000 gallons caity. Edward S. Pease, Town Clerk.

Palmer, Hampden Co., population †5923; fireks ordinance; mercantile buildings, brick, three ies; shingle roofs; dwellings, wood, two stories; ook and ladder truck; 1 steamer; 2 hose cares; 55 members; bell alarm. W. H. Hitch-t.

WATER SUPPLY—2 reservoirs, supplied from ng; gravity; 2 cisterns; 5 miles street mains and ly pipes; diameter, 4 to 10 inches; 40 hydrants; sure, 68 pounds; river runs through town. J. Bamnell, J. B. Shaw.

Peabody, Essex Co., population †9530; area, o acres; fire limit, same; frame buildings, two es; shingle roofs permitted; department con- of 2 steam engines, 1 hook and ladder truck, e carriages, 1 supply wagon, 1 hose wagon, 5 pungs; siamese couplings used; 10,600 feet n hose; 150 feet leather hose, good; 7 horses; of apparatus and supplies, $58,500; 5 build- owned, value $41,200; membership, 102; 5 full part paid, 97; annual expenses, $7720; eleo- alarm, 17 alarm boxes; 1 whistle; 2 strikers. f appointed by engineers. Daniel B. Lord.

ATER SUPPLY—1 reservoir, supplied by pump- capacity, 1,500,000 gallons daily; 35 miles t mains; diameter, 2 to 16 inches; 177 hydrants; sure, 75 pounds; annual expenses of water denent, $5235. M. M. Quint, Supt.; Nathan oon, City Clerk.

Pepperell, Middlesex Co., population *2587; rtment consists of 2 hand engines, 2 hose cars, 1 hook and ladder truck; 1600 feet of linen 500 feet rubber-lined, good; membership, 100; part time; annual expenses, $700; whistle 1.

ATER SUPPLY—2 rivers; cisterns. P. J. Kemp, n Clerk.

Petersham, Worcester Co., population †1032; nd engine, 2 chemical extinguishers; 1 hook adder truck; 300 feet good hose. J. F. Barner.

ATER SUPPLY—Wells. S. B. Cook, Town t.

Pittsfield, Berkshire Co., population *15,000; area, 23,044 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three and four stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 3 steam engines, 3 hand engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 7 hose carriages; 6000 feet cotton hose; 1000 feet leather hose, good; 12 horses; value of apparatus and supplies, $30,000; 4 buildings, value $10,000; membership, 174; part paid, 22; annual expenses, $7500; telegraph alarm, 24 street boxes. Chief elected by district. Geo. W. Branch.

WATER SUPPLY — Gravity pressure; 2 reservoirs, supplied from lake, capacity 5,000,000 gallons daily; 35 miles street mains and supply pipes; diameter, 4 to 14 inches; 100 hydrants; pressure, 45 pounds; annual expenses of water department, $13,-315. John W. Hatch, Fred. Printice.

Plainville, Norfolk Co., population included in Wrentham; 1 hand engine, 1 hose carriage; 300 feet leather hose, good; 50 men, volunteers.

WATER SUPPLY—Gravity pressure; 1 reservoir; 5 hydrants. Knowles pump.

Plymouth, Plymouth Co., population *7400; fire department consists of 2 steam engines, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 4 hose carriages; 100 feet rubber hose, 5000 feet cotton; 400 feet linen, 400 feet leather, good; 125 men paid full time; 20 part time; 2 horses; electric alarm. H. P. Bailey.

WATER SUPPLY — Water-works; low and high service pumping and gravity systems; Worthington pumps; daily capacity, 750,000 gallons; 79 hydrants; 33 miles mains; diameter, 2 to 16 inches; 242 gates, Chapman; cost of work to 1889, $234,821; annual expenses, $5,532; pressure, 50 to 150 pounds.

Provincetown, Barnstable Co., population †4480; area, 4985 acres; fire limit, 3000 acres; fireworks ordinance; State law provides for investigation of fires; mercantile buildings, frame, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 6 hand engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings in use; 4150 feet cotton hose; 500 feet good linen; 900 feet poor linen; value of apparatus and supplies, $22,770; 6 houses owned, value $7400; 360 volunteer members; annual expenses, $2000; bell alarm; 1 steam engine; 1 hose wagon will be added. Chief elected by board of engineers. J. D. Hilliard.

WATER SUPPLY—42 cisterns; surveys for water works to be made at once. Seth Smith, Town Clerk.

Quincy, Norfolk Co., population †12,144; frame buildings, one and a half stories; wooden roofs; department consists of 1 steam engine, 2 chemical engines, 1 hook and ladder truck, 3 hose carriages; 6000 feet good cotton hose; 600 poor; value of apparatus and supplies, $9000; 66 members; 2 paid full time, 64 part time; annual expenses, $5250; telegraph fire alarm; 21 street boxes. John W. Hall.

WATER SUPPLY — Water-works; gravity pressure; capacity of pumps, 4,000,000 gallons daily; 24 miles of mains; 89 hydrants; pressure, 99 pounds. G. L. Gill, City Clerk.

Randolph, Norfolk Co., population †3807; department consists of 2 steam engines, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; 2850 feet of good cotton hose; 1100 feet of fair leather; 70 members, paid part time; 5 horses. R. A. Wales.

WATER SUPPLY—Water-works; Holly system; 11 reservoirs, 2 stand-pipes; capacity of same, 1,000,000 gallons; 105 hydrants, pressure good.

Reading, Middlesex Co., population *4000; department consists of 1 steam engine, 1 hand engine,

MASSACHUSETTS—*Continued.*

1 hook and ladder truck, 2 hose carriages; 2000 feet of fair leather hose; 2100 feet good cotton; 71 paid men. E. C. Nichols.

WATER SUPPLY—28 cisterns; wells. Jas. Reid, Town Clerk.

Revere, Suffolk Co., population 4000; buildings, wood, two and a half stories; 1 hook and ladder truck; 3 hose carriages; 2800 feet cotton hose, good; value of apparatus and supplies, $3000; members, 58; expenses in 1888, $450; telegraph alarm, 13 boxes. A. H. Kimball.

WATER SUPPLY—Artesian wells, pumped to reservoir; capacity, 2,500,000 gallons; 18 miles street mains; 61 hydrants; pressure, 78 pounds. A. S. Burnham, Supt.; A. H. Kimball, Town Clerk.

Rockland, Plymouth Co., population *5000; area, 6440 acres; frame buildings, three stories; shingle roofs permitted; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 850 feet rubber hose; 700 feet cotton hose, good; value of apparatus and supplies, $2500; 1 building owned, value (with land) $3000; membership, 100; annual expenses, $576; bell alarm. Chief elected by board of engineers. G. A. Thomson.

WATER SUPPLY—Water-works; direct pumping system; 2 pumps; 100 hydrants; pressure, 87 pounds. W. R. Goose, Ezekiel Studley.

Rockport, Essex Co., population *3500; area, 4250 acres; fire limit, 2300 acres; fireworks ordinance; causes of fires investigated; frame buildings, two and three stories; wooden roofs; department consists of 2 steam engines; 1 hook and ladder truck; 1 hose carriage; 750 feet rubber, 2850 feet cotton; 1 supply wagon; value of apparatus and supplies, $7500; 4 buildings owned; value $4000; membership, 55 full paid; annual expenses, $1600; bell alarm. John Parsons, Jr.

WATER SUPPLY—11 cisterns, supplied from river; capacity, 20,000 gallons. C. W. Pool, Town Clerk.

Royalston, Worcester Co. population †1153; frame buildings; 1 hand engine; 1000 feet hose; fire pump. A. A. Hyatt.

WATER SUPPLY—River. F. W. Adams, Town Clerk.

Salem, Essex Co., population †28,084; area, 5429 acres; fire limit; 1000 acres; fireworks ordinance; mercantile buildings, brick and wood, three stories; dwellings, wood and brick, two and a half to three stories; department consists of 3 steam engines, 1 hook and ladder truck, 5 hose wagons; siamese couplings used; 17,250 feet hose, good; value of apparatus and supplies, $30,000; number of buildings used by department, 6; value, $32,000; membership, 100; annual expenses, $12,000; telegraph fire alarm; 57 boxes. Chief elected by city council. W. O. Arnold.

WATER SUPPLY—Reservoirs, supplied by Worthington pumps; 44 miles street mains; diameter of largest, 30 inches; smallest, 4 inches; 378 hydrants; pressure, 45 pounds; annual expenses, $20,000. Henry Rogers, Supt.; Henry M. Meek, City Clerk.

Salisbury, Essex Co. (part of Amesbury), population 1100; 2 hand engines; 3 hose carriages; 2500 feet good cotton hose; 800 feet poor; 1000 feet poor linen; 200 feet poor leather; 113 volunteer members.

WATER SUPPLY—Water-works; direct pressure; river; 25,000 feet street mains and supply pipes; 61 hydrants. G. W. Merrill, Town Clerk.

Sandwich, Barnstable Co., population †2124; fireworks ordinance; mercantile buildings, frame, one to one and a half stories; wooden roofs permitted; dwellings, principally frame, two and a half stories; 1 hook and ladder truck; bell alarm. F. H. Burgess.

WATER SUPPLY—Wells, supplied by springs. F. N. Burgess, Town Clerk.

Saugus, Essex Co., population *3800; wooden buildings, two to three stories; department consists of 3 hose carriages; 2400 feet good hose; ladders and equipments; 105 members; C. J. Hutchings.

WATER SUPPLY—Lynn water-works; 9 miles street mains; 80 hydrants. W. H. Newhall, Town Clerk.

Saxonville, Middlesex Co., population 2000; frame buildings, two and a half stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose wagon; 2000 feet good cotton hose; value of apparatus and supplies, $4750; 15 members, paid full time; annual expenses, $4850; telegraph alarm to be put in. W. C. Wight.

WATER SUPPLY—River and reservoir; direct pressure; 1 pump; 1 mile of mains; 4 hydrants; 60 pounds pressure. F. E. Hemingway, Town Clerk.

Sharon, Norfolk Co., population †1498; buildings, wood, one and two stories; 1 hook and ladder truck; 3 hose carriages; 1500 feet new hose; 40 members; bell alarm. A. D. Colburn.

WATER SUPPLY—Sharon Water Co.; 1 reservoir; gravity and direct pressure; capacity, 1300 gallons; 4½ miles street mains; 20 hydrants; pressure, 40 to 78 pounds. E. E. Farnham, Supt. J. P. Hewins, Town Clerk.

Shelburne Falls, Franklin Co., population *2500; buildings, frame, 2 stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1800 feet good cotton hose; 100 feet rubber; 250 feet leather, poor; 70 members; call men; expenses in 1888, $500; bell and whistle alarm. G. D. Eldridge.

WATER SUPPLY—River and reservoirs; direct pressure; 3 hydrants; 8 fire plugs. Geo. Mirick, Town Clerk.

Shirley, Middlesex Co., population †1245; area, 5760 acres; causes of fires investigated; mercantile buildings, frame, two stories; shingled roofs; dwellings, frame, two stories; department, 1 hand engine, 1 chemical engine, 8 chemical extinguishers, 1 hose carriage, 1 hook and ladder truck; 200 feet rubber hose; 750 good canvas; 500 feet poor leather hose; 1 building owned; 45 volunteer members; annual expenses, $350; bell alarm. John Logue.

WATER SUPPLY—2 Reservoirs, supplied by springs. J. Longley, Town Clerk.

Shrewsbury, Worcester Co., population †1457; area, 12,000 acres; buildings, frame; department consists of 2 hand engines, 2 chemical extinguishers, buckets.

WATER SUPPLY—Wells and cisterns. G. E. Stone, Town Clerk.

Somerset, Bristol Co., population 2475; buildings, wood, two and a half stories; department consists of 1 steam engine, 1 hook and ladder truck; 85 members; expenses in 1888, $100; whistles and bell alarm. O. A. Hilliard.

WATER SUPPLY—River. C. R. Field, Town Clerk.

Somerville, Middlesex Co., population *37,000; area, 2250 acres; fire limit, same; fireworks ordinance, State law permits a fire inquest; mercantile buildings, wood and brick, four and five stories; wooden roofs permitted; dwellings, wood, three stories; department consists of 2 steam engines, 1 chemical engine, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 8000 feet cotton hose; 1560 feet good leather hose; 14 horses; value of apparatus and supplies, $30,000; 5 buildings, value $64,000; 61 members, 10 full paid; part paid, 51; annual expenses, $26,000; telegraph alarm, 43 street

oxes. Chief appointed by Mayor and aldermen. F. R. Hopkins.

WATER SUPPLY—Gravity and pumping system; cisterns, supplied from street mains; 1 reservoir; Worthington pumps; daily capacity, 13,000,000 gallons; 45 miles street mains; diameter, 4 to 36 inches; 350 hydrants; pressure, 5 to 55 pounds. A. Dennett, Supt.; G. F. Vincent, City Clerk.

South Abington, Plymouth Co. See Whitman.

Southbridge, Worcester Co., population †650; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two and one-half stories; department consists of 2 steam engines, 1 hand engine, 4 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; 500 feet good rubber hose; 200 poor; 570 feet linen; 3500 good leather; value of apparatus and supplies, $3300; 2 buildings owned, value $9500; 55 volunteer members; annual expenses, $2750. Chief appointed by select men. J. J. Bowlen.

WATER SUPPLY—Gravity system; 4 reservoirs, supplied by springs; capacity, 47,000 gallons daily; 13½ miles street mains and supply pipes; diameter, 4 to 12 inches, smallest, 3 inches; 22 hydrants; pressure, 50 pounds. F. W. Eaton, Supt.; E. D. Phillips, Town Clerk.

South Framingham, Middlesex Co., population *2000. See Framingham.

South Hadley Falls, Hampshire Co., population, †3949; area, 2560 acres; fire limit, same; fireworks ordinance; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine (not in use), 3 hose carriages; siamese couplings used; 2000 feet of cotton hose, 250 feet leather hose, good; 30 part paid members; annual expenses, $400; bell and whistle alarm, Chief elected by members of fire district. F. E. White.

WATER SUPPLY—Brook; 1 reservoir, supplied by 3 brooks; gravity system; 10 miles street mains; diameter, 4 to 14 inches; 65 hydrants; pressure, 175 pounds. M. L. Barnes, J. Allen.

South Weymouth, Norfolk Co. See Weymouth.

Spencer, Worcester Co., population †8450; department consists of 1 steamer, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 4300 feet of good hose; volunteer department. D. H. Burns.

WATER SUPPLY—10 reservoirs; 3 cisterns, 54,000 gallons capacity; 88 hydrants; 13 miles mains, diameter, 2 to 14 inches; Chapman gates; pressure, 75 pounds. A. G. Pease, Supt.; A. W. Curtis.

Springfield, Hampden Co., population †40,000; area, 288 acres; fire limit, 1960 acres; fireworks ordinance; chiefs of fire and police investigate fires; mercantile buildings, brick, five stories; department consists of 5 steam engines; 12 chemical hand extinguishers, 3 hook and ladder trucks, 9 hose carriages; 14,400 feet cotton hose; 1200 feet good leather hose; 25 horses; value of apparatus and supplies, $81,611; value of buildings owned, $110,000; 148 members, 22 full paid, 113 part paid, 13 volunteers; annual expenses, $51,000; fire alarm telegraph, 45 street boxes. Chief elected by city council. A. P. Leshure.

WATER SUPPLY—2 reservoirs, supplied from water-shed; gravity system; 84 miles street mains; diameter, 3 to 24 inches; 665 hydrants; 777 gates, Chapman; 556 meters—Crown, Hersey; cost of works to 1889, $1,349,574; annual expenses, $28,000; pressure, 40 to 127 pounds. E. S. Bradford, Mayor; H. O. Sanderson, Chairman Commissioners; J. C. Hancock, Supt.; E. A. Newell, City Clerk.

Sterling, Worcester Co., population †1331; wood buildings, one and a half and two stories; department consists of 2 hand engines; 2 hose carriages; 1000 feet cotton hose, 200 feet good linen; value of apparatus and supplies, $2000; 25 volunteer members; expenses in 1887, $50; bell alarm.

WATER SUPPLY—2 reservoirs and wells. E. P. Bartlett, Town Clerk.

Stoneham, Middlesex Co., population †5652; department consists of 1 steamer, 1 hook and ladder truck, 3 hose carriages; 2350 feet leather hose; 2000 feet good rubber; 63 men paid part time.

WATER SUPPLY—19 reservoirs; 2 cisterns; 54 hydrants; 4 pumps. B. B. Burbank.

Stoughton, Norfolk Co., population †5183; fireworks ordinance; frame buildings, two stories; department consists of 2 steamers, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 9000 feet good cotton hose; 510 feet good leather; value of apparatus and supplies, $7,000; 3 buildings in use owned by town, value $2000; 55 full paid members; annual expenses, $2,100; bell alarm. Chief elected by board of engineers; appointed by selectmen.

WATER SUPPLY—9 reservoirs, supplied by wells.

Sturbridge, Worcester Co., population †1981; buildings, wood, two stories; department consists of 2 chemical extinguishers; bell alarm.

WATER SUPPLY—Aqueduct and wells; gravity system. A. B. Chamberlain, Town Clerk.

Sunderland, Franklin Co.; wood buildings, two stories; hand pumps and rubber hose; no fire department; ringing bells.

WATER SUPPLY—Wells, cisterns and pipes; reservoir; gravity pressure; 3 miles street mains. J. M. Smith, Town Clerk.

Swampscott, Essex Co., population †2500; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage, 1 supply wagon; 2000 feet good cotton hose; horses from railroad when needed; 19 paid members; telegraph alarm, 7 boxes. I. Emmons.

WATER SUPPLY—Private company; water tower; 51 hydrants; 8 miles mains, diameter 4 to 10 inch. Kendall Pollard, Supt.; Geo. F. Till, Town Clerk.

Tapleyville, Essex Co.; wood buildings, two and three stories; department consists of 1 hook and ladder truck, 9 hose carriages; 600 feet poor rubber hose, 3500 feet cotton, 200 feet linen, 1100 feet of good leather; value of apparatus and supplies $2000; 110 volunteer members; steam whistle alarm. C. H. Giles.

WATER SUPPLY—Direct pressure system; 1 reservoir, capacity 3,000,000 gallons; 36½ miles street mains; 207 hydrants; pressure 70 to 85 pounds. D. F. Harrigan, Supt.; Julius Peall, Town Clerk.

Taunton, Bristol Co., population †26,674; area, 25,600 acres; fire limit, same; fireworks ordinance; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; frame dwellings, one and two stories; department consists of 4 steam engines, 2 hand engines, 8 chemical hand extinguishers, 2 hook and ladder trucks, 4 horse hose reels, 3 hand hose reels, 2 hose wagons; siamese couplings in use; 11,000 feet good cotton hose, 1000 feet good leather hose; 12 horses; value of apparatus and supplies $60,000; 6 buildings owned, value $60,000; 125 members, 7 full paid, 84 part paid, 36 volunteers; annual expenses $15,000; fire alarm telegraph, 42 street boxes. Chief elected by city council. Abner Coleman.

WATER SUPPLY—Water-works; direct pumping, Holly system; daily capacity of pumping machinery 3,000,000 gallons; 50 miles street mains, diameter 4 to 20 inches; 472 hydrants; pressure 6

MASSACHUSETTS—*Continued.*

to 100 pounds; annual expenses of water department $35,000. Geo. Chase, Supt.; R. H. Hall, Mayor; Edwin A. Tetlow, City Clerk.

Templeton, Worcester Co., population *2789; 4 hand engines; 4 hose carriages; 2000 feet good hose; 240 volunteers. O. D. Miles.

WATER SUPPLY—Force. Charles Parkhurst, Town Clerk.

Townsend, Middlesex Co., population †1846; frame buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1600 feet good cotton hose; 70 volunteer members; annual expenses $400; bell alarm. Chief elected by board of engineers. A. L. Fessenden.

WATER SUPPLY—River and creek. E. A. Blood, Town Clerk.

Turner's Falls, Franklin Co., population included in Montague; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet good cotton hose; 32 men paid. W. Burnham.

WATER SUPPLY—Water-works; pumping and gravity pressure; 1 reservoir; 55 hydrants; pressure 100 to 125 pounds. W. S. Dana, Town Clerk.

Upton, Worcester Co., population †2265; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose, 200 feet good leather hose; value of apparatus and supplies $2000; 1 building owned, value $2000; 65 members, 60 part paid; bell alarm. Chief elected by engineers.

WATER SUPPLY—River, wells and private reservoir; annual expenses of water department $850.

Uxbridge, Worcester Co., population 2948; 2 hand engines; 2 hose carriages; 800 feet good linen hose, 400 feet good leather hose; 10 men paid part time.

WATER SUPPLY—Gravity pressure; 3 creeks; 1 reservoir; 2 miles mains; 24 hydrants. C. A. Taft, Supt.; A. W. Bennett.

Wakefield, Middlesex Co., population *7500; 1 steam engine; 1 chemical engine; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 1 portable extinguisher; 2700 feet good leather hose, 2000 feet good cotton; paid department, 48 men, and 1 independent company.

WATER SUPPLY—Private company; direct pressure; 14 cisterns; 2 lakes; 79 double hydrants: 51 pumps. G. W. Harrington, Supt.; Charles F. Hartshorne, City Clerk.

Wales, Hampden Co., population †853; buildings, frame, three and four stories; wooden roofs permitted; department consists of 2 hand engines, 5 chemical extinguishers, 2 hose carriages; 1000 feet linen hose, good; value of apparatus and supplies, $1000; membership, 30, paid part time; annual expenses, $100; bell alarm.

WATER SUPPLY—Stream and reservoir; gravity pressure. A. H. Hubbard, Town Clerk.

Walpole, Norfolk Co., population †2443; area, 13,000 acres; buildings, frame; 1 hook and ladder truck; 1 hose carriage; 600 feet cotton hose, good; value of apparatus, supplies, etc., owned $1000; bell and whistle alarm. Chas. Fales.

WATER SUPPLY—Streams. Geo. P. Morey, Town Clerk.

Waltham, Middlesex Co., population †14,000; area and fire limit, 7674 acres; fireworks ordinance; frame buildings, two and a half and three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages, 1 supply wagon; 4300 feet cotton hose, good; 3000 feet leather hose, good; 1200 fair; value of apparatus and supplies, $26,000; 4 buildings owned, value $13,000; membership, 74, 1 full paid, 73 part paid; annual expenses, $67700; telegraph alarm, 39 street boxes. Chief appointed by Mayor and aldermen. —— Parks.

WATER SUPPLY—Water-works; 30 miles street mains; diameter, 4 to 16 inches; 173 hydrants; pressure, 65 pounds; annual expenses of water department, $5300. G. E. Winslow, Supt.; L. W. Hall, City Clerk.

Ware, Hampshire Co. (includes Gilbertville), population 8000; area, 17,821 acres; mercantile buildings, brick, two and three stories; wooden roofs; dwellings, wood, one and a half stories; department consists of 1 hand engine in reserve, 1 hook and ladder truck, 4 chemical hand extinguishers, 1 steam engine, 3 hose carriages; 2300 feet cotton hose, good; mills have their own hose; value of apparatus and supplies, $14,000; 1 building owned, value $6000; membership, 44, 5 paid; annual expenses, $4000; bell alarm. T. C. Gleason.

WATER SUPPLY—Reservoir; 7 miles mains; diameter, 4 to 6 inches; 56 hydrants; pressure, 40 to 90 pounds, Fred Volk, A. F. Richardson.

Warren, Worcester Co., population †4031; use of fireworks prohibited; mercantile buildings, wood, two to three stories; wooden roofs; dwellings, frame, two stories; department consists of 1 hand engine, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; 1000 feet cotton hose; 2000 feet good linen hose; 300 feet poor leather; value of apparatus and supplies, $8000; value of buildings owned, $2000; 85 volunteer members; annual expenses, $1600; bell and steam whistle alarm. E. F. Strickland.

WATER SUPPLY—Direct pumping system; 1 reservoir, supplied by springs; ponds, river and brooks; diameter 4 to 6 inches; 24 hydrants; pressure, 100 pounds; annual expenses of water department, $1600. S. E. Blair, Town Clerk.

Watertown, Middlesex Co., population †6298; area, 2051 acres; fire limit, same; fireworks ordinances; mercantile buildings, wood and brick, two and a half and three stories; wooden roofs; dwellings, wood, two stories; department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 2 steam pumps, owned by private company; siamese couplings used; 4250 feet good hose; 5 horses; value of apparatus and supplies, $7600; value of buildings owned, $23,500; 31 members; 3 full paid; 27 part paid; annual expenses, $5109; telegraph alarm, 10 street boxes. J. A. York.

WATER SUPPLY—9 reservoirs; capacity, 45,000 gallons daily; 1 mile street mains; diameter, 6 to 12 inches; 174 hydrants; 200 pounds pressure; water-works owned by private company; expenses for 1888, $700. J. H. Perkins, W. H. Ingraham.

Wayland (Village of Cochituate), Middlesex Co., population †1946; frame buildings, two to four stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet cotton hose; 500 feet good leather; value of apparatus and supplies, $2500; 1 building owned, value $1600; 40 volunteer members; annual expenses, $300; bell alarm. Chief elected by board of engineers. Ralph Bent.

WATER SUPPLY—Gravitation and direct pumping system; 5 miles street mains and supply pipes; diameter, 4 to 10 inches; 33 hydrants; 12 gates, 88 pounds pressure; cost of works, $90,000; annual expenses of water department, $300. Ralph Bent, Supt.; Richard J. Lombard, Town Clerk.

Webster, Worcester Co., population *7000; area, 9512 acres; mercantile buildings, wood and brick, two and four stories; shingle roofs permitted;

dwellings, wood, two stories; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 700 feet good cotton hose; 1600 feet good leather; 700 poor; value of apparatus and supplies, $26,827; 1 building owned, $20,000; 60 volunteer members; annual expenses, $2000; bell alarm. Chief elected by board of engineers. L. E. Pattison.

WATER SUPPLY—1 reservoir, supplied by pumping; capacity, 8000 gallons; 1 cistern, filled from hydrant; gravity system; 3 miles street mains and supply pipes; diameter, 4 to 6 inches; 28 hydrants; 100 to 120 pounds pressure; annual expenses of water department, $525; operated and owned by H. N. Slater. Thos. K. Bates, Supt.; C. P. Carter, Town Clerk.

Wellesley, Norfolk Co., population *3113; wooden buildings, two stories; wooden roofs; 4 hose carriages; 2000 feet cotton hose; 400 feet good leather; value of apparatus and supplies, $2400; 33 members; expenses in 1888, $500; bell and whistle alarm. Freeman Phillips.

WATER SUPPLY—1 reservoir; capacity, 1,151,500 gallons; gravity and direct pressure; Blake pumps; capacity, 1,000,000 gallons daily; 19½ miles street mains; 126 hydrants; pressure, 40 to 119 pounds; 3 gates, Ludlow, Chapman; 66 meters, Hersey, Worthington, Crown; cost of works to 1889, $175,-000; annual expenses, $3500. W. H. Vaughn, Supt.; Fred. Kingsbury, Town Clerk.

Wellfleet, Barnstable Co., population, †1687; 1 hook and ladder truck.

Wenham, Essex Co., population 871; frame buildings, one to three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage, hooks and ladders; 150 feet linen hose, good; 200 rubber, good; value of apparatus and supplies, $800; membership, 40, all volunteers; bell alarm. Simeon Dodge, Jr.

WATER SUPPLY—Wells, cisterns and ponds. W. Pool, Town Clerk.

Westborough, Worcester Co., population 3180; area, 12,137 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three stories; single roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 2300 feet cotton hose, good; 900 feet leather hose, good; value of apparatus and supplies, $5000; 1 building owned, value $13,000; membership, 88, all call men; annual expenditure, $2000; bell, steam whistle and electric alarm. Chief elected by board of engineers. L. Chase.

WATER SUPPLY—1 reservoir supplied by spring; capacity, 800,000 gallons daily; gravity system; 7 miles street mains and supply pipes; diameter, 4 to 12 inches; 70 hydrants; pressure, 58 pounds; annual expenses of water department, $1450. F. W. Bullard.

West Brookfield, Worcester Co., population 2107; area, 12,141 acres; causes of fires investigated; mercantile buildings, wood, two to four stories; single and slate roofs; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; chemical couplings used; 1800 feet rubber-lined cotton hose; 300 feet leather, poor; value of apparatus and supplies, $6500; 1 building owned by town, $1000; membership, 36, all volunteers; annual expenses, $800; bell alarm. Chief elected by board of engineers. John G. Shackley.

WATER SUPPLY—8 reservoirs, supplied by pump; 4 hydrants; 2 miles mains; Chapman gates; pressure, 40 pounds; cost of works $2,500. Horace Bush, Town Clerk.

Westfield, Hampden Co., population †8961; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 2 chemical engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 6 horses; 2 buildings owned; membership, 65, all paid; annual expenses, $4600; bell and telephone alarm. Chief elected by board of engineers. H. T. Snow.

WATER SUPPLY—Reservoir; gravity system; 25 miles street mains and supply pipes; diameter, 4 to 14 inches; 128 hydrants; pressure, 127 pounds. C. H. Diele, Supt.; C. N. Oakes, Town Clerk.

Westminster, Westmoreland Co., population 1556; 2 hand engines; 2 hose carriages; 200 feet good rubber hose, 200 feet good leather; 150 feet poor; 70 men paid full time.

WATER SUPPLY—20 cisterns.

West Newbury, Essex Co., population †1899; wood buildings, two stories; department consists of 1 steam engine, 1 hose carriage, hand pumps; 1600 feet good cotton hose; value of apparatus and supplies, $7000; 17 volunteer members; expenses in 1888, $400; steam whistle and bell alarm. Gilman W. Brown.

WATER SUPPLY—4 reservoirs; capacity 15,000 gallons each; 4 wells, river. Eben P. Stanwood, Town Clerk.

West Springfield, Hampden Co., population 4480; wood buildings, two stories; 2 hose carriages; 800 feet good rubber hose; 450 feet good linen; 18 members; bell alarm. E. S. Flower.

WATER SUPPLY—Gravity system; 1 reservoir; 11 miles street mains; 30 hydrants. J. M. Harmon, Town Clerk.

West Stockbridge, Berkshire Co., population †1648; area, 11,331 acres; wood buildings, two stories.

WATER SUPPLY—Gravity system; pressure, 140 pounds; 3 miles street mains. J. S. Moore, Town Clerk.

Weymouth, Norfolk Co., population †10,740; area, 12,000 acres; fire limit, 9000 acres; fireworks ordinance; mercantile buildings, frame, one and a half and two stories; wooden roofs permitted; wood dwellings, one and two stories; department consists of 2 steam engines, 2 hand engines, 1 chemical engine, 4 hook and ladder trucks, 7 hose carriages; 7570 feet good hose; value of apparatus, $20,000; 5 buildings owned, value $12,500; 165 members, part paid; annual expenses, $4075; bell alarm. Chief elected by board of engineers. F. D. Thayer.

WATER SUPPLY—Water-works; 330 hydrants; stream, ponds; 18 cisterns, filled by engine; 36 miles mains; Geo. G. Rier, Supt.; John A. Raymond, Town Clerk.

Whitman, Plymouth Co.; buildings, frame, one to three stories; wooden roofs permitted; 1 hook and ladder truck; 4 hose carriages; 3300 feet cotton hose, good; value of apparatus and supplies, $9730; membership, 75, paid part time; annual expenses, $1600; bell and whistle alarm. I. T. Churchill.

WATER SUPPLY—Stand-pipe; gravity system; 10 miles mains; 92 hydrants; 75 pounds pressure. J. C. Gilbert, Supt.; Geo. N. Pearson, Town Clerk.

Whitinsville, Worcester Co., population, 2340; no fire department; manufacturing establishments are protected by reservoirs and force pumps; this protection does not extend to all private property in the village.

WATER SUPPLY—Reservoir. G. E. Taft. D. B. Bostwick.

Wilbraham, Hampden Co., population, †1724; buildings, wood, two stories; department consists of 1 hook and ladder truck; members, 24 volunteers; bell alarm. C. G. Robbins.

WATER SUPPLY—Wells. W. C. Stone, Town Clerk.

Williamsburgh, Hampshire Co., population †2044; fire limit, 1000 acres; frame buildings, two

MASSACHUSETTS—*Continued.*

stories; shingle roofs; 2 hand engines; 2 hose carriages; 1000 feet good hose, 200 feet rubber, 200 feet cotton, 100 leather; value of apparatus and supplies, $5000; 2 buildings owned, value, $2000.

WATER SUPPLY—River and springs. T. M. Carter, Town Clerk.

Williamstown, Berkshire Co., population †3729; frame, stone and brick buildings, two to four stories; shingle roofs permitted; no fire department; quantity of hose.

WATER SUPPLY—Gravity pressure; 6 miles of mains; diameter, 6 inches; 4 hydrants. E. A. Tallmadge.

Winchendon, Worcester Co., population *4000; area, 3840 acres; fireworks ordinance; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, frame, one and a half and two stories; department consists of 1 steam engine, 2 hand engines, 3 hose carriages; siamese couplings in use; 1400 feet cotton hose, good; 2500 feet leather hose, good, and 800 feet fair; 2 horses; value apparatus and supplies, $10,000; 2 buildings owned, value $5000; membership, 146, part paid; annual expenses, $2483; fire alarm, bells, whistles and telephones. Chief elected by board of engineers. E. S. Merrill.

WATER SUPPLY—River, ponds and 10 cisterns. Geo. M. Whitney, Town Clerk.

Winchester, Middlesex Co., population †4390; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 4650 feet cotton hose, good; 1800 feet cotton, new; 62 men paid part time, 1 full time. C. T. Symmes.

WATER SUPPLY—Water-works, gravity pressure; river; 14 miles mains; 85 hydrants. Wm. T. Dotten, Geo. W. Spurr, Town Clerk.

Winthrop, Suffolk Co., population *4500; buildings, frame, two and two and a half stories; wooden roofs permitted; department consists of 2 hook and ladder trucks, 2 hose carriages, 1 hose wagon; 3000 feet cotton hose, good; value of apparatus and supplies, $4500; members, 57; expenses in 1888, $1300; electric alarm; 9 boxes. F. E. Tewksbury.

WATER SUPPLY—Revere water-works, to which Winthrop pays $2000 per year; 10 miles street mains; 55 hydrants; pressure, 80 pounds. A. S. Burnham, Supt.; S. Floyd, Town Clerk.

Woburn, Middlesex Co., population *12,700; area, 7685 acres; fire limit, same; fireworks ordinance; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 steam engine, two hook and ladder trucks, 14 hose carriages; 5000 feet cotton hose; 500 feet linen, good; 2000 feet leather, poor; 3 horses owned; 10 in use; value of apparatus and supplies, $25,000; 7 buildings owned, value $11,500; membership, 97; 2 full paid; 95 part paid; annual expenses, $9500; fire alarm telegraph; 18 street boxes. Chief elected by board of engineers. Clarence Litchfield.

WATER SUPPLY—Direct pumping system, 14 reservoirs; 25 miles street mains and supply pipes; diameter, 4 to 16 inches, 292 hydrants; pressure, 40 to 90 pounds; annual expenses of water department, $9500. Patrick Criely, Montressor Seely.

Worcester, Worcester Co., population *75,000; fireworks ordinance; causes of fires investigated; mercantile building, brick, four to six stories; wooden roofs permitted; dwellings, frame, three stories; department consists of 4 steam engines, 3 hook and ladder trucks, 16 hose carriages; 1600 feet rubber hose; 12,000 feet cotton hose; 3000 feet linen; 3000 feet leather, fair; 2000 feet cotton, 8000 feet poor hose; 26 horses; value of apparatus, $90,000; 16 buildings owned; value, $153,000; membership, 152; full paid members, 22; part paid, 144; annual expenses, $55,000; fire alarm telegraph, 86 street boxes. Chief elected by city council. S. E. Cowles.

WATER SUPPLY—2 reservoirs, gravity pressure, diameter, 4 to 20 inches; 700 hydrants; pressure, 75 to 160 pounds. M. A. Brady, E. N. Towne.

Wrentham, Norfolk Co., population 2710; 1 hand engine; 1 hose company; force pump owned by factory. D. T. Stone, Town Clerk.

The following places have no fire protection: Acushnet, Bristol Co., population †1071. Agawam, Hampden Co., population †2357; water supply, wells and aqueduct. Ashfield, Franklin Co., population 1097. Auburn, Worcester Co., population †1268. Barnstable, Barnstable Co., population 4242; water supply, wells and cisterns. Becket Centre, Berkshire Co., population 1123. Bellingham, Norfolk Co., population †1189; water supply, river. Brimfield, Hampden Co., population †1134; water supply, wells and brooks. Carver, Plymouth Co., population †1091. Charlton, Worcester Co., population †1823. Chatham, Barnstable Co., population 2028. Chester, Hampden Co., population †1318; water supply, creek and wells. Colerain, Franklin Co., population †1605. Dartmouth, Bristol Co., population †3448. Dennis, Barnstable Co., population †2923. Dighton, Bristol Co., population †1782. Duxbury, Plymouth Co., population †1924; water supply, wells and springs. Easton, Bristol Co., population 3902. Freetown, Bristol Co., population †1457. Gilbertsville, Worcester Co., population 1030. Granville, Hampden Co., population †1193. Hadley, Hampshire Co., population †1747. Hanover, Plymouth Co., population †1966. Hanson, Plymouth Co., population 1227. Hardwick, Worcester Co., population 3145. Harwich, Barnstable Co., population 2783. Hatfield, Hampshire Co., population †1367. Hinsdale, Berkshire Co., population *1657; water supply, wells and springs. Hyannis, Barnstable Co., population *2000. Lanesborough, Berkshire Co., population †1212. Littleton, Middlesex Co., population 1067. Longmeadow, Hampden Co., population †1677. Lunenburg, Worcester Co., population †1071. Mansfield, Bristol Co., population †2939. Marion, Plymouth Co., population †965. Marshfield, Plymouth Co., population †1649. Matfield, Plymouth Co., population 1000. New Marlborough, Berkshire Co., population 1661. Northbridge, Worcester Co., population 3785; water supply, pumps and hydrants. Northfield, Franklin Co., population †1705. Norton, Bristol Co., population †1718. Orleans, Barnstable Co., population †1176. Pembroke, Plymouth Co., population †1313. Princeton, Worcester Co., population †1038. Raynham, Bristol Co., population 1555. Rehoboth, Bristol Co., population 1788. Rochester, Plymouth Co., population †1021. Rowley, Essex Co., population 1183; hand pumps. Sandisfield, Berkshire Co., population †1019. Scituate, Plymouth Co., population †3392. Seekonk, Bristol Co., population †1295. Sheffield, Berkshire Co., population †2033. Sherborn, Middlesex Co., population †1391. Southampton, Hampshire Co., population †1025. Southborough, Worcester Co., population †2100. South Scituate, Plymouth Co., population †1589. Southwick, Hampden Co., population †982. Stockbridge, Berkshire Co., population 2113. Sudbury, Middlesex Co., population †1165. Sutton, Worcester Co., population †3101. Swansea, Bristol Co., population †1403. Tewksbury, Middlesex Co., population †2323; Topsfield, Essex Co., population †1141. Truro, Barnstable Co., population †972; frame buildings, one story, wooden roofs. Wareham, Plymouth Co., population *3500. West Boylston, Worcester Co., population †2977. West Bridgewater, Plymouth Co., population †1707. Westford, Middlesex Co., population †2193. Weston, Middlesex Co., population 1427. Westport, Bristol Co., population †2706. Wilmington, Middlesex Co., population †991. Yarmouth, Barnstable Co., population 1856.

MICHIGAN.

Adrian, Lenawee Co., population †9350; 2 steam engines; 1 chemical engine; 1 hook and ladder truck; 6 hose carriages; 400 feet hose; 32 members, 6 full paid, 26 part paid. H. Bowen.

WATER SUPPLY—Holly system; 138 hydrants; 39 cisterns; annual expenses of department $10,500. A. L. Hass, John Mandaley.

Albion, Calhoun Co., population *5000; 1 chemical engine; 1 steam engine; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1500 feet of hose; 35 volunteer members; annual expenses $1300; 2 horses. J. C. Roussnan.

WATER SUPPLY—Race, river and wells; 1 pump; 2 hydrants. W. W. Austin, City Clerk.

Allegan, Allegan Co., population †2640; area, 25,600; fire limit, 26 acres; fireworks ordinance; mercantile buildings, wood and brick, two and three stories; no new buildings can be erected in the fire limits only of brick or stone, and with metal or gravel roofs, and no wooden buildings can be repaired only by putting on a metal or gravel roof; wood dwellings, one and a half stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1200 feet good rubber hose, 2400 feet cotton, 250 feet linen; value of apparatus and supplies $2500; 1 building owned, value $500; 60 volunteer members; annual expenses $400; bell alarm. Chief elected by members. David Frank.

WATER SUPPLY—Water-works; direct pumping system; river and wells; Walker pumps, daily capacity 1,000,000 gallons; 6 miles street mains, diameter 4 to 8 inches; 36 hydrants; 14 Ludlow gates; pressure 100 pounds; cost of works $40,000; annual expenses of water department $1280. M. Dyer, Supt.; H. Hart, Mayor; J. Dryden, City Clerk.

Alma, Gratiot Co., population †1193; 2 hose carriages; 1000 feet hose; 1 hook and ladder truck; 40 volunteer members.

WATER SUPPLY—Direct pressure; 18 hydrants. C. L. Delavan.

Almont, Lapeer Co., population †807; 3 chemical engines; 2 hand engines; 1 hose cart; 1 hook and ladder truck; 600 feet good rubber hose. A. W. Ferguson.

WATER SUPPLY—3 cisterns, 1 well and creek. A. H. Patterson, Village Clerk.

Alpena, Alpena Co., population *12,000; 2 steam engines; 2 hose carriages; 4150 feet good hose; 2 men paid full time, 22 men part; telegraph alarm, 12 boxes; 4 horses. A. L. Power.

WATER SUPPLY—Water-works; direct pumping system; capacity 147,000 gallons per hour; 13 miles of mains; 150 hydrants; pressure 40 to 120 pounds; cost of works $75,000. Al. Creighton, Supt.; M. Clock, Mayor; W. McDonald, Town Clerk.

Ann Arbor, Washtenaw Co., population $12,000; 1 steam engine; 3 hand engines; 1 hook and ladder truck; 5 hose carriages; 4000 feet of hose; 75 volunteer members; annual expenses $1000. M. Seabolt.

WATER SUPPLY—Springs; system, gravity and pumping to reservoir; Gordon and Knowles pumps, total daily capacity 3,500,000 gallons; 110 hydrants; 21 miles mains, diameter 4 to 16 inch; 81 Ludlow gates; meters, Union, Hersey; pressure 65 to 100 pounds. S. W. Burke, Pres. and Supt.; Jas. Bosch, Mayor; A. W. Hamilton, City Clerk.

Au Sable, Iosco Co., population *3500; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 800 feet of rubber hose; 1000 feet of cotton, good; membership, 20, paid part time. A. F. McDonald.

WATER SUPPLY—Direct pressure; 58 hydrants; river and 2 cisterns. J. S. D. Scott, C. A. Jahrans.

Bangor, Van Buren Co., population *1200; area, 1200 acres; 1 hook and ladder truck; 1 hand engine; 1 hose cart; volunteer department. Fred. E. Beers.

WATER SUPPLY—Cisterns. W. H. Reynolds, Town Clerk.

Battle Creek, Calhoun Co., population *16,000; area, 2860; fire limit, 70 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; dwellings, wood, two stories; department consists of 2 steam engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 3500 feet cotton hose, good; 3 horses; value of apparatus and supplies, $12,000; 2 buildings owned, value $10,000; membership, 26, 2 full paid members, 24 part paid; annual expenses, $5000; Gamewell alarm and telephone. Chief elected by common council. J. G. Bohnett.

WATER SUPPLY—Lake; stand-pipe system; Blake pumping machinery; daily capacity, 2,000,000 gallons; 135 hydrants; 15 miles mains; diameter, 4 to 16 inches; 93 gates; 22 meters; quality water soft, not filtered; pressure, 85 pounds; cost of works, $150,000; annual expense, $4500. E. C. Nichols, Pres.; W. W. Brigden, Supt.; H. C. Hall, mayor; C. R. Thompson, City Clerk.

Bay City, Bay Co., population *3500; area, 5300 acres; fire limit, 160 acres; fireworks ordinance; mercantile buildings, brick and stone, three and four stories; wood dwellings, two stories; department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 fire-escape truck, 5 hose carriages, 3 fireboats; 5000 feet good rubber hose; 7000 feet good cotton; 14 horses; value of apparatus and supplies, $33,000; value of buildings owned, $25,000; 35 members, 7 full paid, 28 part paid; annual expenses, $17,000; telegraph alarm, 40 boxes. Chief elected permanently during competency by the commissioners (non-political department). T. K. Harding.

WATER SUPPLY—Direct pumping system; 31 miles street mains; diameter, 4 to 20 inches; 215 hydrants; pressure, 90 pounds, ordinary; extra, 130 pounds; pump capacity, 6,000,000 gallons per day. E. L. Dumbar, Supt.; H. M. Wright, Mayor; J. B. Barber, City Clerk.

Benton Harbor, Berrien Co., population *3000, area, 640 acres; fire limit, 16 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; wood and brick dwellings, two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 1600 feet good rubber hose; 2 horses; value of apparatus and supplies, $5800; 2 buildings owned, value $5300; 20 members, 2 paid; bell alarm. Chief elected by company. Daniel Green.

WATER SUPPLY—Canal, 4 hydrants and 3 cisterns. J. C. Russell, Town Clerk.

Big Rapids, Mecosta Co., population †5917; area, 2560 acres; fire limit, 40 acres; mercantile buildings, brick, three and four stories; brick and wood dwellings, two stories; department consists of 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; 3500 feet good hose; value of apparatus and supplies, $11,600; 4 buildings used, value $3500; 60 members, paid part time; steam whistle alarm. Chief elected by common council. S. G. Webter.

WATER SUPPLY—Direct pumping system; 10 miles street mains; diameter, 4 to 16 inches; 84 hydrants; pressure, 60 to 120 pounds; annual expenses of water department, $5000. S. Bronson, Supt.; S. A. Stambaugh, Town Clerk.

Blissfield, Lenawee Co., population †1 area and fire limit, 400 acres; fireworks ordin

MICHIGAN—*Continued.*

causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs not permitted; wood and brick dwellings, two stories; department consists of 1 steamer, 4 chemical hand extinguishers, 1 hose carriage; 1100 feet good rubber hose, 500 feet poor rubber; value of apparatus and supplies, $3800; buildings, $3000; 35 volunteer members; annual expenses, $70; fire alarm, bells. Chief elected by council. D. E. Herington.

WATER SUPPLY—River, basin, 5 cisterns and 1 hydrant; cisterns supplied by river; capacity, 25,000 gallons each daily. C. W. Back, Village Clerk.

Brighton, Livingston Co., population †855; area, 960 acres; mercantile buildings, frame and brick, two stories; wooden roofs; frame dwellings, two stories; department consists of 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 900 feet good rubber hose; value of apparatus and supplies, $2700; part of building in use, value $1000; 27 volunteer members; annual expenses, $30; bell alarm. Chief appointed by common council. John Becker.

WATER SUPPLY—Pond, creek, 12 cisterns, supplied by engine. Thos. F. Lown, Town Clerk.

Buchanan, Berrin Co., population †2070; 1 steamer, 1 hand engine, 2 hose carriages; 2000 feet good hose; 52 men, partly paid. I. L. H. Dodd.

WATER SUPPLY—Creek and 4 cisterns. A. F. Treat, Recorder.

Cadillac, Wexford Co., population *7000; 3 hose carriages, 1 hook and ladder truck; 3500 feet cotton hose; 900 rubber, good; 500 poor; 60 men, volunteers. C. C. Dunham.

WATER SUPPLY—Direct pressure; Holly system water-works; 30 hydrants; 6 miles mains; 25 gates, Holly; capacity of pumps daily, 3,000,000 gallons; pressure, 65 to 150 pounds; cost of works, $30,000. H. W. Green, Pres. and Supt.; L. J. Low, Mayor; E. M. Hutchinson, Town Clerk.

Caro, Tuscola Co., population 2400; buildings, brick and wood, 1 to 3 stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good; 500 poor; 500 cotton, good; value of apparatus and supplies, $2000; members, 47, volunteers; expenses in 1887, $300; bell alarm. P. D. Riddle.

WATER SUPPLY—Cisterns and Holly water-works, gravity, pressure; 3 miles street mains; 30 hydrants. C. A. Thomas, A. Moreland.

Carrolton, Saginaw Co., population 1900; buildings frame, two stories; wooden roofs permitted; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet of good hose; value of apparatus and supplies, $6000; membership, 45; 2 paid; bell alarm. Jos. Bierd.

WATER SUPPLY—River and Tanks. Robert J. Abbs, Village Clerk.

Cedar Springs, Kent Co., population †1024, area, 960 acres; fireworks ordinance; frame and brick buildings, one and a half and two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 600 feet linen hose, good; 1 buildings owned, value $1200; bell alarm.

WATER SUPPLY—Creeks, 5 reservoirs and wells. D. C. Lyle, Town Clerk.

Central Mine, Keweenaw Co., population 1300; frame buildings, one and a half and two stories; wooden roofs permitted; no fire department; 500 feet hose; 400 volunteers; whistle alarm.

WATER SUPPLY—4 reservoirs; gravity pressure; 800 feet supply pipes; 3 hydrants; pressure; 150 pounds.

Centreville, St. Joseph Co., population *1000; 1 hook and ladder truck; with extinguishers; good company. Wm. F. Puck.

WATER SUPPLY—Wells. C. F. Findley, Town Clerk.

Charlevoix, Charlevoix Co., population 1126; frame and brick buildings, two stories, wooden roofs; 1 steam engine; 1 hand engine; 2 hose carriages; value of apparatus and supplies, $3500; 25 members, 1 paid; annual expenses, $500; telephone alarm.

WATER SUPPLY—2 reservoirs and lake; capacity of reservoirs, 500 barrels. H. S. Harsha, Town Clerk.

Charlotte, Eaton Co., population, 4800; brick and wood buildings, one and two stories; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; siamese couplings; 2500 feet good cotton hose; 2 buildings owned, value $70,000; value of apparatus and supplies, $11,000; 28 members, part paid; annual expenses, $800 to $1200; telephone alarm. Chief elected by department. C. E. K. Baxter.

WATER SUPPLY—Wells and cisterns; direct pressure; Walker pumps; daily capacity, 2,000,000 gallons; 68 hydrants; 12 miles mains, diameter 4 to 12 inches; gates, Ludlow; pressure, 40 to 70 pounds; works cost $50,000; annual expenses, $2100. E. Shepherd, Pres., W. W. Richardson, Supt., Fred. Bailey, City Clerk.

Cheboygan, Cheboygan Co., population *4500; area, 1500 acres; mercantile buildings, wood, two stories; shingle roofs; dwellings, wood, two stories; department consists of 1 hand engine, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 2000 feet good cotton hose; 500 feet leather, poor; value of apparatus and supplies, $3000; 1 building in use, owned by village; 100 volunteer members; annual expenses, $500; whistle alarm. Chief recommended by department and appointed by council. J. E. Culvey.

WATER SUPPLY—Direct pumping system; 1 reservoir, supplied from 2 wells; capacity, 2,000,000 gallons daily; 3¼ miles street mains; diameter 4 to 12 inches; 22 hydrants; pressure, 90 pounds; artesian wells and lake. Chas. Adams, Wm. E. Shoemaker.

Clinton, Lenawee Co., population 843; 5 chemical extinguishers; 1 chemical engine; 1 hook and ladder truck; 48 galvanized iron buckets. C. D. Cutting, Village Clerk.

WATER SUPPLY—Cisterns and force pumps. C. D. Cutting, Village Clerk.

Coldwater, Branch Co., population, *6000; area, 500 acres; fire limit, 40 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 2 steam engines, 2 hose carriages, 2300 feet cotton hose, good; 3 horses; value of apparatus and supplies, $8500; 1 building owned by city, value $9000; membership, 18, part paid; annual expenses, $1500; bell and telephone alarm. Chief elected by company and approved by council. A. E. Hutchins.

WATER SUPPLY—2 reservoirs, supplied by pumping, and 22 wells. E. J. Allen, City Clerk.

Constantine, St. Joseph Co., population †1398; area, 920 acres; fire limit, 100 acres; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 11 chemical hand extinguishers, 1 hose carriage; siamese couplings used; hose good, 300 feet rubber, 600 feet linen; value of apparatus and supplies, $25,000, including water-works; 1 building in use, value, $2000; membership, 21, volunteers; annual expenses, $300; bell alarm. Chief confirmed by common council. S. F. Greene.

WATER SUPPLY—Direct pumping system; 4½ miles street mains; diameter, 4 to 10 inches; 45 hydrants; pressure, 100 pounds. E. Straub, O. E. Wilson.

Corunna, Shiawasee Co., population 1451; buildings, brick and wood, one and two stories; tin

and tar roofs; department consists of 1 steam engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, good; 2 horses; membership, 53, 1 paid full; bell alarm. L. H. Wilcox.

WATER SUPPLY—River, wells and tank. E. Harrington, H. C. Kleme.

Decatur, Van Buren Co., population 1267; 1 hook and ladder truck; membership, 24, volunteers; annual expenses, $100. Ed. Arnold.

WATER SUPPLY—3 cisterns. H. M. Brodrick, Town Clerk.

Deerfield, Lenawee Co., population †447; hand engine.

WATER SUPPLY—River; 6 cisterns.

Detroit, Wayne Co., population *225,000; area, 640 acres; fire limit, 1800 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; dwellings, frame, two stories; department consists of 17 steam engines, 4 chemical engines, 40 chemical hand extinguishers, 8 hook and ladder trucks, 11 hose carriages and 6 hose wagons; siamese couplings used; 36,750 feet good cotton hose; 107 horses; value of buildings, apparatus and supplies, $767,496; 23 buildings used; membership, 237, full paid; annual expenses, $300,000; telegraph and watch tower alarm, 209 boxes. Chief elected by board of fire commissioners. James Battle.

WATER SUPPLY—Pumping system; 342 reservoirs; 343 miles street mains and supply pipes; diameter, 3 to 42 inches; 1571 hydrants; pressure, 35 pounds; annual expenses of water department, $415,762. Board of Water Commissioners. H. Bridge, Supt.; A. G. Kronberg, City Clerk.

Dowagiac, Cass Co., population *3000; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hose carriage; 1900 feet good hose, 300 feet poor. Thomas Henwood.

WATER SUPPLY—River and cisterns. Waterworks to be erected during 1889. J. O. Becraft, Town Clerk.

East Saginaw, Saginaw Co., population *32,100; area, 4000 acres; fire limit, 1000 acres; mercantile buildings, wood and brick, one to five stories; shingle roofs not allowed in fire limit; dwellings, brick and frame, one and two stories; department consists of 1 steamer, 1 hook and ladder truck, 5 hose carriages, 2 fire boats; 6000 feet good hose, 1000 feet poor; 8 horses; value of apparatus and supplies, $100,000; buildings, $17,000; membership, 26, 15 full paid; 11 part paid; annual expenses, $20,000; telephone alarm, 28 boxes. Chief elected by common council. Geo. W. Wallis.

WATER SUPPLY—Direct pumping; Holly system; 40 miles street mains; diameter, 6 to 22 inches; 300 hydrants; pressure, 80 to 100 pounds. J. J. Wheeler, Pres.; John Weller, Supt.; Wm. B. Baum, Mayor; Ferd. A. Ashley, City Clerk.

Eaton Rapids, Eaton Co., population *2700; causes of fires investigated; mercantile buildings, brick, two to four stories; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 300 feet good rubber hose; 400 feet poor; 1000 feet cotton hose, good; value of apparatus and supplies, $8000; value of buildings, $3000; membership, 45; all paid; bell alarm. W. F. Sterling.

WATER SUPPLY—River, mill race; 2 cisterns, supplied by steamers; capacity, 60,000 gallons daily. L. W. Toles, Town Clerk.

Edmore, Montcalm Co., population 1180; buildings, brick and frame, two stories; 1000 feet good cotton hose; 60 feet poor; value of apparatus and supplies, $10,000; 17 volunteer members; annual expenses, $1000; bell alarm, watchman.

WATER SUPPLY—Wells; gravity and direct pressure; capacity of pumping, 500 gallons; ¾ mile of mains; 7 hydrants; pressure, 120 pounds. C. E. Powell, Supt.; G. D. Tunn, Town Clerk.

Escanaba, Delta Co., population †4335; fireworks ordinance; mercantile buildings, wood and brick, two stories; shingle roofs permitted; dwellings, one and a half and two stories; department consists of two steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1800 feet good hose; 500 feet poor; value of apparatus and supplies, $9000; 1 building owned, value $3000; 32 volunteer members; annual expenses, $2000; bell alarm. Chief elected by Mayor and confirmed by council.

WATER SUPPLY—Water-works; 2 pumps; capacity, 2,300,000 gallons daily; diameter of main, 10 inches; 8 miles of mains, 70 hydrants. E. C. Cook.

Essexville, Bay Co., population 1356; buildings, brick and wood, 1½ and 2½ stories; 1 hook and ladder truck; bell alarm.

WATER SUPPLY—River, wells and cisterns. John Coulter, Clerk.

Evart, Osceola Co., population *2000; buildings, wood, two stories; department consists of 1 hook and ladder truck; 3 hose carriages; 1500 feet good cotton hose; 350 poor; value of apparatus and supplies, $2500; 48 volunteer members; expenses in 1887, $600; electric alarm, 18 boxes. T. K. Park.

WATER SUPPLY—Water-works; direct pressure; Walker pumps; daily capacity, 1,500,000 gallons; 4 miles street mains; 20 hydrants; pressure, 40 to 100 pounds; 12 gates, Galvin; works cost $17,000; annual expenses are $1200. J. M. Wilkinson, Pres., Ed. Seath, Supt., W. E. Davis, Town Clerk.

Fentonville, Genesee Co., population †2232; area, 1280 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wood dwellings, two stories; department consists of 1 steam engine; 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber hose and 1000 feet cotton hose, good; value of apparatus and supplies, $7000; 1 building owned, value $5000; 76 members, 4 paid; annual expenses, $400; bell alarm. Chief nominated by department and appointed by council. A. J. Hirst.

WATER SUPPLY—4 cisterns, supplied from river; 2 horses. J. F. Davis, Town Clerk.

Flint, Genesee Co., population 13,000; area, 3975 acres; fire limit, 85 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; brick and wood dwellings, two and three stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 3000 feet good cotton hose; 5 horses; value of apparatus and supplies, $13,000; 3 buildings owned, value $7600; 12 members, 4 full paid, 8 part paid; annual expenses, $4500; bell and telephone alarm. Chief elected by common council. Jas. Williams.

WATER SUPPLY—Holly direct pumping system; river and wells; Gaskill pumps; daily capacity, 1,000,000 gallons; 112 hydrants; 11 miles mains, diameter, 4 to 10 inches; 36 gates; quality water, poor, not filtered; pressure, 40 to 100 pounds; works cost about $100,000, and are owned by a private corporation. W. Hamilton, Pres., Owen Stone, Mayor, John Hiscock, City Clerk.

Fort Gratiot, St. Clair Co.; frame buildings, two stories, wooden roofs; department consists of 1 hose carriage, 1000 feet good cotton hose; value of apparatus and supplies, $1500; 18 volunteer members; whistle alarm. Thos. Dibell.

WATER SUPPLY—Direct pumping system; 6 miles mains; 35 hydrants; pressure, 60 pounds. Ed. Hollis, Chas. Frink.

Fowlerville, Livingston Co., population 1035; brick and wood buildings, two stories; departm consists of 2 hook and ladder trucks; chemica

MICHIGAN—*Continued.*

tinguishers; value of apparatus and supplies, $400; 31 volunteer members; bell alarm. W. A. Benjamin.

WATER SUPPLY—Wells and cisterns. G. D. Hamilton.

Fremont, Newaygo Co., population *1200; wood buildings, two stories; department consists of 2 chemical engines, 4 hose carriages; 1800 feet good cotton hose; volunteer members; electric alarm, 7 boxes. J. Gerber.

WATER SUPPLY — Direct pressure; Walker pumps; 1 mile street mains; 7 hydrants; pressure, 40 to 100 pounds. J. Gerber, Supt., E. S. Hoppock, Town Clerk.

Grand Haven, Ottawa Co., population *6000; fire limit, 100 acres; mercantile buildings, brick and frame, three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose, good; 1800 feet cotton hose, good; 2 horses; value of apparatus and supplies, $11,000; 2 buildings owned, value $6000; membership, 17; 2 full paid, 15 part paid; annual expenses, $2000; telephone alarm. Chief nominated by department and appointed by common council. Jos. Palmer.

WATER SUPPLY—Water-works, direct pumping system; 6 miles street mains; diameter, 4 to 12 inches; 66 hydrants; pressure, 100 pounds; annual expenses of water department; $1450. A. L. Holmes, Wm. N. Angel.

Grand Ledge, Eaton Co., population 1378; buildings, brick and frame, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 300 feet cotton, good; value of apparatus and supplies, $2000; membership, 40, volunteers; annual expenses, $300; bell alarm. A. B. Schumaker.

WATER SUPPLY—River and cisterns; 2 reservoirs. Geo. B. Pratt, Village Clerk.

Grand Rapids, Kent Co., population *70,000; area, 5760 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; dwellings, wood and brick, two stories; department consists of 4 steam engines, 2 chemical engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; 116,000 feet cotton hose; 40 horses; value of apparatus and supplies, $62,000; 7 buildings owned, value $54,000; membership, 80, full paid, 43, part paid, 37; telegraph alarm, 76 boxes; Chief elected by board of police and fire commissioners. Henry Lemoin.

WATER SUPPLY—Reservoir, gravity system; 58 miles street mains and supply pipes; diameter 4 to 24 inches; 600 hydrants; pressure, 10 to 70 pounds; 410 gates, Wood, Galvin; 450 meters—Worthington, National; sand and gravel filtration; works cost $704,000; annual expenses, $22,483; works operated by city. G. G. Briggs, Pres. Board P. W.; F. A. Twamley, Sec.; John Belknap, City Clerk.

Greenville, Montcalm Co., population †3086; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose, good; 1500 feet cotton hose; 2 men paid full time, 10 men part; 3 horses.

WATER SUPPLY—River and wells; direct pumping system; daily capacity of Deane pumps, 1,500,000 gallons; 45 hydrants; 6 2-3 miles mains; diameter, 6 to 12 inch; — gates; cost of works, $43,000; annual expenses, $2500 to $3000; pressure, 80 to 160 pounds. J. G. Crosby, Mayor; James L. Grey, City Clerk.

Hancock, Houghton Co., population *3500; 1 steam engine; 3 hose carriages; 2000 feet hose; membership 17, part paid; annual expenses, $3500. A. J. Scott.

WATER SUPPLY—Lake and springs; system, gravity and direct pumping; Worthington machinery; daily capacity, 1,000,000 gallons; 19 hydrants; 2 miles mains; diameter, 4 to 6 inch; 12 gates; quality of water, bad; not filtered; pressure, 60 to 90 pounds; works cost $20,000; annual expense, $3500. Thos. Stewart, Mayor; M. Finn, City Clerk.

Harrison, Clare Co., population 900; wooden buildings, one and a half and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose; 20 volunteer members; telegraph alarm. A. R. Canfield.

WATER SUPPLY—Water-works; Holly system; direct pressure; pumps, 200 pounds pressure; 12 hydrants; 60 to 90 pounds pressure. John Wiley, Supt.; A. R. Canfield, Town Clerk.

Hastings, Barry Co., population *3000; area, 640 acres; fire limit, 20 acres; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton hose; 150 feet poor; 600 feet poor rubber; value of apparatus and supplies, $4000; 53 part paid members; annual expenses, $1200; bell and whistle alarm. Chief appointed by department and elected by council. F. G. Goodyear.

WATER SUPPLY—Well; direct pressure; Deane pumps; daily capacity, 2,000,000 gallons; 40 hydrants; 4½ miles mains; diameter, 4 to 8 inch; 22 gates, Peet; pressure, 50 to 100 pounds; works cost $25,058; annual expenses, $2,200. W. L. Wilkens, Pres.; John B. Roberts, City Clerk.

Hillsdale, Hillsdale Co., population 5000; area, 2600 acres; fire limit, 40 acres; mercantile buildings, brick, two and three stories; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 chemical engine, 2 hose carriages; siamese couplings used; good hose; 1500 feet rubber hose; value of apparatus and supplies, $7000; 1 building used; 11 part paid members; 1 full paid; annual expenses, $2132; bell and telephone alarm. Chief appointed by common council. W. H. Perry.

WATER SUPPLY—Water-works; direct pumping system, Blake machinery; daily capacity, 2,000,000 gallons; 70 hydrants; 10 miles mains; diameter, 4 to 16 inch; Eddy gates; Seive filtration; pressure, 45 to 90 pounds; works cost $55,000; annual expenses, $2500. G. McDermott, Pres., M. E. Hall, Mayor.

Holland, Ottawa Co., population †4000; 2 hand engines; 3 hose carriages; 1 hook and ladder truck; 5500 feet hose, 25 volunteer members; annual expenses, $750. F. O. Nye.

WATER SUPPLY—Wells and 24 cisterns; 4½ miles street mains; 40 hydrants. G. H. Sipp, City Clerk.

Holly, Oakland Co., population †1305; 12 chemical extinguishers; 2 hose carriages; 1150 feet good rubber hose; 20 paid men. J. Bennett.

WATER SUPPLY—Water-works; direct pumping system; Holly pumping machinery; daily capacity, 1,000,000 gallons; 4½ miles mains; diameter, 8 to 12 inch; 21 hydrants; 9 gates, Holly; 2 meters; pressure, 40 to 130 pounds; cost of works, $10,000; annual expenses, $1300. T. Striggow, Pres.; E. B. Toothell, Supt.; Wm. Jones, Town Clerk.

Homer, Calhoun Co., population †1044; area, 640 acres; fire limit, 8 acres; mercantile buildings, brick, two stories; wood dwellings, one and one and a half and two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet of hose; value of apparatus and supplies, $1200; 1 building owned; value, $2500; 50 volunteer mem-

ers; annual expenses, $150; bell alarm. Chief elected by council. Lewis H. De Bow.

WATER SUPPLY—2 cisterns; 1 artesian well, operated by 2 6-inch force pumps. C. D. Burt, Recorder. W. W. Snider, Town Clerk.

Houghton, Houghton Co., population †1564; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1500 feet good rubber hose, 1000 feet poor; 200 feet good leather, 300 feet poor; 14 volunteers. Jas. Healy.

WATER SUPPLY—Lake and 7 cisterns; waterworks; 4 to 10-inch mains; reservoir; capacity, 175,000 gallons; 20 hydrants. John Slockett, William Butterfield.

Howell, Livingston Co., population †2094; brick and wood buildings, one and three stories; department consists of 2 chemical extinguishers; 100 feet rubber hose; value of apparatus and supplies, $2500; 40 volunteer members; expenses in 1887, $100; bell alarm. Thos. B. Clark.

WATER SUPPLY—Driven wells.

Hudson, Lenawee Co., population *2500; 1 steam engine; 1 hand engine; 3 hose carriages; 500 feet cotton hose; 1500 feet rubber hose; 60 full paid members; annual expenses, $1500. J. C. Wykoff.

WATER SUPPLY—13 cisterns and river. George Brewster, City Clerk.

Imlay City, Lapeer Co., population *1600; 1 hand engine; 4 chemical hand extinguishers; 2 hose carriages; 1200 feet hose; ladders; 38 volunteer members. Chief appointed by board of trustees. William Gooding.

WATER SUPPLY—13 cisterns. John Robinson, Town Clerk.

Ionia, Ionia Co., population 5,000; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1300 feet rubber hose, good; 42 men, paid full time. W. H. Hearsey.

WATER SUPPLY—Water-works; 4 artesian wells; direct pressure; Smith and Vaile pumps; daily capacity, 2,000,000 gallons; 14 miles mains; diameter, 4 to 10 inches; 106 hydrants; pressure, 55 to 100 pounds; cost of works, $4,000. R. Harnsey, Pres.; F. C. Sibley, Supt.; M. L. Steele, mayor; R. Baerd, City Clerk.

Iron Mountain, Menominee Co., population 5500; area, 300 acres; fire limit, 160 acres; fireworks ordinance; frame buildings, two stories; shingle roofs; 2 steam engines; 3 hose carriages; 3500 feet rubber hose; 600 cotton, good; 200 feet rubber, poor; 2 horses; value of apparatus, $10,500; 1 building used, value $2000; 10 men, paid; expenses in 1887, $2000; bell alarm. W. H. Sweet.

WATER SUPPLY—19 reservoirs, supplied by steam pumps; capacity of same, 2,640,000 gallons daily. F. E. Crocker, Village Clerk.

Ishpeming, Marquette Co., population *11,000; frame, brick and stone buildings, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3700 feet rubber hose, good; 1000 rubber and cotton, fair; 400 feet cotton, good; value of apparatus and supplies, $15,000; buildings in use, owned by city, value $7000; membership, 35 volunteers; annual expenses, $3500; electric, telephone and bell alarm; 24 boxes. Chief elected by department and confirmed by council. W. O. Tistov.

WATER SUPPLY—4 reservoirs, supplied by creek; direct pumping system; 12 miles street mains and supply pipes; diameter, 3 to 12 inches; 47 hydrants; pressure, 100 pounds. Peter A. Kilstrom, John B. Titor.

Ithaca, Gratiot Co., population 2100; buildings, brick and frame, two and three stories; department consists of 1 horse power engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 800 feet good cotton hose; value of apparatus and supplies, $3000; membership, 75 volunteers; bell alarm. O. F. Jackson.

WATER SUPPLY—Tanks; capacity, 1000 to 1500 barrels. O. H. Heath, mayor; J. P. Gibbs, City Clerk.

Jackson, Jackson Co., population *25,000; 1 steam engine; 2 double tank chemical engines; 2 hose carriages; 4550 feet new hose; 1 hook and ladder truck; membership, 8 part paid, 19 full paid men; 12 horses; Gamewell alarm, telephone; annual expenses, $16,000. T. J. Conely.

WATER SUPPLY—Direct pumping; Holly system; Gaskill pumps; daily capacity, 4,000,000 gallons; 237 hydrants; diameter of mains, 4 to 18 inches; pressure, 40 to 100 pounds; operated by city; annual expenses of water department, $12,000. Benj. Porter, Supt.; Chas. Hunt, City Clerk.

Jonesville, Hillsdale Co., population †1537; area, 1440 acres; fire limit, 18 acres; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 500 feet good rubber hose; 1400 feet cotton; value of apparatus and supplies, $4970; 1 building owned, value $5500; 50 members, 2 paid; annual expenses, $300; bell alarm. Chief nominated by department and confirmed by common council. C. H. Levins.

WATER SUPPLY—Mill race, river and wells; cisterns. G. F. Smith, mayor; E. C. Corbett, Town Clerk.

Kalamazoo, Kalamazoo Co., population *22,000; area, 6¼ square miles; fire limit, 1500 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 1 hand engine, 1 chemical engine, 2 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages; 4000 feet good cotton hose; 500 feet rubber; 9 horses; value of apparatus and supplies, $20,000; 2 buildings used; 86 members; 13 full paid; 20 part paid; annual expenses, $12,000; telegraph alarm; 25 boxes. Chief appointed by city council. B. J. Healey.

WATER SUPPLY—Wells; direct pumping system; Gaskill pumping machinery; daily capacity, 3,000,000 gallons (also in reserve 1 Holly and 1 Worthington pump—capacity of former 1,000,000 and latter 2,000,000 gallons daily); 230 hydrants; 25 miles mains; diameter, 2 to 24 inches; 228 gates, Ludlow, Jenkins, Galvin; pressure, 45 to 90 pounds; total cost of works to March, $300,000; annual expenses, $9,000; operated by city. G. H. Chandler, Supt.; Otto Ihling, Mayor; C. Strong, City Clerk.

Lake Linden, Houghton Co., population *2700; fire limits, 6 blocks; buildings, stone, brick and frame, two to six stories; wooden roofs permitted outside fire limits; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $3000; 30 volunteer members; annual expenses, $300; steam whistle, telegraph and bell alarm. E. Siheline.

WATER SUPPLY—Reservoir, supplied by stream and artesian well; capacity, 416,000 gallons; direct pressure; 2 miles of mains; 31 hydrants; 80 pounds pressure; cost of works, $40,000; annual expenses, $125. F. O. Mayotte, Pres. and Supt.; J. H. Wilson, City Clerk.

Lansing, Ingram Co., population *15,000; area, 640 acres; fire limit, 300 acres; mercantile buildings, frame and brick, three stories; wooden roofs; dwellings, wood and brick, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 1500 feet good rubber hose; 2500 feet cotton, 400 poor; 4 horses; value of apparatus and supplies, $40,000; 2 buildings owned, value $1500; 23 members, 2 full paid; 21 part paid; annual expenses, $6000; bell

MICHIGAN—*Continued.*

alarm. Chief appointed by common council. John C. Webele.

WATER SUPPLY—Water-works; stand-pipe system; Worthington pumping machinery; daily capacity, 1,500,000 gallons; 210 hydrants; 18½ miles mains, diameter 6 inches; Ludlow gates; 36 meters, Union; pressure, 75 to 150 pounds; cost of works, $150,000; annual expenses, $6000 to $8000. O. M. Barnes, Pres.; W. S. Wright, Supt.; J. F. Cratty, Mayor; Stacy Hernley, City Clerk.

Lapeer, Lapeer Co., population 2897; area, 3200 acres; fire limit, 12 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 300 feet good rubber hose, 2500 feet poor; 1200 feet good cotton; value of apparatus, $7000; 1 building owned, value $6000; 45 volunteer members; annual expenses, $1500; bell alarm. Chief elected by common council.

WATER SUPPLY—River and 4 cisterns, filled by steamer; capacity, 45,000 gallons daily.

Leslie, Ingham Co., population †1150; 1 hand engine; 2 chemical extinguishers; 1 hose carriage; 900 feet hose, good. H. C. Yerby.

WATER SUPPLY—Creek; 7 reservoirs; 500,500 gallons capacity. G. C. Moody, Town Clerk.

Lexington, Sanilac Co., population †838; area, 430 acres; fire limit, 300 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, two stories; fireproof roofs; dwellings, wood, one and one-half stories; department consists of 1 hand engine, 1 hose carriage; 1000 feet rubber hose, good; 1000 feet poor; buildings used owned by village; membership, 50, volunteers; bell alarm. Chief elected by members. George Henry.

WATER SUPPLY—12 water tanks, filled by springs. John Bell, Mayor; J. W. Fead, City Clerk.

Lowell, Kent Co., population †2200; brick and frame buildings; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet of cotton hose, good; 300 feet rubber, good; 200 poor; 2 horses; 2 pumps; 1 building used; members part paid. J. C. Moore.

WATER SUPPLY—20 wells; system pumping to reservoir; Smith and Vaile pumping machinery, daily capacity 6,000,000 gallons; 52 hydrants; 4½ miles mains, diameter 6 and 8 inches; gates and meters not described; pressure, 65 pounds; cost of works, $25,000; annual expense, $1500. E. F. Sweet, Pres.; A. C. Sekel, Supt.; C. G. Stone, Mayor; J. L. Look, Town Clerk.

Ludington, Mason Co., population *7131; 1 hand engine; 4 hose carriages; 3000 feet hose, good; 27 men, paid. O. J. Gavigan.

WATER SUPPLY—Water-works; Holly system direct pumping; daily capacity of pumps, 3,500,000 gallons daily; 82 hydrants; 6¾ miles mains, diameter 4 to 10 inches; 35 gates, Galvin; pressure 40 to 100 pounds; cost of works, $75,000. T. R. Lyons, Pres.; N. J. Gaylord, Supt.; J. B. McMahon, Town Clerk.

Lyons, Ionia Co., population *950; 800 feet rubber hose, good; 25 volunteers. S. Ellsworth.

WATER SUPPLY—Water-works, mill-race; direct pumping system; 1200 feet of main; 7 hydrants. L. H. Hale, Supt.; A. K. Roof.

Manchester, Washtenaw Co., population †1274; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 1 hose carriage; 1000 feet hose; 60 volunteer members. B. C. Lovejoy.

WATER SUPPLY—River and reservoir; capacity, 800 barrels. J. F. Nes'el, Town Clerk.

Manistee, Manistee Co., population †15,000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 5000 feet good rubber hose, 1000 feet poor; 4000 feet linen; 9 men paid full time, 10 men part, 30 volunteers; 3 horses; electric and telephone alarm. C. Flissner.

WATER SUPPLY—Water-works; Holly system; 90 hydrants; 15 miles mains, diameter 6 to 16 inches; 20 gates, Ludlow; pressure, 65 to 120 pounds; cost of works, $175,000; annual expenses, $7000. E. D. Wheeler, Pres.; S. A. Cahill, Supt.; R. R. Blacker, Mayor; John E. Hays, City Clerk.

Manistique, Schoolcraft Co., population 3000; wood buildings, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 2000 feet good rubber hose, 30 poor; value of apparatus and supplies, $2400; 120 volunteer members; bell alarm. E. N. Orr.

WATER SUPPLY—Wells and cisterns. George Chantlin, Town Clerk.

Marine City, St. Clair Co., population *3000; area, 400 acres; fireworks ordinance; causes of fires investigated; frame dwellings, two and one-half stories; shingle roofs; department consists of 1 steam engine (in reserve), 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet good rubber hose, 600 feet poor; 70 volunteers; 1 building in use, value $500; electric alarm, 13 boxes, also whistle and bell. Chief elected by city board. A. Bowers.

WATER SUPPLY—Water-works; 3 miles of mains; 32 hydrants. John Minnie, J. H. Thinken.

Marquette, Marquette Co., population *7000; area, 500 acres; fire limit, 35 acres; fireworks ordinance; mercantile buildings, brick, three stories; frame dwellings, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber and cotton hose, 1500 good; 2 horses; value of apparatus and supplies, $8000; 1 building owned, value $5000; 32 members, 2 full paid, 10 honorary members, 30 part paid members; annual expenses, $2500; electric fire alarm, 6 street boxes. Chief appointed by board of fire and water commissioners. James Young.

WATER SUPPLY—Direct pumping system; 7½ miles of mains; diameter, 4 to 16 inches; 60 hydrants; pressure, 135 pounds; annual expenses of water department, $7000. John Kern, Supt., Thos. Meads, City Clerk.

Marshall, Calhoun Co., population, *6000; area, 2560 acres; fire limit, 640 acres; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; tin and shingle roofs; dwellings, wood, two stories; department consists of 1 steam engine, 2 hand engines, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; hose, good, 600 feet rubber, 2500 feet cotton; value of apparatus and supplies, $12,000, 3 buildings in use; membership, 145; full paid members, 3; part paid, 25; telephone alarm. Chief elected by council. J. J. McHugh.

WATER SUPPLY—30 artesian wells; 3 cisterns; supplied by wells, capacity unlimited; water works under construction; system to be stand-pipe and direct pumping; Worthington machinery; daily capacity, 2,000,000 gallons; 85 hydrants; 8 miles mains, diameter, 4 to 12 inches; 48 gates, Ludlow. John Wiseman, Mayor; John Whalen, City Clerk.

Mason, Ingram Co., population *2500; 1 steam engine. S. B. Madden.

WATER SUPPLY—Stream and cisterns. J. C. Kimmel, Jr., Town Clerk.

Menominee, Menominee Co., population 10,000; area, 1280 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, two stories; department consists of 2 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 3 hand carts, 4000 feet rubber hose, new; 500 feet poor; 100 feet leather, new;

horses; siamese couplings used; value of apparatus and supplies, $20,000; 2 buildings owned, value 30,000; membership, 18; full paid members, 14; part paid, 2; annual expenses, $12,000; electric alarm, 35 street boxes. Chief elected by fire department. J. H. Kratz.

WATER SUPPLY—Bay and cisterns; direct pumping system; Deane machinery; daily capacity, ,000,000 gallons; 135 hydrants; 17 miles mains, diameter, 4 to 16 inches; 177 gates, Chapman; pressure, 40 to 100 pounds; cost of works, $150,000. V. E. Mabury, Supt., J. C. Sherman, City Clerk.

Midland, Midland Co., population *3000; area, 500 acres; fireworks ordinance; mercantile buildings, brick and wood, three stories; dwellings, wood, one and a half stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1000 feet rubber hose; 1500 feet cotton hose, good; value of apparatus and supplies, $10,000; 2 buildings owned, value $3000; membership, 40, volunteers; annual expenses, $3500; telephone alarm. Chief elected by members, confirmed by council. T. Hart.

WATER SUPPLY—Direct pumping system; capacity, 2,500,000 gallons daily; 4½ miles street mains and supply pipes, diameter, 4 to 10 inches; hydrants; pressure, 60 pounds; annual expenses water department, $1200. Chas. Fournie, Supt.; C. Heald, Mayor; Geo. Stanford, City Clerk.

Milford, Oakland Co., population *1254; 2 hand engines, 1 hook and ladder truck; 2 hose carriages; 1000 feet of hose; 100 members, 1 paid; annual expenses $250. D. H. Le Vanseler.

WATER SUPPLY—River, pond and 2 cisterns. John H. Wooten, City Clerk.

Monroe, Monroe Co., population 5500; area, 123; fire limit, 50 acres; fireworks ordinance; mercantile buildings, brick, three stories; brick dwellings, two stories; department, 2 steam, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2000 feet good rubber hose, 500 feet poor rubber, 2000 feet new cotton; value of apparatus and supplies $12,000; 5 buildings owned, value $10,000; 68 part paid members; electric alarm, bells. Chief elected by department and approved by council. C. A. Golden.

WATER SUPPLY—Lake Erie; direct pumping system; Worthington pumps, daily capacity 1,500,000 gallons; 128 hydrants; 14 miles mains, diameter 6 to 20 inch; 84 Ludlow-Eddy gates; quality water pure, not filtered; cost of works $120,000; annual expenses $6000; pressure 40 to 125 pounds. W. S. Parker, Pres. company; G. R. Hurd, Mayor; Thos. Strong, Town Clerk.

Montague, Muskegon Co., population 2340; mercantile buildings, brick, two stories; shingle roofs; department consists of 1 steam engine, 1 hand engine, 2 hose carriages, 1 fireboat; 500 feet of rubber hose, 2000 feet good cotton; value of apparatus and supplies, $11,000; value of buildings $6000; 21 part paid members; annual expenses $1034; bell and whistle alarm. Chief appointed by common council. G. M. Duram.

WATER SUPPLY—Water-works; 2000 feet of mains, diameter 4 inch; 7 hydrants; mills have 1800 feet, with 10 hydrants. Geo. R. Hancock, Mayor; R. Hoffman, Town Clerk.

Morenci, Lenawee Co., population *1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 700 feet hose; 75 volunteer members. A. D. Stephenson.

WATER SUPPLY—5 wells and 20 hydrants. Wm. Best, Town Clerk.

Mount Clemens, Macomb Co., population 1827; 1 hand engine; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose; good; 300 feet poor; 1000 cotton, good; 75 volunteers. Wm. E. Hall.

WATER SUPPLY—River; direct pumping system; Blake pumps; daily capacity, 2,000,000 gallons; 100 hydrants; 8 miles mains; diameter, 6 to 12 inches; 68 Ludlow gates; water is filtered; plant, American Filter Co.; pressure, 40 to 80 pounds; cost of works, $50,000. G. W. Robertson, Pres.; T. J. Hoyt, Supt.; Thos. M. Crocker, Mayor; Charles Fitch, Town Clerk.

Mt. Morris, Genesee Co., population 400; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, one and a half stories; department consists of 1 hand engine, 1 hose carriage; siamese hose couplings used; 400 feet rubber hose; 100 cotton, good; value of apparatus and supplies, $1000; 30 volunteer members; annual expenses, $25; bell alarm. Chief elected by council. D. E. Smith.

WATER SUPPLY—10 wells. T. C. Hughes, Town Clerk.

Mt. Pleasant, Isabella Co., population †4000; area, 960 acres; fire limit, 40 acres; sale of fireworks prohibited; causes of fires investigated; frame and brick buildings, one to three stories; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 500 feet poor rubber hose; 1200 cotton, poor; value of apparatus, etc., $2500; 1 building, value $800; membership, 40, paid; expenses in 1888, $1000; bell alarm. Chief appointed by council. H. C. Dunlap.

WATER SUPPLY—Well and tank; direct pumping system; water-works; 4½ miles street mains; diameter of mains, 10 to 12 inches; 28 hydrants; 18 gates, Galvin; expenses of water department in 1888, $1600. W. Dixon, Supt.; E. J. Hoy, Town Clerk.

Muir, Ionia Co., population †728; 1 chemical extinguisher, 150 feet hose; buckets, ladders, axes, etc.; value of apparatus, $750; volunteer department. L. A. Ely.

WATER SUPPLY—River and tanks. Z. Simpson, Town Clerk.

Muskegon, Muskegon Co., population 30,000; area, 4000 acres; fire limit, 400; fireworks ordinance; causes of fire investigated; buildings, brick and wood, one to three stories; shingle roofs; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages, 5 fire boats; siamese couplings; 1000 feet of good cotton hose, 14 horses; value of apparatus and supplies, $35,000; 6 buildings owned, value, $22,000; 32 members; full paid, 15; part paid, 23; expenses in 1888, $16,000; bell and telephone alarm. Chief engineer appointed by Board. James P. Fallon.

WATER SUPPLY—Lake and wells; direct pressure; Walker pumps; daily capacity, 9,000,000 gallons; 406 hydrants; 102 miles mains; diameter, 4 to 16 inches; pressure, 40 to 100 pounds. W. Dixon, Supt.; J. Tomont, City Clerk.

Nashville, Barry Co., population *1200; 1 hand engine; 1 hose carriage; 500 feet rubber hose; 35 volunteer members. W. E. Buel.

WATER SUPPLY—8 cisterns; annual expenses, $200. A. L. Racey, Town Clerk.

Negaunee, Marquette Co., population †4103; 1 hand engine; 3 hose carriages; 1 hook and ladder truck; 1800 feet of good hose; 25 volunteers.

WATER SUPPLY—Lake, creek, street mains, pumps, 25 hydrants and 6 cisterns. A. W. Maitland.

Newaygo, Newaygo Co., population 1800; wood and brick buildings, one to three stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1800 feet good cotton hose; expenses in 1888, $700; electric alarm, boxes. George E. Marvin.

WATER SUPPLY—Flowing wells; Walker pumps, capacity 150 gallons; 1½ miles street mains; 14

MICHIGAN—*Continued.*

hydrants; pressure, 60 pounds. E. S. Bennett, Supt. and City Clerk.

Niles, Berrien Co., population 5000; area, 1280 acres; fire limit, 80 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three and four stories, wooden roofs; dwellings, wood, one and two and one-half stories; department consists of 2 hand engines (reserve), 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 3000 feet good rubber hose; 500 poor; 300 feet good cotton hose; value of apparatus and supplies, $10,000; 4 buildings owned, value $5000; membership, 62, full paid; annual expenses, $4000; bell alarm. Chief elected by city council. A. W. Coffinger.

WATER SUPPLY—1 reservoir; 12 miles street mains; diameter, 4 to 18 inches; 75 hydrants; pressure, 85 pounds. J. H. Richardson, G. A. Lambert.

Northville, Wayne Co., population 2200; buildings, brick and frame, two stories; wooden roofs; department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage, bucket brigade; 300 feet of good rubber hose; value of apparatus and supplies, $1200; membership 30, 29 volunteers, 1 paid; annual expenses, $116; gong alarm. Wm. Young. (Department disbanded.)

WATER SUPPLY—Wells and cisterns. C. A. Downer, Town Clerk.

Olivet, Eaton Co., population 694; buildings, brick and wood, two stories; department consists of 1 hook and ladder truck, 4 chemical extinguishers; value of apparatus and supplies, $600; members, 30 volunteers; bell alarm. G. W. Keyes.

WATER SUPPLY—Wells. Geo. W. Keyes.

Ontonagon, Ontonagon Co., population 1860; buildings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers; 1500 feet rubber hose, good; 2 horses; value of apparatus and supplies, $7000; members 50, 1 paid full, 9 part paid; expenses in 1888, $300; bell alarm. T. H. Emmons.

WATER SUPPLY—River and wells. W. F. Sawyer.

Oscoda, Iosco Co., population 700; wooden buildings, one and two stories; shingle roofs; department consists of 1 hook and ladder truck, 10 hose carriages; 3000 feet good cotton hose; value of apparatus and supplies, $7000; 40 members; 20 part paid; expenses in 1888, $2600; bell, whistle and electric alarm. I. L. Warren.

WATER SUPPLY—Pumped from lake and river; Blake pumps; 2 miles street mains; 30 hydrants; pressure, 40 pounds. E. Rex.

Otsego, Allegan Co., population 1500; department consists of 1 engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $1000; 75 volunteer members; bell and whistle alarm. C. A. Brundage.

WATER SUPPLY—River, mill race and cisterns; direct pumping system; Walker pumps; daily capacity, 1,500,000 gallons; 25 hydrants; 5½ miles mains; diameter, 4 to 8 inch; 12 gates; pressure, 40 to 90 pounds; cost of works, $15,000; annual expense, $150. G. A. Sherwood, Pres.; C. I. Clapp, Supt.; F. Milham, City Clerk.

Ovid, Clinton Co., population *1900; area, 500 acres; brick and frame buildings; 1 chemical engine; 2 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus and supplies, $4350; 1 building used, owned by village, value $1400. Wm. Stevenson.

WATER SUPPLY—Water-works to be built. Horace N. Keys, B. V. Spoule.

Owosso, Shiawassee Co., population 1[illegible]; area, 2560 acres; fire limit, 320 acres; mercantile buildings, brick, three stories; wooden roofs; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 300 feet rubber hose and 2300 feet good cotton; value of buildings, $8000; 100 part paid members; annual expenses, $600; bell alarm. Chief elected by members. J. H. Calkins.

WATER SUPPLY—River and 5 cisterns. E. O. Denny, Town Clerk.

Paw Paw, Van Buren Co., population 1[illegible]; mercantile buildings, brick, two and three stories; metal roofs; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1500 feet good cotton hose; 1200 poor; value of apparatus and supplies, $4000; 50 volunteer members; annual expenses, $200; bell alarm. Chief elected by company. O. N. Rowland.

WATER SUPPLY—8 reservoirs; supplied by river; capacity, 100,000 gallons daily; also wells and cisterns; 1 mile of street mains. J. C. Warner, Mayor; W. H. Mason, City Clerk.

Pentwater, Oceana Co., population 1[illegible]; steam engine; 1 hose carriage; 1200 feet hose; membership, 24, part paid; annual expenses, $[illegible]. W. H. Tuller.

WATER SUPPLY—Lake; direct pumping system; Walker pumps; daily capacity, 100,000 gallons; 16 hydrants; 2½ miles mains; diameter, [illegible] and 8 inch; pressure, 40 to 75 pounds; cost of works, $9000; annual expenses, $750. L. [illegible] Hartwich, Mayor; Mose Girard, City Clerk.

Petersburgh, Monroe Co., population *700; hand engine; 50 feet rubber hose, poor; 50 rubber buckets. G. A. Stone.

WATER SUPPLY—River. E. A. Gilbert, Town Clerk.

Plainwell, Allegan Co., population 1[illegible]; chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 1600 feet hose; membership, 60, volunteers; annual expenses, $250. L. [illegible] Iriland.

WATER SUPPLY—Direct pumping system; [illegible] hydrants; daily capacity of pumps, 610,000 gallons; Holly gates; cost of works, $3000; pressure, [illegible] pounds. John Sternberg, Supt.; H. Chamberlain, Town Clerk.

Pontiac, Oakland Co., population *[illegible]; causes of fire investigated; mercantile buildings, brick, two and three stories; dwellings, brick and frame, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 3 horses; value of apparatus and supplies, $30,000; value of buildings owned, $10,000; membership, 14; 12 part paid members; [illegible] volunteers; annual expenses, $3500; electric alarm. Chief appointed by city council. G. H. Foster.

WATER SUPPLY—River; system, direct pumping; Worthington pumps; daily capacity 3,000,000 gallons; 114 hydrants; 13 miles mains; diameter, 4 to [illegible] inch; 70 gates, Ludlow; quality of water, soft; not filtered; pressure 45 to 150 pounds; cost of works $85,000; operated by city. F. D. Galbraith, Mayor and Chairman Water Board; H. G. Monroe, Supt.; A. McLarren, City Clerk.

Port Huron, St. Clair Co., population *[illegible]; mercantile buildings, brick, two to five stories; dwellings; wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 2000 feet rubber hose, good; [illegible] feet leather hose, good; 4 horses in use; 4 buildings in use, value, $15,000; membership, 15, paid; annual expenses, $6,000; fire alarm telegraph and telephone. Chief elected by common council. R. Wolfe.

WATER SUPPLY—Direct pumping system; capacity 4,000,000 gallons daily; 26 miles street mains;

ıd supply pipes; diameter, 6 to 12 inches; 132 ·drants; pressure, 30 to 150 pounds; annual ex-nses of water department, $8000. Wm. Avery, :o. Parsons.

Portland, Ionia Co., population †1870; area, o acres; fire limit same; fireworks ordinance; :rcantile buildings, brick and wood, two stories, ıoden roofs; wood dwellings, two stories; depart-:nt consists of 8 chemical hand extinguishers, 1 ok and ladder truck, 2 hose carriages; 2500 feet od cotton hose, 100 feet poor; value of apparatus d supplies, $3500; 1 building owned, value $2000; volunteer members; annual expenses, $300; bell d electric alarm. Chief appointed by village ard. M. J. Beden.

WATER SUPPLY—River; direct pumping sys-n; 1200 feet street mains; diameter, 8 inches; 3 lrants; water pressure, 80 pounds. P. N. Moore, wn Clerk.

Quincy, Branch Co., population †1300; area, o acres; fireworks ordinance; causes of fires in-tigated; mercantile buildings, brick and wood, stories; wood dwellings, one and a half and two ries; department consists of 1 hand engine, 1 ık and ladder truck, 2 hose carriages; siamese plings used; 1000 feet good rubber hose; value apparatus and supplies, $3400. 1 building ıed, value $5000; 110 volunteer members; annual enses, $30; bell alarm. Chief elected by mem-s of department. O. S. Williamson.

VATER SUPPLY—13 wells. W. H. Lockerby, wn Clerk.

Reed City, Osceola Co., population 2250; 1 k and ladder truck; 3 hose carriages; 1700 feet ıose; 64 volunteer members; annual expenses, . H. E. Stoddard.

VATER SUPPLY—2 pumps and 11 hydrants. B. Edwards, L. B. Windsor.

Romeo, Macomb Co., population †1794; 1 m engine; 1 hook and ladder truck; 3 hose car-es; 1700 feet hose; 40 part paid members. id McCann.

VATER SUPPLY—12 wells. Byron N. Seaman, Clerk.

Roscommon, Roscommon Co., population pine buildings, one and two stories; shingle s; department consists of 3 hose carriages; 1500 good cotton hose; value of apparatus and sup-, $6000; 32 members; expenses in 1888, $450; alarm. W. W. Vaughn.

VATER SUPPLY—Running creek; water pumped nk 75 feet high; 1 mile of street mains; 9 hy-ts; pressure, 28 pounds. John R. Cady, Jas. d.

Saginaw, Saginaw Co., population *20,000; 1 n engine; 1 hook and ladder truck; 7 hose car-s; 6000 feet good rubber and cotton hose; 2000 fair leather and rubber; 9 men paid full time, 2 time; 4 horses. P. H. Opfergelt.

ATER SUPPLY—Water-works; direct pumping m; 5,000,000 gallons capacity; 11 miles mains; hydrants; river; 4 cisterns. F. Clifton, W. er.

St. Charles, Saginaw Co., population †795; antile buildings, wood, two stories; shingle ; dwellings, wood, one and a half stories; de-nent consists of 1 hand engine, 1 hose carriage; ese couplings used; 300 feet good rubber hose; et good cotton; value of apparatus and sup-, $1000; 1 building owned, value $1000; 60 ıteer members; annual expenses, $100; bell ı. Chief appointed by village officers. G. G. lrich.

ATER SUPPLY—River and tanks. H. C. Teft, or; Carl Sweitzer, Village Clerk.

St. Clair, St. Clair Co., population 3000; 1 ı engine; 2 hose carriages; 1300 feet good rub-ber and cotton hose; 30 volunteer members. W. B. Morse.

WATER SUPPLY — River, water-works, direct pressure, 45 hydrants, 6½ miles mains, 40 pounds pressure. E. E. Tim, City Clerk.

St. Johns, Clinton Co., population *3000; area, 1200 acres; fire limit, 20 acres; chief investigates causes of fires; mercantile buildings, brick, two and three stories; dwellings, wood and brick, two and three stories; department consists of 1 hand engine, 1 steam engine, chemical extinguishers (private), 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 2000 feet good cotton hose; value of apparatus and supplies, $8000; 1 building owned, value $3000; 80 to 100 members, 3 paid; bell alarm. Chief elected by members of department. S. B. Daboll.

WATER SUPPLY—10 tanks filled from roofs, pumps and springs. The town has just voted to erect a Holly system of water-works, to be put in at once, and to cost $45,000. Chas. P. Baker, Town Clerk.

St. Joseph, Berrien Co., population †3700; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs; dwellings, frame, two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 1400 feet good rubber hose; value of apparatus and supplies, $6000; 1 building owned, value $800; 20 members; 2 paid; annual expenses, $350; bell alarm. Chief elected by company and approved by council.

WATER SUPPLY—10 wells; daily capacity, 1800 barrels daily. M. P. Blaesley, Town Clerk.

St. Louis, Gratiot Co., population *3000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1800 feet good hose; membership, 107, volunteers; annual expenses, $300. C. E. Marsh.

WATER SUPPLY—Artesian wells, direct pumping system; capacity of pumps daily, 10,000 gallons; 31 hydrants; 5 miles mains; 10 gates; pressure, 40 to 80 pounds; cost of works, $15,000; annual expenses, $1000. Eugene King, Supt.; J. M. Vanderbrook, City Clerk.

Sand Beach, Huron Co., population 1026; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 1 hose carriage; 100 feet of good rubber hose; 600 feet cotton, good; value of apparatus and supplies, $6000; membership 25, all volunteers; steam whistle alarm.

WATER SUPPLY—Direct pressure; 1 mile of mains; 7 hydrants; pressure, 60 pounds. J. Jenks & Co. C. A. Hubbell.

Saranac, Ionia Co., population 900; 1 hook and ladder truck; no organized department.

Saugatuck, Allegan Co., population *875; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 5 chemical extinguishers; 1600 feet of hose; 15 paid members; annual expenses $300.

Schoolcraft, Kalamazoo Co., population 907; area, 400 acres; mercantile buildings, brick, two stories; wooden roofs; frame dwellings, two stories; department consists of 1 hand engine and 1 hose carriage, 400 feet good rubber hose, 160 poor; value of apparatus and supplies $800; 1 building rented, annual rent $50; 24 volunteer members; annual expenses $100; bell alarm.

WATER SUPPLY—Cisterns and wells; capacity of cisterns 90,000 gallons. F. L. Gill, Village Clerk.

Spring Lake, Ottawa Co., population †1980; area, 700 acres; frame and brick buildings; 2 steam fire engines; 1 hand engine; 3 hose carriages; 1 hook and ladder truck; siamese couplings used; 3600 feet good cotton hose, 1000 feet rubber hose; value of apparatus $4160; 1 building, value $400;

MICHIGAN—*Continued.*

30 members, paid part time; bell and whistle alarm. Chief elected by companies. J. Mahoney.

WATER SUPPLY—11 cisterns, wells, lake and river. C. M. Kay, Town Clerk.

Stanton, Montcalm Co., population 2300; area, 640 acres; fireworks ordinance; mercantile buildings, brick and wood, two stories; shingle roofs; wood dwellings, one and a half stories; department consists of 1 hand engine, 2 hose carriages, 1 hook and ladder truck; siamese couplings used; 1500 feet of good cotton hose, 300 feet of poor rubber; value of apparatus and supplies $3000; 1 building owned, value,$2500; 73 volunteer members; annual expenses $1300; bell alarm. Chief Robert Smith, elected by council.

WATER SUPPLY—3 cisterns, supplied by pumping, capacity 75,000 gallons daily. Max Jennings, Frank Miller.

Sturgis, St. Joseph Co., population †2600; area, 960 acres; fire limit, 4 acres; mercantile buildings, brick, three and four stories; wood dwellings, two stories; department consists of 1 steam engine, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 1000 feet new rubber hose, 400 feet fair, 800 feet good linen; 2 horses hired; building owned, value $5000; 31 members, 1 paid; annual expenses $1313; bell alarm. Chief recommended by company and elected by the trustees. F. Mattison.

WATER SUPPLY—1 reservoir and 13 cisterns, supplied by steam pumps; capacity of cisterns 26,600 gallons daily; annual expenses of water department $300. M. E. Aulsbrook, Mayor; Will. Zorn, City Clerk.

Tecumseh, Lenawee Co., population †2353; area, 640 acres; fire limit, 17 acres; mercantile buildings, brick, three stories; wooden roofs; dwellings, wood, two stories; department consists of 1 steam engine, 2 hose carriages; 1400 feet rubber hose, 1000 feet of good cotton; 2 horses; value of apparatus and supplies, $5800; 1 building owned, value $2500; membership, 50; 2 paid; annual expenses, $300; bell alarm. Chief elected by members. S. W. Bordine.

WATER SUPPLY—2 tanks; 1 mile of street mains; diameter, 4 to 6 inches; 13 hydrants; pressure, 40 pounds. Wm. Jorden, J. H. Smith.

Three Oaks, Berrien Co., population *700; 1 hand engine; 12 chemical extinguishers; 1 hose carriage; 250 feet of good rubber hose; 100 feet poor; 25 men, volunteers.

WATER SUPPLY—3 cisterns.

Three Rivers, St. Joseph Co., population †3393; 1 chemical engine; 1 hand engine; 2 hose carriages; 1300 feet rubber hose, good; 500 feet leather, good; 49 volunteers.

WATER SUPPLY—Rivers; 5 miles mains; 43 hydrants. H. D. Cushman.

Traverse City, Grand Traverse Co., population †3154; 3 hose carriages; 1 hook and ladder truck; 2000 feet hose; 60 volunteer members; electric alarm, 7 boxes. S. C. Despres.

WATER SUPPLY—Water-works; direct pressure; pumps; 43 hydrants. H. D. Campbell, H. C. Davis.

Union City, Branch Co., population 1660; area, 640 acres; fire limit, 6 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steamer, 1 hand engine, 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, $4000; 1 building owned, value $4000; membership, 25, volunteers. Chief elected by company. J. A. Campbell.

WATER SUPPLY—5 cisterns, supplied from roofs of buildings; 2 reservoirs; river and race. D. J. Easton, Village Clerk.

Vassar, Tuscole Co., population †1660; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 25 men, volunteers; 12 hand force pumps. C. T. Barnum.

WATER SUPPLY—River and creek. E. J. Taylor, Town Clerk.

Vicksburg, Kalamazoo Co., population *1000; fireworks ordinance; mercantile buildings, brick and wood, two stories; dwellings, brick and wood, two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose cart; 500 feet hose; value of apparatus and supplies, $2000; 1 building owned, value $5; membership 75, all part paid; bell alarm. Chief elected by company and approved by village board. M. Gleason.

WATER SUPPLY—Wells and cisterns. John S. Penfield, Town Clerk.

West Bay City, Bay Co., population 15,000; buildings, wood and brick, two and three stories; causes of fires investigated; department consists of 1 steam engine, 3 hose carriages; 3 hose sleighs; fireboats; 500 feet good rubber hose; 200 good cotton; 6 horses; value of apparatus and supplies $15,000; members 20, 3 paid full, 17 part paid; expenses in 1888, $7000; Gamewell alarm, 12 boxes. H. A. Borden.

WATER SUPPLY—Water-works, Holly; direct pressure; daily capacity of pumps, 3,000,000 gallons; 110 hydrants; 10 miles mains; diameter, 6 to 16 inch; 48 gates; Eddy, Holly and other meter, Crown; quality of water, bad; not filtered; cost of works, $75,000; annual expenses, $1,[illegible]; pressure, 60 to 110 pounds. John Bourn, [illegible]; Wm. Phillips, Sec.; W. J. Martin, Mayor. Wm. Stewart, City Recorder.

White Cloud, buildings, wood, one and a half and two stories; department consists of 1 steam engine, 2 hose carriages; 2000 feet good rubber hose; 1000 good cotton; value of apparatus and supplies, $5000; members, 27 volunteers; expenses in 1888, $50; bell alarm. A. E. Ferguson.

WATER SUPPLY—Water-works; 2 miles street mains; hydrants; pressure, 1000 pounds.

Whitehall, Muskegon Co., population [illegible]; area, 2000 acres; fire limit, 1000 acres; mercantile buildings, brick, two stories; dwellings, two stories; department consists of 1 steam engine, 2 hose carriages, 1 fireboat, ladders; siamese couplings used; 2500 feet of good hose; value of apparatus and supplies, $10,000; 1 building owned, value [illegible]; membership 40, paid for actual service; bell alarm. Chief elected by members and approved by common council.

WATER SUPPLY—4 cisterns, filled by [illegible]; capacity, 2750 barrels, lake and river. [illegible] Staples, Mayor; Geo. E. Cowell, City Clerk.

Williamstown, Ingram Co., population [illegible]; department consists of 2 chemical extinguishers, 1 steamer, 1 hook and ladder truck, 1 hose [illegible]; 900 feet of good hose. E. S. Andrews.

WATER SUPPLY — River and wells. [illegible] Porter, Town Clerk.

Wyandotte, Wayne Co., population [illegible]; steam engine, 3 hose carriages; 1300 feet good rubber hose; 1500 feet linen; 16 volunteers. [illegible] Bamuler.

WATER SUPPLY—River; 5 cisterns. [illegible] Gentha, Jr.; City Clerk.

Ypsilanti, Washtenaw Co., population [illegible]; fireworks ordinance; chief investigates fires; mercantile buildings, brick, two stories; wooden [illegible] ings outside fire limit; dwellings, wood, two [illegible]; department consists of 2 steam engines, 2 hose carriages; siamese couplings used; 1800 feet [illegible] hose, 1000 good, 800 unreliable; value of apparatus and supplies, $16,000; 2 buildings owned, [illegible] $5000; 20 volunteer members; annual expenses [illegible]

:000; telephone and bell alarm. Chief elected by ommon council. Edward Batwell.
WATER SUPPLY — 9 cisterns, supplied from rings and rivers; capacity of each, 1000 barrels ily. Frank Joslyn, City Clerk.

Zeeland, Ottawa Co., population *900; 1 hand igine; 1 hook and ladder truck; 1 hose carriage; o feet linen hose, good; 400 feet rubber, poor; 44 en, volunteers. J. D. Everhard.
WATER SUPPLY—18 wells. J. Van Den Bosch, llage Clerk.

Zilwaukee, Saginaw Co., population 973; 2 se carriages.
WATER SUPPLY—River.

The following places have no fire protection: Bennington, Shiawassee Co., population 1472. Bridgewater, Washtenaw Co., population 1266. Cassopolis, Cass Co., population 1051. Chelsea, Washington Co., Population †1254. Danby, Ionia Co., population *1545. Erie, Monroe Co., population 1721. Exeter, Monroe Co., population 1822. Greenfield, Wayne Co., population 1618. Kalkaska, Kalkaska Co., population 1500. New Baltimore, Macomb Co., population *1024. Plymouth, Wayne Co., population *1223. Redford, Wayne Co., population 1947. South Haven, Van Buren Co., population †1506. Springwells, Wayne Co., population *1000.

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Albert Lea, Freeborn Co., population *4600; steam engine; 4 chemical extinguishers; 2 hose rriages; 1500 feet rubber hose; 360 feet good cot-n; 40 men, volunteers. W. C. Mitchell.
WATER SUPPLY.—Lake; 6 cisterns; 1 reservoir; ıter-works it is reported will be built this year. H. Lokens, F. A. Johnson.

Alexandria, Douglas Co., population †2000; ıa 1000 acres; fireworks ordinance; frame build-gs, one and a half and two stories; 2 chemical en-ıes; 8 chemical hand extinguishers; 1 hook and ider truck; value of apparatus, $2700; volunteer partment, 60 men; expenses for 1888, $100; bell ırm. Chief recommended by firemen and ap-inted by the village council. N. P. Ward.
WATER SUPPLY.—Wells and 2 lakes. A. G. xton, Town Clerk.

Anoka, Anoka Co., population †4629; area, ɔo acres; fireworks ordinance; mercantile build-gs, wood and brick, two stories; dwellings, frame, e and one-half and two stories; department con-ts of 1 steam engine, 1 chemical engine, 1 hook d ladder truck, 1 hose carriage; siamese couplings ıd; 2000 feet good cotton hose; value of apparatus d supplies, $6000; 1 building owned, value ɔ,000; membership 30 part paid, 3 paid; annual pense, $2000; telegraph alarm. Chief elected by mbers and approved by city council. L. H. uns.
WATER SUPPLY—River and 5 cisterns. S. M. rker, Town Clerk.

Austin, Mower Co., population 3500; area, 640 es; fireworks ordinance, and for investigating ıses of fires; mercantile buildings, brick and od, two stories; dwellings, frame, two stories; partment consists of 1 hand engine, 2 hose carts, ıook and ladder truck; 500 feet hose; value of paratus and supplies, $500; 1 building rented at ɔo per year; value, $150; 30 volunteer members; l alarm. Chief appointed by city council. J. Makepeace.
WATER SUPPLY—Wells. M. Becker.

Blue Earth City, Faribault Co., population o; buildings, brick and frame, one and two ries; wooden roofs; department consists of 2 mical hand extinguishers, 1 hook and ladder ck, value of apparatus and supplies, $500; mem-ship 20, volunteers; bell alarm. C. A. H. Kop-n.
WATER SUPPLY—2 wells.

Brainerd, Crow Wing Co., population 10,000; me and brick buildings; department consists of ook and ladder truck, 4 hose carriages; 2500 feet good rubber hose; value of apparatus, etc., $5000; lding is valued at $5000; 120 members; 1 paid l time, 120 volunteers. A. F. Leopold.
WATER SUPPLY—Direct system; water-works, m river; 9 miles street mains and supply pipes, diameter 6 to 14 inches; 75 hydrants, pressure 1 pounds. C. F. Kindred, A. Mohlum.

Caledonia, Houston Co., population *1000; buildings, brick and frame, two stories; wooden roofs; no fire department; ladders, axes, etc.; value of apparatus and supplies, $50. W. H. Harries.
WATER SUPPLY—Cisterns and wells.

Canby, Yellow Medicine Co., population 550; buildings, wood, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck; expenses in 1888, $50. H. Bieseker.
WATER SUPPLY—Wells and streams. P. C. Scott; Town Clerk.

Cannon Falls, Goodhue Co., population 942; buildings, stone and brick, one and a half and two stories; department consists of 2 hose carriages; 1000 feet rubber hose, good; 500 cotton, good; value of apparatus and supplies $1800; 33 volunteer members; bell alarm. F. B. Seager.
WATER SUPPLY—Gravity, 1 reservoir, capacity 3000 barrels; 1500 feet street mains; 2 hydrants, pressure 85 pounds; cost of works about $6000; annual expenses $60; operated by city. F. B. Seager, Pres. Council; John A. Wilson, Clerk.

Carver, Carver Co., population 900; buildings, wood, one and two stories; shingle roofs; department consists 1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; 700 feet of good rubber hose; value of apparatus and supplies, $1300; 40 volunteer members; bell alarm. C. Bristle.
WATER SUPPLY—Cisterns and 2 reservoirs; capacity 300 barrels each. O. C. Brunins, Clerk.

Chaska, Carver Co., population 2600; buildings, brick and frame, one and a half and two stories; wooden roofs; department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, two hose carriages; 900 feet good rubber hose, 300 feet poor; value of apparatus and supplies, $3000; 90 volunteer members; bell alarm. Geo. Henk.
WATER SUPPLY—River and 8 cisterns. Paul Hartman, Village Clerk.

Cold Springs, Stearns Co.; buildings, wood, one and a half and two stories, shingle roofs; department consists of one hand engine, 1 hook and ladder truck, 1 hose cart; 200 feet of rubber hose; 35 volunteer members; expenses in 1888, $50; bell alarm. John Kiewel.
WATER SUPPLY—River and wells. M. Kummer, Village Recorder.

Crookston, Polk Co., population 5500; buildings, brick and wood, two stories; department consists of 1 chemical engine, 1 hook and ladder truck, 4 hose carriages; 2000 feet of good rubber hose; 500 cotton, good; value of apparatus and supplies,

MINNESOTA—*Continued.*

$4000; 40 volunteer members; expenses in 1888, $500; bell alarm. Ed. W. Wille.

WATER SUPPLY—Water-works, direct pressure; pumps, Worthington and Holly, capacity 1,000,000 gallons daily; 4 miles street mains; 42 hydrants, pressure 60 to 120 pounds. D. Jacobs, Pres. and Supt.; John Paterson, Clerk.

Delano, Wright Co., population 1000; buildings, brick and wood, one to three stories, shingle roofs; department consists of 1 hand engine, 3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose, 200 poor; value of apparatus and supplies, $2000; members, 65 volunteers; expenses in 1888, 200; bell alarm. O. L. Billings.

WATER SUPPLY—River and cisterns. L. P. Probsts.

Duluth, St. Louis Co., population 40,000; steam engine; 9 hose carriages; 2000 feet good linen hose; 5000 feet good rubber hose; 1500 feet poor; 82 men, volunteers part paid, 30 full paid. T. W. Hathaway.

WATER SUPPLY—Water-works; direct pressure; 20 miles street mains; 105 hydrants; pressure, 105 pounds. William Craig; C. E. Bodden.

Faribault, Rice Co., population †6459; area, 1920 acres; fire limit, 12 blocks; fireworks ordinance; mercantile buildings, brick, stone and wood, two and three stories; dwellings, brick and wood, one and one-half and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2500 feet good rubber hose; value of apparatus and supplies, $10,000; 1 building owned, value $10,000; membership, 150, all paid; annual expenses, $7500; bell alarm. Chief elected by the company and confirmed by the council. O. Stroubger.

WATER SUPPLY—Gravity pressure and direct pumping; 1 reservoir; capacity, 750,000 gallons; 6¾ miles mains; diameter, 6 to 12 inches; 65 hydrants; pressure, 110 pounds; cost of water supply, $153,000. C. F. Miller; E. S. Bassett.

Fergus Falls, Otter Tail Co., population *5000; area, 1000 acres; fire limit, 500 acres; causes of fires investigated; brick and frame buildings, two stories; 1 steam engine; 20 chemical hand extinguishers; 1 hook and ladder truck; 4 hose carriages; 2500 feet good rubber hose; 1 building used; membership, 127, 2 paid full time, 125 volunteers; bell and electric alarm. F. W. Burnham.

WATER SUPPLY — Lake; direct pumping; 39 hydrants; 8 miles mains; diameter, 4 to 12 inches; pressure, 60 to 100 pounds; works cost $8000; interest paid, 6 per cent. C. E. Grey, Pres.; Oscar Moore, Supt.; M. R. Lowry, City Clerk.

Glencoe, McLeod Co., population 1555; buildings, frame, two stories, wooden roofs; department consists of 1 hand and 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies, $3500; membership, 70, volunteers; bell alarm. N. Hassan.

WATER SUPPLY—5 wells and cisterns. A. S. Snyder, Clerk.

Glenwood, Pope Co., population 700; buildings, brick and lumber, one and a half and two stories, shingle, gravel and tin roofs; department consists of 3 hose carriages, hooks and ladders; 1000 feet of good cotton hose; 250 rubber, poor; value of apparatus and supplies, $1400; 15 volunteer members; expenses in 1888, $400; bell alarm. F. L. Simmons.

WATER SUPPLY — 1 reservoir 150 feet high; gravity system; 2¾ miles street mains; 9 hydrants; pressure, 60 to 100 pounds; cost of works, $4000. C. T. Wollan, Mayor and Pres.; J. S. Christiaw, Supt.; Fred. Calmeyer, City Clerk.

Hastings, Dakota Co., population †3984; area, 2 miles; fire limit, ¼ mile; mercantile buildings, brick, two and three stories; frame dwellings, two stories; department consists of 1 steam engine, 1 hook and ladder trucks, 2 hose carriages; siamese couplings in use; 2200 feet good rubber hose, 300 feet poor; value of apparatus and supplies, $5000; 1 building owned, value $3000; 100 volunteer members; annual expenses $710; bell alarm. Charles Otte.

WATER SUPPLY—Mississippi river and cisterns. John Langenfield, Town Clerk.

Henderson, Sibley Co., population 958; frame buildings, two stories; wooden roofs; department consists of 1 hand engine, 2 chemical hand extinguishers, 2 hook and ladder trucks, 1 hose carriage; 900 feet of good rubber hose; value of apparatus and supplies, $2000; 42 volunteer members; annual expenses $50; bell alarm. W. Sheridan.

WATER SUPPLY—Cisterns. Pat. Barry, Mayor; C. Bisson, Village Clerk.

Jackson, Jackson Co., population 750; wood buildings, two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage, 25 buckets and 10 ladders; 550 feet good rubber hose, 50 poor; value of apparatus and supplies, $1000; 25 volunteer members; expenses in 1888, $25; bell alarm. O. Lathe.

WATER SUPPLY — Wells. E. J. Orr, Town Clerk.

Kasson, Dodge Co., population *1000; fireworks ordinance; brick and frame buildings two stories; 3 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 1 force pump on truck; 50 feet good rubber hose; value of apparatus, $500; 20 volunteer members; bell alarm. A. A. Johnson.

WATER SUPPLY—Wells, windmill and tank. Geo. Sormer, Town Clerk.

Lake City, Wabash Co., population †1496; area, 320 acres; fire limit, 20 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; metal roofs used; frame dwellings, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2800 feet of cotton and linen hose, nearly new; value of apparatus and supplies, $7500; 1 building owned by city, value $2000; 50 members part paid, 1 paid; annual expenses $200; bell alarm. Chief elected by council. James H. Gillett.

WATER SUPPLY—Lake, 3 cisterns, supplied by fire engine; capacity 2200 barrels. R. H. Neal, City Clerk.

Lanesboro, Filmore Co., population 1182; buildings, frame, two stories; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose; 600 feet good cotton hose; membership, 30, volunteers; annual expenses, $500; bell alarm. W. S. Henry.

WATER SUPPLY—Reservoir, supplied by pump; capacity, 7000 barrels; gravity pressure; ¾ mile mains; 6 hydrants; works cost $7000. M. V. Betz, Mayor; H. C. Shelberg, Town Clerk.

Litchfield, Meeker Co., population 1800; area, 640 acres; fire limit, 10 acres; fireworks ordinance; causes of fires investigated; frame buildings, one and one-half and two stories; department consists of 1 hand engine, 1 chemical engine, 12 chemical hand extinguishers, 2 hook and ladder trucks, 2 hose carriages; 1500 feet new hose; value of apparatus, $4300; 2 buildings in use, value $3800; 75 volunteer members; bell alarm. Chief appointed by village council. E. F. Roberts.

WATER SUPPLY—5 cisterns and 3 wells, sup-

plied by hand pumps and windmill; expense of water department in 1888, $150. A. J. Reocile, Town Clerk.

Luverne, Rock Co., population 2000; buildings, stone and brick, two stories; department consists of 1 hand and 1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose; 300 feet good cotton, value of apparatus and supplies, $2500; no organized department.

WATER SUPPLY—Wells and cisterns; 2 reservoirs; capacity, 500 gallons each. M. Webber, Town Clerk.

Mankato, Blue Earth Co., population 11,000; area, 9000 acres; fire limit, 24 blocks; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two and three stories; dwellings, brick and wood, one and one-half and two stories; department consists of 2 hook and ladder trucks, 1 chemical engine, 4 chemical extinguishers, 4 hose carriages; siamese couplings used; 2200 feet rubber hose; 1100 feet good cotton; value of apparatus and supplies, $3500; 4 buildings in use, owned by city; membership, 110, volunteers; annual expenses, $750; electric bell alarm. Chief elected by council. George M. Phillips.

WATER SUPPLY—Direct pressure reservoir, capacity 1,000,000 gallons; Holly system; daily capacity of pumps, 2,000,000 gallons; 4 miles street mains; diameter, 4 to 16 inches; 45 hydrants; 20 gates, Matthews; 21 meters, Crown; pressure, 60 to 100 pounds; cost of works, $45,000; annual expenses, $2500; operated by city. E. Lilly, Supt.; A. R. Dan, Mayor; W. B. Davies, City Clerk.

Minneapolis, Hennepin Co., population 200,000; area, 52 square miles, fire limit, 6 square miles; fireworks ordinance; causes of fire investigated; mercantile buildings, brick and stone, three to six stories; slate or tin roofs; dwellings, wood and brick, two stories; department consists of 14 steam engines, 1 chemical engines, 18 chemical hand engines, 5 hook and ladder trucks, 15 hose carriages, 1 supply wagon; siamese couplings used; 27,300 feet rubber hose, good; 2000 feet cotton hose, good; 112 horses; value of apparatus and supplies, $160,685; 15 buildings owned, value $142,339, membership, 188; full paid; annual expenses, $183,014; telegraph alarm, 38 street boxes and 8 private. Chief elected by council. F. L. Stetson.

WATER SUPPLY—Direct pumping system; Worthington pumps; daily capacity, 54,000,000 gallons; 11 miles street mains; diameter, 6 to 36 inches; 1662 hydrants; pressure, 50 to 100 pounds. John H. McConnell, Supt.; G. W. Henion, City Clerk.

Montgomery, Le Sueur Co.; buildings, wood, one and a half and two stories; department consists of 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 200 feet good rubber hose; 50 poor; 25 volunteer members; expenses in 1888, $100; bell alarm. F. Becker.

WATER SUPPLY—Cisterns. Frank Baker, City Clerk.

Moorhead, Clay Co., population 2536; buildings, brick and lumber, one and a half and two stories; department consists of 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 500 feet good rubber hose, 300 poor; 600 cotton, good, 100 poor; value of apparatus and supplies, $500; 45 volunteer members; expenses in 1888, $50; steam whistle alarm. Jacob Kufer.

WATER SUPPLY—direct, Blake pumps; 3 miles street mains; 30 hydrants. City Council, A. J. Wright.

Morris, Stevens Co., population 1230; buildings, frame and brick, one and two stories; department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose, 1000 cotton; membership, 50, volunteers; bell alarm. Thomas Calahan.

WATER SUPPLY—8 reservoirs, supplied by well and lake. J. D. Gilespie, Town Clerk.

New Prague, Scott Co.; buildings, brick and frame, two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies $2500; 31 volunteer members; bell and steam whistle alarm. John Lindemberger.

WATER SUPPLY—6 reservoirs, capacity 800 pounds each; direct pumping system; further information withheld. F. McKoska, Clerk.

New Ulm, Brown Co., population *4500; 1 steamer, 3 hand engines, 1 hook and ladder truck; 3 hose carriages; 1800 feet good rubber hose; 60 members, volunteers. Chas. Brust.

WATER SUPPLY—8 cisterns; 96,000 gallons capacity. Louis Schilling, Town Clerk.

Northfield, Rice Co., population *3600; area, 2500 acres; fire limit, 15 blocks; fireworks ordinances; mercantile buildings, stone and wood, two stories; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 1 chemical extinguisher; siamese couplings used; 2500 feet good rubber hose; value of apparatus, $6000; 1 building owned, value $4000; membership 110; volunteers; bell and steam gong alarm. Chief elected by members. R. C. Phillips.

WATER SUPPLY—Direct pumping system; 2 cisterns, supplied by pump; capacity, 1600 barrels daily; diameter of street mains, 8 inches; 3 hydrants; pressure, 160 pounds. W. W. Clark, Town Clerk.

North St. Paul, Ramsey Co. (See St. Paul.)

Owattonna, Steele Co., population †3280; area, 4000 acres; fire limit, 30 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 2 chemical engines, 4 chemical hand extinguishers, 1 hose cart, 1 hook and ladder truck; 300 feel good rubber hose; 600 cotton; value of apparatus and supplies, $7000; 1 building owned by city, value $2000; membership 50, volunteers; annual expenses, $300; bell alarm. Chief elected by city council. C. E. Luce.

WATER SUPPLY—Wells and force pump. C. E. Luce, Town Clerk.

Preston, Fillmore Co., population 1200; buildings, brick and wood, one and two stories, shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; value of apparatus and supplies, $1000; members, 40 volunteers; expenses in 1888, $350; bell alarm. Geo. Renmer.

WATER SUPPLY—River, wells and cisterns. C. Peterson, Village Clerk.

Red Wing, Goodhue Co., population 8000; causes of fires investigated; mercantile buildings, brick and stone, three and four stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 5000 feet of good cotton and rubber hose, 1500 poor; value of apparatus and supplies, $30,000; 4 buildings owned, value $20,000; membership 62, volunteers; annual expenses, $3500; electric alarm. Chief elected by council. J. H. Webster.

WATER SUPPLY—Mississippi river; stand pipe system works; Blake pumping machinery; daily capacity, 1,000,000 gallons; 64 hydrants, 7½ miles mains; diameter, 4 to 14 inch; 52 gates, Chapman, Galvin; 50 meters, Crown; Hersey, and Gem; water is filtered by filtering well; pressure, 100 to 110 pounds; cost of works, $80,400. F. B. Howe, Pres.; W. E. Hawkins, Mayor; S. J. Williard, City Clerk.

MINNESOTA—*Continued.*

Redwood Falls, Redwood Co., population 1500; brick and frame buildings, one and two stories; department consists of 1 chemical engine, 1 hook and ladder truck; value of apparatus and supplies, $900; 20 volunteer members; bell alarm. O. W. McMillan.

WATER SUPPLY—Wells and cisterns. E. D. French, Town Clerk.

Rochester, Olmstead Co., population †5313; 1 steam engine; 2 hook and ladder trucks; 4 hose carriages; 1500 feet rubber hose and 500 feet cotton, fair; 50 men paid. W. S. Elkins.

WATER SUPPLY—Water-works; direct pressure; 8 miles mains; 150 hydrants; 6 cisterns. Charles Streeter, Supt.; E. Yetter, Town Clerk.

Rosemount, Dakota Co.; wood buildings, one and two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, $1300; 18 volunteer members. M. Hyam.

WATER SUPPLY—4 reservoirs, capacity 500 barrels each, supplied from wells. Thomas Moran, Town Clerk.

Rushford, Fillmore Co., population 1300; stone and wood buildings, two stories; shingle roofs; department consists of 1 hook and ladder truck, 75 leather buckets; 30 volunteer members; expenses in 1888, $100; bell alarm.

WATER SUPPLY—Driven wells. F. Oleson, Town Clerk.

St. Charles, Winona Co., population †1183; brick and frame buildings, one and one-half and two stories; wooden roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, $2000; 34 volunteer members; bell alarm. C. G. Bachelder.

WATER SUPPLY—Tank, 1000 barrels capacity; gravity system; 1½ miles mains; 11 hydrants. Thomas P. Dixon, Village Recorder.

St. Cloud, Stearns Co., population 8000; mercantile buildings, wood and brick, two, three and four stories; dwellings, wood, stone and brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 3000 feet good rubber hose; 600 poor; value of apparatus and supplies, $3500; 180 volunteer members; annual expenses, $3300; electric alarm. Chief elected by members and approved by council. R. R. Griebler.

WATER SUPPLY—River; system, pumping direct and to stand-pipe; Dean and Holly pumping pumping machinery; daily capacity, 3,000,000 gallons; 100 hydrants; 9 miles mains; diameter, 4 to 12 inch; 27 gates, Coffin; 8 meters, Union; pressure, 40 to 100 pounds; cost of works, $125,000; annual expenses, $2060. E. T. Sykes, Pres.; Theo. Weinhaus, Supt.; W. Westerman, Mayor; Peter Brick, City Clerk.

St. Paul, Ramsey Co., population *208,885; area, 36,000 acres; fire limit, 4000 acres; mercantile buildings, stone and brick, one to seven stories; dwellings, wood, brick and stone; 10 steam engines; 9 chemical engines; 14 supply wagons; 7 hook and ladder trucks; 12 hose carriages; 25,900 feet hose, good; value of apparatus, $195,000; 14 buildings owned, value $185,000; 200 men, paid full time; telegraph alarm; 114 stations; 93 horses. Chief elected by Board of Fire Commissioners. John Jackson.

WATER SUPPLY—Gravity pressure; 86 miles of mains; diameter, 4 to 36 inches; 752 hydrants; average pressure, 40 pounds. Water Commissioners, A. T. Prendergast.

St. Peter, Nicolett Co., population *4500; mercantile buildings, brick, two stories; frame dwellings, two stories; department consists of 1 hook and ladder truck, 1 hand engine, 1 hose carriage; 800 feet good rubber hose; value of apparatus and supplies, $3000; value of buildings, $3000; 65 volunteer members; annual expenses, $150; bell alarm. Chief elected by company. John McCabe.

WATER SUPPLY—River and wells, and 2 cisterns. C. R. Davis, Town Clerk.

Sauk Centre, Stearns Co., population 3000; buildings, brick and frame, two stories; wooden roofs; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $2500; membership, 50, volunteers; electric alarm; 5 street boxes. L. E. Coe.

WATER SUPPLY—Direct pressure; Worthington pumps; daily capacity, 400,000 gallons; 15 hydrants; 1½ miles mains; diameter, 6 to 8 inch; 8 gates; pressure, 40 to 125 pounds; cost of works, $12,000; annual expenses, $1625. L. E. Coe, Supt.; A. H. Pettis, City Clerk.

Shakopee, Scott Co., population *2800; brick buildings, two and three stories; volunteer department; 95 members; 1 hand engine; 1 hook and ladder truck; 2 chemical extinguishers; 2 hose carriages; 1800 feet rubber hose; value of apparatus, etc., $3500; department owns 1 building, valued at $400. Chief elected by ballot. E. J. Gellenbeck.

WATER SUPPLY—Cisterns. J. A. Collar, Town Clerk.

South St. Paul, Ramsey Co. (see St. Paul.)

Spring Valley, Fillmore Co., population †1368; area, 1440 acres; fireworks ordinance; causes of fires investigated; frame buildings, one and one-half and two stories; department consists of 1 hook and ladder truck, 1 hand engine, 1 hose cart; value of apparatus and supplies, $1500; 1 building owned, value $800; volunteer members, 50; bell alarm. Chief appointed by village council.

WATER SUPPLY—Creek and two cisterns. C. M. Clark, Mayor; J. C. Holpkat, Village Clerk.

Stillwater, Washington Co., population †7437; causes of fires investigated; frame and brick and stone buildings; 1 steam engine, 1 hook and ladder truck, 10 hose carriages; 10,000 feet good hose; 6 horses; value of apparatus, etc., $10,000; 1 building in use, value $1250; membership, 23; 2 paid full; electric and whistle alarm; 15 boxes. F. E. Joy.

WATER SUPPLY — Water-works; combined gravity and pumping system; Blake machinery; daily capacity, 1,500,000 gallons; 88 hydrants; 8 miles mains, diameter 4 to 16 inches; Ludlow gates; water is filtered through gravel and charcoal; pressure, 60 to 120 pounds; cost of works, $150,000. E. W. Durant, Pres.; H. H. Harrison, Supt.; G. M. Seymour, Mayor; E. A. Hopkins, Jr., City Clerk.

Wabasha, Wabasha Co., population *3300; buildings, brick and lumber, 2 stories; department consists of 1 chemical engine, 1 steam engine, 1 hook and ladder truck; bell alarm. M. Kennedy.

WATER SUPPLY — River and wells. R. E. Stevens, Town Clerk.

Waconia, Carver Co., buildings, frame, one and two stories, shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, $2000; 48 volunteer members; expenses in 1888, $50; bell alarm. J. Kugler.

WATER SUPPLY—Cisterns; 5 reservoirs, capacity, 500 barrels each. A. E. Kaeder.

Waseca, Waseca Co., population †3500; area, 1000 acres; fireworks ordinance; frame and brick buildings; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1250 feet good rubber hose; value of apparatus, etc., $1500; 86 volunteer members;

bell and steam whistle alarm. Chief appointed by Mayor and council.

WATER SUPPLY—Cisterns and lake. John Moonan, Town Clerk.

Watertown, Carver Co.; wood buildings, one and a half and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose, 150 poor; value of apparatus and supplies, $1000; 25 volunteer members; expenses in 1888, $150; bell alarm. F. A. Barth.

WATER SUPPLY—Rivers and cisterns. Walter St. John, Town Clerk.

Wells, Faribault Co., population 1661; brick and wood buildings, one and two stories; shingle roofs; department consists of 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber-lined hose; value of apparatus and supplies, $2000; 60 members, 30 part paid; expenses in 1888, $500; bell alarm. G. W. Fellows.

WATER SUPPLY—4 reservoirs, capacity 500 barrels each. J. A. Jonson, Town Clerk.

West St. Paul, Ramsey Co. (See St. Paul.)

Willmar, Kandiyohi Co., population 1500; area, 800 acres; brick and frame buildings, one to three stories; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; ladders; 400 feet good rubber hose, 1200 good cotton; value of apparatus, $4500; 1 building, value $1000; 37 volunteer members; expenses in 1888, $300; bell and whistle alarm. Chief elected by members. M. D. Manning.

WATER SUPPLY—Cisterns and 2 supply tanks. A. Crosby, Town Clerk.

Winona, Winona Co., population *25,000; 1 steam engine; 1 hook and ladder truck, 6 hose carriages; 6000 feet good rubber hose; 3000 feet cotton; 150 volunteers. M. Hauley.

WATER SUPPLY—Water-works; stand-pipe system and direct pumping; river; 4 cisterns; 13 miles street mains and supply pipes; 138 hydrants. Thos. Cotham, O. N. Clark.

Zumbrota, Goodhue Co., population *1000; buildings, frame, two stories; wooden roofs permitted; department consists of 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1200 feet good cotton hose; value of apparatus and supplies, $7000; 55 volunteer members; annual expenses, $500; bell alarm.

WATER SUPPLY—River; direct pumping system; hydrants; 1 mile mains, 4 to 9 inch; 140 pounds; works cost $6000; annual expense, $350. W. F. Severs, Mayor and President; P. Yochem, Superintendent; F. N. Lee, Village Recorder.

The following places have no fire protection: Ada, Norman Co., population 1000. Aitkin, Aitkin Co., population 1500. Appleton, Swift Co., population 650. Argyle, Marshall Co., population 500. Ashby, Grant Co., population 500. Balaton, Lyon Co., population 500. Barnesville, Clay Co., population 1000. Battle Lake, Otter Tail Co., population 500. Belle Plaine, Scott Co., population 811. Benson, Swift Co., population 791. Bird Island, Renville Co., population 650. Browns Valley, Traverse Co., population 500. Brownsville, Houston Co., population 950. Buffalo, Wright Co., population 500. Chatfield, Filmore Co., population 1400. Clearwater, Wright Co., population 600. Cloquet, Carlton Co., population 1200. Cokto, Wright Co., population 500. Dawson, Lac-qui-Parle Co., population 500. Detroit City, Becker Co., population 1800. Dodge Centre, Dodge Co., population 1000. East Grand Forks, Polk Co., population 600. Edgerton, Pipe Stowe Co., population 500. Ilk River, Sherburne Co., population 648. Ely, St. Louis Co., population 1500. Evansville, Douglas Co., population 700. Excelsior, Hennepin Co., population 685. Fairmont, Martin Co., population 1100. Farmington, Dakota Co., population 1000. Fisher, Polk Co., population 500. Fulda, Murray Co., population 500. Glydon, Clay Co., population 600. Graceville, Big Stone Co., population 710. Granite Falls, Yellow Medicine Co., population 1200. Hallock, Kittson Co., population 500. Hamline, Ramsey Co., population 2000. Hokah, Houston Co., population 1000. Houston, Houston Co., population 800. Hutchinson, McLeod Co., population 1600. Jackson Co., population 750. Janesville, Waseca Co., population 1200. Jordon, Scott Co., population 1400. Kenyon, Goodhue Co., population 600. La Cresent, Houston Co., population 804. Lake Brenton, Lincoln Co., population 600. Lake Crystal, Blue Earth Co., population 900. Lakefield, Jackson Co., population 500. Le Sueur, Le Sueur Co., population 2034. Little Falls, Morrison Co., population 1800. Long Prairie, Todd Co., population 700. Madelia, Watonwan Co., population 900. Madison, Lac-qui-Parle Co., population 500. Mapleton, Blue Earth Co., population 800. Montevideo, Chippewa Co., population 1600. Monticello, Wright Co., population 750. Morton, Renville Co., population 1000. Ortonville, Big Stone Co., population 1200. Osakis, Douglas Co., population 600. Paynesville, Stearns Co., population 515. Pelican Rapids, Otter Tail Co., population 1000. Perham, Otter Tail Co., population 1200. Pine Island, Goodhue Co., population 1400. Pipe Stone, Pipe Stone Co., population 1800. Plainview, Wabasha Co., population 768. Princeton, Mille Lacs Co., population 587. Red Lake Falls, Polk Co., population 1500. Royalton, Morrison Co., population 650. Rush City, Chisago Co., population 1400. St. James, Watonwan Co., population 814. St. Vincent, Kittson Co., population 500. Sauk Rapids, Benton Co., population 1800. Sleepy Eye, Brown Co., population 1500. Springfield, Brow Co., population 800. Taylor's Falls, Chisago Co., population 1007. Tower, St. Louis Co., population 1500. Tracy, Lyon Co., population 1200. Verndale, Wadena Co., population 700. Wadena, Wadena Co., population 1800. Warren, Marshall Co., population 700. Waterville, Le Sueur Co., population 1200. White Bear Lake, Ramsey Co., population 1500. Windon, Cottonwood Co., population 800. Winnebago City, Faribault Co., population 993. Worthington, Nobles Co., population 1200.

MISSISSIPPI.

Aberdeen, Monroe Co., population *4000; area, 80 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1500 feet good rubber hose; 2 horses; value of apparatus and supplies, $7000; 1 building owned, value $500; 120 volunteer members; annual expenses of department, $350; bell alarm. Chief elected by members.

WATER SUPPLY—12 artesian wells and 4 reservoirs, 16,000 gallons capacity each.

Brookhaven, Lincoln Co., population *2500; causes of fires investigated; mercantile buildings, brick and wood, one and two stories; dwellings, frame, one story; department consists of 1 hand engine; 6 chemical hand extinguishers, 2 hook and ladder trucks, 1 hose carriage; 700 feet good rubber hose; value of apparatus and supplies, $2500; 150 members; annual expenses, $150; bell alarm. J. A. Hoskins.

MISSISSIPPI—*Continued.*

WATER SUPPLY—5 cisterns. B. T. Alkins, Town Clerk.

Canton, Madison Co., population 2083; area and fire limit, 640 acres; mercantile buildings, brick, one to three stories; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1600 feet good cotton hose; 400 poor; 2 horses (hired); value of apparatus and supplies, $6000; 2 buildings owned, value $800; 1 rented at $20 per year; 125 volunteer members; annual expenses, $2000; bell alarm. Chief elected by members. W. L. Craig.

WATER SUPPLY—4 cisterns, supplied from roofs; streams and wells. R. W. Durfey, Town Clerk.

Columbus, Lowndes Co., population 5350; area, 1280 acres; fire limit, 240 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two to four stories; dwellings, brick and wood, two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 2000 feet good rubber hose; 1000 poor; value of apparatus and supplies, $20,000; membership, 200; 4 buildings owned, value $5000; annual expenses, $1000; bell alarm. Chief elected by Mayor and aldermen. J. E. Leigh.

WATER SUPPLY—2 reservoirs, supplied by pump; total capacity, 148,000 gallons; direct pumping system; 2 cisterns, supplied by pump; capacity, 25,000 gallons daily, one; diameter of street mains, 4 inches; number of hydrants, 100; pressure, 30 to 60 pounds. R. J. Frierson, Supt.; J. W. Hopkins, City Clerk.

Crystal Springs, Copiah Co., population *1500; buildings, frame and brick, one story; wooden roofs permitted; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $600; membership 40, all volunteers; bell alarm. C. Appel.

WATER SUPPLY—Public wells and cistern. J. M. Eagan, Town Clerk.

Greenville, Washington Co., population *8000; area, 2000 acres; fire limit, same; mercantile buildings, brick, one and two stories; dwellings, frame, one and two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 2 hose carriages, siamese couplings used; 900 feet good rubber hose; 400 poor; 3 horses; value of apparatus and supplies, $10,000; membership 50, 5 paid; annual expenses, $2000; bell alarm. Chief elected by companies, confirmed by council.

WATER SUPPLY—15 cisterns, filled from river and roofs; direct pressure; water-works to be constructed during 1889. R. W. Telford, Mayor; Wm. Yerger, City Clerk.

Jackson, Hinds Co., population 5204; area and fire limit, 1500 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 3 steam engines, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2880 feet good rubber hose; value of apparatus and supplies $9765; 6 buildings, value $5000; membership, 247; annual expenses, $2500; bell alarm. Chief elected by members. W. S. Hamilton.

WATER SUPPLY—River; stand-pipe system; daily capacity of pumps 2,000,000 gallons; 80 hydrants; 13 miles mains, diameter 4 to 12 inch; pressure 60 to 125 pounds; cost of works $110,000. A. L. Saunders, Pres. Co.; Chas. Dudley, Supt; Wm. Henry, Mayor; J. T. Buck, City Clerk.

Kosciusco, Attala Co., population *1400; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, $750; members 20, volunteers; bell alarm.

WATER SUPPLY—Wells. J. C. Clark, Mayor; J. D. Comfort, Town Clerk.

Macon, Noxibee Co., population *2500; area, 1000 acres; fire limit, 11 acres; mercantile buildings, brick, one and two stories; frame dwellings, one and two stories; department consists of 1 hook and ladder truck; 35 volunteer members; bell alarm.

WATER SUPPLY—250 cisterns, supplied from roofs; capacity, 10,000 gallons daily. Wm. French, Town Clerk.

McComb, Pike Co., population 1982; buildings, frame, one story, wooden roofs permitted; department consists of 1 hand engine, 1 chemical engine, 2 chemical hand extinguishers; 1 hook and ladder truck; 500 feet good rubber hose; value of apparatus and supplies $500; 30 volunteer members; annual expenses, $100; bell and whistle alarm.

WATER SUPPLY—Poor; 3 cisterns.

Meridian, Lauderdale Co., population *15,000; area, 1440 acres; fire limit, 250 acres; fireworks ordinance; mercantile buildings, brick, two stories; wood dwellings, one story; department consists of 3 steam engines, 1 hand engine, 5 hose carriages; siamese couplings used; 3000 feet hose; 3 horses; value of apparatus and supplies, $18,000; 1 building rented at $15 per month; 130 members, 3 paid; annual expenses, $2000; American alarm; 20 street boxes. Lewis Rosenbaum.

WATER SUPPLY — Natural springs; system gravity and direct pumping; 120 hydrants; 8 miles mains, diameter 4 to 16 inches; gates and meters not described; pressure, 60 to 160 pounds. G. B. Opp, Supt.; Thos. H. Griffin, Mayor; J. R. McElroy, City Clerk.

Moss Point, Jackson Co., population *2500; department consists of 3 hand engines; 350 feet good hose; 35 volunteer members.

WATER SUPPLY—River and lake.

Natchez, Adams Co., population *10,000; area, 640 acres; fire limit, 160 acres; mercantile buildings, brick and wood, one and two stories; wooden roofs permitted; brick and frame dwellings, one and two stories; 2 steam engines, 1 hand engine, hook and ladder truck, 3 hose carriages; 1000 feet good rubber hose; value of steamers, $10,000; 3 buildings, 2 owned by city, 1 by company, value $10,000; 250 volunteer members; annual expenses, $1500; bell alarm. J. J. O. Renall.

WATER SUPPLY — Cisterns; water-works contracted for and will be erected during present year; proposed system not described. W. G. Beabrook, Mayor; T. R. Quarterman, City Clerk.

Port Gibson, Claiborne Co., population 1300. 4 chemical extinguishers, 1 hook and ladder truck; 30 men, volunteers.

WATER SUPPLY—Private cisterns. Frank H. Foote, Town Clerk.

Scranton, Jackson Co., population *1500; area, 1 mile; frame buildings, 9 and 10 feet; 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 300 feet good hose; 78 volunteer members; bell alarm. Chief elected by companies.

WATER SUPPLY—River, wells and 30 cisterns.

Starkville, Oktibbeha Co., population *1500; area, 2600 acres; fire limit, 1250 acres; sale of fireworks prohibited; causes of fires investigated; brick and frame buildings, one and two stories; 1 hook and ladder truck, value $1000; 1 building used, value $3000; 36 volunteer members; bell alarm. Chief elected by ballot. E. B. Mitchell.

WATER SUPPLY—100 cisterns, supplied by gutters and tiling. J. T. Chides, Town Clerk.

Summit, Pike Co., population *2000; 2 chemical

extinguishers; 1 hook and ladder truck; 20 members. J. J. Havers.

WATER SUPPLY—9 cisterns and wells. J. C. Lamkin, Mayor; S. A. Matthews, Town Clerk.

Vicksburg, Warren Co., population *20,000; mercantile buildings, brick, three stories; dwellings, frame and brick, two stories; department consists of 3 steam engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 1500 feet good rubber hose; 1000 poor; 11 horses; value of apparatus and supplies, $20,000; 3 buildings used, value $10,000, owned by companies; 250 members; 7 paid; annual expenses, $8000; telephone; bell alarm. Chief elected by department. John K. Bruzelins.

WATER SUPPLY—River; system pumping to stand-pipe and direct; Dean pumping machinery; daily capacity, 2,000,000 gallons; 81 hydrants; 14 miles mains; diameter, 6 to 16 inch; 78 gates, Ludlow; quality water, soft, settling basins, filtration; pressure, 48 to 140 pounds; cost of works, $250,000; interest paid, 6 per cent. C. C. Pomeroy, Pres. Co.; Jas. B. Brown, Supt.; R. F. Becks, Mayor; H. J. Trowbridge, City Clerk.

Wesson, Copiah Co., population *2700; buildings, frame and brick, one and two stories; wooden roofs permitted; no fire department; 15 chemical hand extinguishers; 1 hose carriage; 500 feet good rubber hose; 400 poor; 1500 feet good linen hose; 200 poor; 500 leather, good; 300 poor; apparatus is owned by mill; whistle and bell alarm.

WATER SUPPLY—Creek and cisterns; system, direct and pumping to reservoir; Worthington, Dean, pumping machinery; daily capacity, 2,000,000 gallons; 22 hydrants; 1 mile 6 inch mains; 48 gates, Chapman; pressure, 50 to 200 pounds; cost of works about $17,000; annual expenses, $300. John Hopkinson, Supt., T. D. Day, Mayor; A. T. Woodin, City Clerk.

Yazoo City, Yazoo Co., population *3500; area, 800 acres; fire limits, 350 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; dwellings; wood and brick, one and two stories; department consists of 1 steam engine, 1 ha and ladder truck, 2 hose carriag lings used; 1400 feet rubber hose, feet leather, good; value of appar $8000; 2 buildings owned, valu ship, 105; 1 paid; annual exp alarm. Chief elected by departm by city council. John Lear.

WATER SUPPLY—18 cisterns, of buildings, capacity 280,000 Poursim, City Clerk.

The following places have n

Batesville, Panola Co., populat Harrison Co., population 2500; tiss Co., population 603; Brand population 1000; Byhalia, Marsha 520; Clarksdale, Coahoma Co., Cleveland, Bolivar Co., populatio Yalabusha Co., population 1050; Co., population 2500; Daleville, population 500; Durant, Holmes 1000; Ellisville, Jones Co., popul prise, Clark Co., population 1035; population 800; Friars Point, Coa lation 676; Grenada, Grenada Co., Hattiesburgh, Perry Co., popula hurst, Copiah Co., population 200 Soto Co., population 583; Holly Co., population 3000; Houston, population 500; Iuka, Tishoming 845; Lexington, Holmes Co., Magnolia, Pike Co., population Chickasaw Co., population 2500; Co., population 1534; Pass Christi population 1410; Pittsboro, Calho tion 600; Raymond, Hinds Co., Ripley, Tippah Co., population 105 Co., population 1372; Scooba, Ke lation 540; Senatobia, Tate Co., Shubuta, Clarke Co., populatio Tunica Co., population 500; Tu population 1008; Water Valley, population 4000; West Point, Clay 9000; Westville, Simpson Co., Winona, Montgomery Co., popula ville, Wilkinson Co., population 96

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Boonville, Cooper Co., population 5850; 1 hook and ladder truck, 3 hose carriages; 1500 feet cotton hose, good; 20 volunteers. L. H. Levens.

WATER SUPPLY—Water-works; 50 fire plugs; 4 cisterns; domestic pressure, 65 pounds; Perkins system. F. Snap, Town Clerk.

Brunswick, Charlton Co., population *2200; buildings, brick and frame, two stories; department consists of 1 hand engine, 2 hand chemical extinguishers; 200 feet rubber hose, good; members, 20, volunteers (has disbanded.)

WATER SUPPLY—Water tanks and river; 1 pump; 1 hydrant. W. A. Knappenberger, Town Clerk.

California, Moniteau Co., population *2500; ladders and hooks.

WATER SUPPLY—Wells. S. F. Hart, Town Clerk.

Cameron, Clinton Co., population *3500; 1 hand engine; 600 feet good hose; 40 volunteer members. W. Sacket.

WATER SUPPLY—Cisterns.

Canton, Lewis Co., population 2632; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1490 feet good cotton hose; 400 feet good leather; 200 good rubber, 600 poor leather; 85 volunteer members. L. H. Condit.

WATER SUPPLY—River, water tanks and 5 cisterns. S. Stewart, Town Clerk.

Cape Girardeau, Cape Gira lation *5000; 2 hand engines; 1 hook and ladder truck; 600 feet go volunteer fire department, 45 activ men.

WATER SUPPLY—River, creek Philip A. Hoch.

Carrollton, Carroll Co., po area, 640 acres; 1 hook and ladd carts; telephone alarm; 47 volu L. M. Mettler.

WATER SUPPLY—Direct pressu Gaskell pump; 24 hydrants; 2 mil sure, 80 to 90 pounds. K. Turn Drake, Mayor; John Patton, City

Carthage, Jasper Co., populati carts; 1 hook and ladder truck; 200 ber hose; 500 feet poor; 48 volu Geo. H. Thomas.

WATER SUPPLY—River; system direct pumping; Knowles machine ity, 3,000,000 gallons; 69 hydrants; diameter 4 to 10 inches; 20 gates, C ters, Crown, National; pressure, 74 cost of works, $125,000. C. H. Ma Bartlett, Supt.; B. F. Thomas, Williams, City Clerk.

Charleston, Mississippi Co., po area and fire limit, 400 acres; firew causes of fires investigated; brick a

MISSOURI—*Continued.*

ings, one and two stories; 1 hand engine, 1 chemical engine; 100 feet rubber hose; value of apparatus, $1000; value of building, $50; bell alarm.

WATER SUPPLY—Driven pumps. S. G. Twiddle, Town Clerk.

Chillicothe, Livingston Co., population *800; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good hose. A. M. Shelton.

WATER SUPPLY—Stand-pipe; direct pressure and gravity; 91 hydrants; further information withheld. N. C. Irwin, Supt.; J. L. Schmitz, Mayor; B. Craycroft, City Clerk.

Clinton, Henry Co., population *5500; 3 hose carts; 2 hook and ladder trucks; 100 feet of good rubber hose. J. C. Lepscum.

WATER SUPPLY—River; system; stand-pipe and direct pumping; 55 hydrants; mains, gates, meters and pumps not described; pressure, 50 pounds. W. H. Allen, Supt.; A. Haynie, City Clerk.

Fulton, Callaway Co., population *3000; 1 hook and ladder truck, 2 chemical extinguishers.

WATER SUPPLY—Wells; water works in course of construction. W. H. Dawson, Pres. of Co.; James Lach to be Supt.; T. M. Bolton, Town Clerk.

Hamilton, Caldwell Co., population *2000; 2 hand engines and hook and ladder company, with outfit of hooks, ladders, pikes, etc.; 40 men. C. A. Thornton.

WATER SUPPLY—Cisterns. S. M. Young, Town Clerk.

Hannibal, Marion Co., population 11,074; area, 2060 acres; fire limit, same; causes of fire investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, hook and ladder truck, 3 hose carriages, 4200 feet good rubber hose; 1000 feet poor; 3 horses; value of apparatus and supplies, $13,200; 1 building used, value $5000; owned by city; membership, 30; part paid, 6; annual expenses, $2750; bell and telephone alarm. Chief appointed by council. T. R. Parks.

WATER SUPPLY—Water-works; 1 reservoir; supplied by steam pumps; 13¾ miles street mains; diameter 4 to 16 inches; 78 hydrants; pressure, 150 pounds; annual expenses of water department, $5,700. J. H. Decker; J. C. Louis, Supt.

Hermann, Gasconade Co., population 1500; area and fire limit, 960 acres; mercantile buildings, brick and stone, two and three stories; wooden roofs permitted; dwellings, frame, brick and stone, two and three stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; 200 poor; value of apparatus and supplies, $4000; value of buildings owned, $1000; 75 volunteer members; annual expenses, $150; bell alarm. Chief elected by members. Hugo Kropp.

WATER SUPPLY—River and 6 cisterns; capacity of cisterns, 10,000 gallons. T. Graf, Town Clerk.

Holden, Johnson Co., population 4500; buildings, brick, one and two stories; department consists of hook and ladder truck; 1 hose carriage; 1000 feet good cotton hose; 40 members; volunteers; value of apparatus $1500. J. S. Johnson.

WATER SUPPLY—Water-works; stand-pipe system; 50 hydrants; further particulars not given. R. P. Adams, Supt.; Wm. B. Braddy, Town Clerk.

Independence, Jackson Co., population *8000; 1 hose carriage; 1000 feet good hose; 30 members, volunteers. J. George.

WATER SUPPLY—Direct pressure; water-works; 50 hydrants; 8½ miles mains; pressure 60 to 100 pounds. W. E. Winner, Supt.; Jas. F. Armstrong, City Clerk.

Iron Mountain, St. Francois Co., population *2400; 200 feet serviceable hose.

WATER SUPPLY—Water-works, capacity 1,000,000 gallons; pressure, 140 pounds. Town is the property of the Iron Mountain Co. C. C. Moffett.

Jefferson City, Cole Co., population 8000; 2 steam engines; 1 hook and ladder truck; 1 hand engine; 2 hose carriages; 2000 feet good rubber hose; 250 feet poor; 30 men, volunteers. Charles H. Palmer.

WATER SUPPLY—Water-works, newly erected and not described. P. B. Perkins, George N. Winston.

Joplin, Jasper Co., population *12,000; 1 hook and ladder truck; 3 hose carts; 400 feet rubber hose in good condition; 2500 feet good cotton hose; 55 men, volunteers. George W. Payton.

WATER SUPPLY—Gravity pressure; 13 miles of mains; 65 hydrants. Charles M. Glover, John Fisher.

Kansas City, Jackson Co., population *200,000; area, 15 square miles; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two to ten stories; dwellings, frame, brick and stone, one to five stories; department consists of 3 steam engines, 1 chemical engine, 13 chemical hand extinguishers, 2 hook and ladder trucks, 2 hose wagons, 2 water towers, 10 hose carriages; siamese couplings used; 21,600 feet hose in good condition; 3000 feet fair; 34 horses; value of apparatus and supplies and 10 buildings owned by department, $249,550; membership of department, 78, all paid; annual expenses of department, $103,000; telephone and telegraph alarm. Chief elected by city council. Geo. C. Hale.

WATER SUPPLY—Direct pumping system; 4 reservoirs, supplied from Missouri river; pumping capacity, 37,000,000 gallons daily; 110 miles street mains; diameter of largest, 30 inches; smallest, 4 inches; number of hydrants, 1106; pressure, 70 to 110 pounds; pumping machinery by Holly and Worthington; gates by Ludlow, Chapman, Galvin, Eddy; 1350 meters, National, Worthington; settling basin filtration. Giles E. Taintor, Major B. F. Jones, Supt.; J. J. Davenport, Mayor; E. Langworthy, City Clerk.

Kirksville, Adair Co., population *3518; buildings, frame and brick; 1 hand engine; 1 hose carriage; 200 feet hose; value of apparatus, $800; membership 45, all volunteers; annual expenses, $200; bell alarm. C. E. Ross.

WATER SUPPLY—Wells. Charles Miller, Town Clerk.

La Grange, Lewis Co., population 1336; area, 500 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, $500; 1 building in use by department, value $1300; membership 20, part paid; bell alarm. Chief appointed by city council. D. C. Skinner.

WATER SUPPLY—River. J. B. Sudduth, Town Clerk.

Lebanon, Laclede Co., population *3000; no fire protection; company for the construction of water-works just organized.

Lexington, La Fayette Co., population *4996; area, 500 acres; brick and wood buildings; 1 hook and ladder truck; 2 hose cars; 1000 feet good hose; value of apparatus, $1500; 45 volunteer members; bell alarm. John Welborn.

WATER SUPPLY—Water-works; stand-pipe system; Blake pumps; daily capacity, 2,500,000 gallons;

7 miles of mains; 50 hydrants; 25 gates; 10 Crown meters; pressure, 80 to 130 pounds; cost of works, $95,000; annual expenses, $3500. William Morrison, Pres.; E. W. Abendroth, Supt.; A. Johnson, City Clerk.

Louisiana, Pipe Co., population 55,500; area, 50 acres; fire limit, 14 blocks; mercantile buildings, brick and stone, two to four stories; wooden roofs permitted; brick, stone and frame dwellings, one to three stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings in use; 2000 feet good rubber hose, 300 feet poor; 2 horses; value of apparatus and supplies, $6000; 1 building owned by department, value $2000; 15 volunteer members; annual expenses, $1600. Chief appointed by the city council. C. H. Robertson.

WATER SUPPLY—Water-works. W. M. White. Town Clerk.

Macon, Macon Co., population *4000; area, 640 acres; fire limits, 6 acres; fireworks ordinance; brick and wood buildings, one to three stories; wooden roofs permitted; 1 steam engine; 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose, 500 poor; value of apparatus and supplies, $12,000; 1 building owned, value $2500; 30 part paid members; annual expenses, $400; bell alarm. Chief chosen by council.

WATER SUPPLY—3 reservoirs and 5 cisterns; capacity, 30,000 barrels daily.

Marshall, Saline Co., population *5000; 1 hook and ladder truck; 4 hand extinguishers; 2 hose carts; 1000 feet hose; 47 men. D. H. Folck.

WATER SUPPLY—Water-works; direct pressure. E. R. Page, C. E. Marshall.

Maryville, Nodaway Co., population *5000; area, 500 acres; fire limit, 60 acres; fireworks ordinance; buildings, brick, one and one and a half stories; 3 hose carriages; 1000 feet good rubber hose; bell alarm.

WATER SUPPLY—Water-works; Holly system; 7 miles street mains; 51 hydrants; direct pressure; C. P. Denny, W. H. Davey.

Mexico, Audrain Co., population 6500; 2 hose carriages; 1000 feet cotton hose; 14 men. R. M. White.

WATER SUPPLY—Reservoir; direct pressure; water-works; Blake pumps, daily capacity, 1,000,000 gallons; 50 hydrants, 5 miles mains; pressure, 80 to 120 pounds; cost of works, $75,000. E. R. Cunningham, Supt.; J. C. Bassford, Mayor; J. M. Riley, Town Clerk.

Moberly, Randolph Co., population *10,000; 1 steam engine; 4 chemical extinguishers; 2 hose carriages: 2000 feet good cotton hose; 14 men paid for actual service.

WATER SUPPLY—1 reservoir, 30,000,000 gallons capacity; direct pressure; 6 cisterns, 10,000 gallons capacity each. D. S. Forney, J. F. Rucker.

Montgomery City, Montgomery Co., population *2500; buildings, brick and wood, one and two stories; department consists of 1 hand engine, 1 chemical engine, 10 chemical extinguishers, 3 hook and ladder trucks, 2 hose carriages; 1000 feet good rubber hose; 500 feet poor rubber hose; 500 feet good leather hose; value of apparatus and supplies, $7000; 10 horses; 25 members; expenses in 1887, $1000; telephone alarm. Will. Lewis.

WATER SUPPLY—4 reservoirs; capacity, 30,000 gallons; 5 miles street mains; 20 hydrants; pressure, 5000 pounds. T. Suethen.

Nevada, Vernon Co., population 12,000; 1 hook and ladder truck, 2 hose carriages; 1500 feet of hose; value of apparatus, $4500; 62 volunteer members; bell alarm. W. W. Templin.

WATER SUPPLY—Water-works, river, reservoir and tower; 12 miles of mains; 86 hydrants; pressure, 140 pounds. C. B. Ingels, J. A. Lovell.

North Springfield, Greene Co., population *5200; frame and brick buildings, one to four stories; 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; 3 buildings used, value $4000; 30 volunteer members; expenses for 1888, $435; bell alarm. Chief elected by members.

WATER SUPPLY—Water-works; 1 reservoir, capacity 1,600,000 gallons daily; 4 miles mains; diameter, 4 to 12 inches; 29 hydrants; pressure, 60 pounds. P. B. Perkins.

Pacific, Franklin Co., population *1500; 1 hook and ladder truck, value $350; 1 hand engine or pump; cost, $260.

WATER SUPPLY — Cisterns and wells. J. C. Lasanhier, Town Clerk.

Pierce City, Lawrence Co., population *4500; brick and frame buildings, two and three stories; department consists of 100 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1800 feet good rubber hose; value of apparatus and supplies, $2200; 50 members, 10 paid part time, 40 volunteers; bell alarm. G. H. Schoen.

WATER SUPPLY—Cisterns; stand-pipe system works; 25 hydrants; 7 miles mains, 6 and 8 inches diameter; pressure, 40 to 60 pounds. J. Guinney, Supt.; G. R. Armstrong, Mayor.

Pilot Knob, Iron Co., population 1359; no fire department; hooks and ladders.

WATER SUPPLY — Wells. Theodore Rudy, Town Clerk.

Rolla, Phelps Co., population 3000; 1 hand engine; 1 hook and ladder truck; 1 chemical extinguisher; 55 members. Geo. L. Love.

WATER SUPPLY—Cisterns. T. D. Smith, Town Clerk.

St. Charles, St. Charles Co., population 5014; area, 1280 acres; mercantile buildings, brick, two stories; wooden roofs permitted; brick and frame dwellings, two stories; department consists of 1 hand engine, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; 2200 feet good rubber hose; value of apparatus and supplies, $3000; 2 buildings owned, value $5000; 130 volunteer members; annual expenses, $600; bells and electric alarm system, 2 street boxes. Chief elected by city council.

WATER SUPPLY—Tower system; 2 reservoirs, supplied by pumps from Missouri river; capacity, 1,000,000 gallons daily; 8 miles of street mains; diameter, 6 to 12 inches; 45 hydrants; pressure, 130 pounds; annual expenses of water department, $3500. St. Charles Water and Heating Company. H. B. Hute.

St. Joseph, Buchanan Co., population *80,000; area, 8000 acres; fire limit, 1600 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four to six stories, metal roofs; dwellings, brick and frame, one and three stories; department consists of 1 steam engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 5000 feet good rubber hose; 15 horses; 1 building rented, $300 per year; value $12,000; 26 full paid members; annual expenses, $30,000; telephone alarm. Chief appointed by Mayor and confirmed by council. M. M. Kane.

WATER SUPPLY—Water-works; direct pumping system; 3 reservoirs; capacity, 16,000,000 gallons daily; 35 miles street mains; diameter 4 to 20 inches 300 hydrants; pressure, 80 to 148 pounds; annual expenses of water department, $25,000. L. C. Burns, Supt.; G. J. Englehart, Mayor; P. B. Wright, City Clerk.

MISSOURI—*Continued.*

St. Louis, St. Louis Co., population, *450,000; ordinance regulating sale and use of fireworks; mercantile buildings, brick, stone and iron; height, four to ten stories; wooden roofs permitted; dwellings brick and stone, three stories in height; fire department consists of 32 steam engines, 3 chemical engines, 20 chemical hand extinguishers; 8 hook and ladder trucks, 32 hose carriages, 6 supply wagons; siamese couplings used; 40,000 feet hose, in good condition; 195 horses; annual expense, $455,000; 29 buildings owned by department, value $275,000; membership of department, 359, full paid; fire alarm telegraph, 440 street boxes. Chief nominated by Mayor and approved by city council; fire patrol supported by underwriters; 18 men paid full time. John Lindsay.

WATER SUPPLY—River; pumping system to storage reservoirs and stand-pipes; daily capacity of high service pumps 94,000,000, and of low service pumps 61,000,000 gallons; 3335 hydrants; 321 miles mains; diameter 6 to 36 inch; 2962 gates (home make); 2800 meters, Worthington, Crown and Hersey; pressure 18 to 95 pounds; cost of works $7,000,000; annual expenses, $238,700. A. W. Grote, Chief Engineer; Geo. W. Allen, Mayor. A new low service system to cost $3,000,000 is under construction.

Savannah, Andrew Co., population *2000; frame buildings; 1 hook and ladder truck.

WATER SUPPLY—Well and elevated tank. W. L. Kirtly, Town Clerk.

Sedalia, Pettis Co., population *20,000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 3000 feet cotton hose, good; 500 feet poor; 500 feet rubber, new; 24 men, 12 paid full time, 12 part time; 12 horses; 3 buildings in use. H. Willis.

WATER SUPPLY—Direct pumping; 2 reservoirs, 80,000,000 gallons; Blake and Deane pumps, daily capacity 9,500,000 gallons; 30 miles of mains; 150 hydrants; 2 stand-pipes, capacity 30,000 gallons, pressure 50 to 300 pounds; Peet, Chapman and Ludlow gates; 50 meters, Worthington, Crown, Union; cost of works, $300,000. J. B. Quigley, Pres. Co.; S. F. Rosse, Supt.; J. D. Crawford, Mayor; J. Courley, City Clerk.

Shelbina, Shelby Co., population *1900; area, 1440 acres; fire limit, 1 block; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, one story; dedepartment, 2 hand engines; 800 feet rubber hose, poor; value of apparatus, $500; bell alarm. F. C. Nitsche.

WATER SUPPLY — 3 cisterns, supplied from buildings; 2 wells. Wm. Morgan, Town Clerk.

Springfield, Green Co., population *30,000; dwellings, brick, two and three stories; department consists of 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carts; 10,000 feet hose; value of apparatus and supplies, $1200; 1 building used, value $2500; membership, 36, volunteer; annual expenses, $250; bell and telephone alarm. Chief elected by company, approved by council. R. E. Everett.

WATER SUPPLY — Water-works; gravity and direct; 19 miles of mains; pressure, 150 pounds. J. B. Perkins, P. Foley.

Trenton, Grundy Co., population *5000; area, 640 acres; fire limit, 100 acres; frame and brick buildings; 1 hook and ladder truck; 1 chemical hand extinguisher. Charles Glaspell.

WATER SUPPLY—Water-works; stand-pipe and direct pumping; daily capacity of pumps, 3,000,000 gallons; 52 hydrants, mains, gates and meters not described; pressure, 60 to 110 pounds. W. H. Fritz, Pres.; C. A. Conrads, Supt.; Wm. Maxwell, City Clerk.

Washington, Franklin Co., population *4000; area, 1280 acres; brick buildings; 2 hand engines; 2 hose carts; 1 hook and ladder truck; 500 feet hose; volunteer fire department, 40 members. H. J. Buhr, J. Owns.

The following places have no fire protection: Adrian, Bates Co., population 1200. Albany, Gentry Co., population 1600. Appleton City, St. Clair Co., population 2100. Arrow Rock, Saline Co., population 800. Ash Grove, Greene Co., population 1900. Ashland, Boone Co., population 600. Aurora, Lawrence Co., population 4000. Aurora Springs, Miller Co., population 1000. Auxvasse, Callaway Co., population 500. Avalon, Livingston Co., population 700. Barnard, Nodaway Co., population 500. Belton, Cass Co., population 1200. Bethany, Harrison Co., population 1400. Bevier, Macon Co., population 1500. Birmingham, Clay Co., population 600. Bloomfield, Stoddard Co., population 550. Blue Springs, Jackson Co., population 500. Bolckow, Andrew Co., population 725. Bolivar, Polk Co., population 2000. Bonne Terre, St. Francois Co., population 4900. Bowling Green, Pike Co., population 1700. Breckenridge, Caldwell Co., population 1300. Brookfield, Linn Co., population 4864. Browning, Linn Co., population 500. Brownington, Henry Co., population 500. Bucklin, Linn Co., population 800. Buffalo, Dallas Co., population 968. Burlington Junction, Nodaway Co., population 1200. Butler, Bates Co., population 4000. Cabool, Texas Co., population 700. California, Moniteau Co., population 1600. Carrerville, Jasper Co., population 1800. Cassville, Barry Co., population 650. Centralia, Boone Co., population 2200. Chamois, Osage Co., population 562. Clarence, Shelby Co., population 1200. Clarksburg, Moniteau Co., population 600. Clarksville, Pike Co., population 1500. Columbia, Boone Co., population 4000. Commerce, Scott Co., population 500. Concordia, Lafayette Co., population 725. Craig, Holt Co., population 900. Deepwater, Henry Co., population 500. De Soto, Jefferson Co., population 3400. Dexter City, Stoddard Co., population 800. Doniphan, Ripley Co., population 600. Edina, Knox Co., population 1800. Eldorado Springs, Cedar Co., population 2500. Farmington, St. Francois Co., population 1400. Fayette, Howard Co., population 2200. Forsyth, Taney Co., population 500. Frankford, Pike Co., population 500. Fredericktown, Madison Co., population 1895. Gallatin, Daviess Co., population 1960. Galt, Grundy Co., population 650. Glasgow, Howard Co., population 1841. Glenwood, Schuyler Co., population 700. Golden City, Barton Co., population 1300. Grant City, Worth Co., population 1400. Greenfield, Dade Co., population 1500. Green Ridge, Pettis Co., population 1000. Greenville, Wayne Co., population 1300. Hale, Carroll Co., population 800. Hardin, Ray Co., population 550. Harrisonville, Cass Co., population 2000. Higbee, Randolph Co., population 600. Higginsville, La Fayette Co., population 2000. Hopkins, Nodaway Co., population 920. Humansville, Polk Co., population 1000. Hume, Bates Co., population 600. Huntsville, Randolph Co., population 2000. Ironton, Iron Co., population 759. Jackson, Cape Girardeau Co., population 1000. Jamesport, Daviess Co., population 1200. Jasper, Jasper Co., population 500. Kahoka, Clarke Co., population 1200. Kearney, Clay Co., population 1000. Keytesville, Chariton Co., population 1000. Kings City, Gentry Co., population 1000. Kingston, Caldwell Co., population 750. Kirkwood, St. Louis Co., population 2800. Knob Noster, Johnson Co., population 1255. La Belle, Lewis Co., population 675. La Clede, Linn Co., population 1200. Laddonia, Audrain Co., population 600. Lamar, Barton Co., population 3900. La Monte, Pettis Co., population 650. La Plata, Macon Co., population 1150. Lathrop, Clinton

o., population 1500. Lawson, Ray Co., population 700. Liberty, Clay Co., population 2500. Linn reek, Camden Co., population 1000. Linnens, inn Co., population 1000. Lockwood, Dade o., population 800. Lowry City, St. Clair Co., population 600. Maitland, Holt Co., population o. Malden, Dunklin Co., population 892. Malta end, Saline Co., population 500. Marceline, inn Co., population 3000. Marionville, Lawrence o., population 1050. Marquand, Madison Co., population 400. Marshfield, Webster Co., population 1000. Meadville, Linn Co., population 650. emphis, Scotland Co., population 1800. Miami, lline Co., population 1097. Middletown, Montmery Co., population 545. Milan, Sullivan Co., pulation 1600. Monett, Barry Co., population oo. Monroe City, Monroe Co., population 1710. ontrose, Henry Co., population 1000. Mound ty, Holt Co., population 1500. Mountain Grove, right Co., population 1100. Mt. Vernon, Lawnce Co., population 800. Neosho, Newton Co., pulation 2500. New Cambria, Macon Co., pulation 1000. New Florence, Montgomery Co., pulation 600. New Haven, Franklin Co., population 1000. New London, Rallas Co., population o. New Madrid, New Madrid Co., population . Norborne, Carroll Co., population 1200. Odes- La Fayette Co., population 2000. Oregon, Holt ., population 1000. Osborn, De Kalb Co., pulation 600. Osceola, St. Clair Co., population o. Ozark, Christian Co., population 700. Palra, Marion Co., population 2482. Paris, Mon- Co., population 1245. Parkville, Platte Co., pulation 800. Pattonsburgh, Daviess Co., population 1200. Perry, Rallas Co., population 500. rryville, Perry Co., population 1000. Pilot Grove, oper Co., population 1000. Platte City, Platte ., population 800. Plattsburgh, Clinton Co., pulation 2000. Pleasant Hill, Cass Co., population 2378. Polo, Caldwell Co., population 500. olar Bluff, Butter Co., population 5000. Potosi, Washington Co., population 800. Princeton, Mercer Co., population 1814. Quitman, Nodaway Co., population 900. Rich Hill, Bates Co., population 6000. Richmond, Ray Co., population 2500. Rocheport, Boone Co., population 900. Rock Port, Atchinson Co., population 708. Rockville, Bates Co., population 1000. Ste. Genevieve, Ste. Genevieve Co., population 2500. Schell City, Vernon Co., population 1800. Seligman, Barry Co., population 600. Seneca, Newton Co., population 1400. Sheffield, Jackson Co., population 800. Shelbyville, Shelby Co., population 1455. Sheldon, Vernon Co., population 600. Sikeston, Scott Co., population 500. Slater, Saline Co., population 2000. South West City, McDonald Co., population 500. Spickardsville, Grundy Co., population 500. Stanberry, Gentry Co., population 2800. Steelville, Crawford Co., population 650. Stewardsville, De Kalb Co., population 1500. Stockton, Cedar Co., population 600. Sturgeon, Boone Co., population 800. Sweet Springs, Saline Co., population 2000. Tarkio, Atchinson Co., population 600. Thayer, Oregon Co., population 1000. Tipton, Moniteau Co., population 2000. Troy, Lincoln Co., population 1350. Union Star, De Kalb Co., population 500. Unionville, Putnam Co., population 1200. Urich, Henry Co., population 500. Vandalia, Audrain Co., population 1500. Verona, Lawrence Co., population 500. Versailles, Morgan Co., population 1000. Walker, Vernon Co., population 900. Warrensburg, Johnson Co., population 6125. Warrenton, Warren Co., population 600. Warsaw, Benton Co., population 1000. Waverly, La Fayette Co., population 800. Webb City, Jasper Co., population 3200. Wellsville, Montgomery Co., population 1000. Weston, Platte Co., population 1800. West Plains, Howell Co., population 2000. Windsor, Henry Co., population 2100. Winston, Daviess Co., population 600. Wyaconda, Clarke Co., population 500.

MONTANA.

Bozeman, Gallatin Co., population *3500; ldings, brick and frame, two stories; department tists of 1 hand engine, 1 hook and ladder truck, se carriages; 1500 feet good rubber hose; value pparatus and supplies, $7000; volunteer departt; bell alarm. A. P. Clark.

/ATER SUPPLY—Wells; water-works to be concted this year. D. C. Campbell, City Clerk.

utte City, Silver Bow Co., population *8000; , 800 acres; fire limit, 400 acres; fireworks ordice; mercantile buildings, brick, one and two ies, shingle and tin roofs; dwellings, wood, one two stories; department consists of 10 chemical 1 extinguishers, 2 hook and ladder trucks, 5 carriages; siamese couplings used; 2500 feet 1 rubber hose; value of apparatus and supplies, 000; 1 building owned by city; value, $6500; volunteer members; annual expenses, $3000; and whistle alarm. Chief elected by members.

/ATER SUPPLY—2 reservoirs, supplied from ks, capacity 50,000 gallons daily; 3 miles street s, diameter 1½ to 5 inches; 16 hydrants; pres- 176 pounds; annual expenses of department, o.

eer Lodge City, Deer Lodge Co., population *2200; area, 420 acres; fire limit, same; brick frame buildings, one and two stories; 1 hand ne; 2 hose carriages; 1500 feet good rubber hose; ok and ladder truck, value of apparatus, $5000; lding, value $1500; 35 volunteer members; exes in 1888, $300; bell alarm. Chief elected by t.

ATER SUPPLY—Springs and cisterns; direct ure to reservoirs and mains; 14 hydrants; 5½ mains, diameter 3 to 10 inches; 16 gates, Lud- pressure, 185 to 215 pounds; cost of works, $48,000. Owned and operated by W. Bennett and William Coleman.

Dillon, Beaverhead Co., population *1800; buildings, brick and wood, one and two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, $500; bell alarm. Dan. T. Chapman, F. W. Pomderton.

Fort Benton, Choteau Co., population 1618; area, 320 acres; fire limit, 5 blocks, 6 acres; fireworks ordinance; fires investigated by chief; mercantile buildings, brick and wood, two stories; shingle roofs permitted, subject to fire committee; dwellings, wood and brick; one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $7000; 1 building owned by department, $2000; 125 volunteer members; annual expenses, $3000; bell alarm. Chief elected by company and approved by council. T. J. Todd.

WATER SUPPLY—Rivers; water-works lately completed; description not given. H. B. Hill, City Clerk.

Fort Keogh, Custer Co., population 600; fireworks ordinance; causes of fire investigated; frame buildings, one and two stories; 1 steam fire engine; 1 hand fire engine; 2 hose carriages; 750 feet good rubber hose; 750 feet poor; 1100 feet good cotton; 1 building used; in case of fire, alarm is given by guard.

WATER SUPPLY—Yellowstone river; 1 reservoir, supplied by pump, capacity 10,300 gallons daily; 9 cisterns, capacity 95,900 gallons; 1 mile street mains, diameter of main, 4 inches; 1 hydrant; 15 pounds pressure.

MONTANA—*Continued.*

Glendale, Beaver Head Co., population 678; 1000 feet good rubber hose.

WATER SUPPLY—Flume, 140 feet fall; ½ mile street mains; 24 hydrants.

Great Falls, Cascade Co.; stone, brick and wood buildings, one and a half to two stories; department consists of 50 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $1000; 25 volunteer members; expenses in 1888, $260; bell alarm. Jos. C. Hunt.

WATER SUPPLY—Missouri river.

Helena, Lewis and Clarke Co., population *18,000; area, 7650 acres; fire limit, 250 acres; fireworks ordinance; causes of fires investigated; brick, stone and wood buildings, one to five stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 2400 feet good rubber hose, 850 poor; 600 feet good cotton hose; 5 horses; value of apparatus and supplies, $15,000; 3 buildings owned by department, value $5500; 50 members, 5 full paid; annual expenses, $8000; Gamewell telegraph alarm, 22 street boxes. Chief appointed by Mayor and confirmed by council; fire patrol supported by city. J. R. Wittner.

WATER SUPPLY—Water-works; gravity system; 6 cisterns; 30 miles street mains and supply pipes; diameter, 2½ to 12 inches; 185 hydrants; water pressure, 25 to 100 pounds; annual expenses of water departments, $1200; 3 water companies. C. Tucker, Supt.; A. C. Botkin, City Clerk.

The following places have no fire protection:

Anaconda, Deer Lodge Co., population 3500. Billings, Yellowstone Co., population 1600. Boulder, Jefferson Co., population 300. Choteau, Choteau Co., population —. Dillon, Beaverhead Co., population 1800. Glendive, Dawson Co., population 1500. Great Falls, Cascade Co., population 800. Lewistown, Fergus Co., population 180. Livingston, Gallatin Co., population 1200. Miles City, Custer Co., population 3500. Missoula, Missoula Co., population 1700. Philipsburg, Deer Lodge Co., population 300. Stevensville, Missoula Co., population 200. Townsend, Meagher Co., population 500. Virginia City, Madison Co., population 624. White Sulphur Springs, Meagher Co., population —.

NEBRASKA.

Albion, Boone Co., population †916; frame buildings, one and two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 1 hose cart, 2 chemical extinguishers; 500 feet good rubber hose; 500 feet good linen; value of apparatus and supplies, $1000; 50 volunteer members; annual expenses, $200; bell alarm.

WATER SUPPLY—Wells; system, gravity and direct pumping; Knowles pumping machinery; daily capacity, 1,000,000 gallons; 9 hydrants; about 2 miles mains, diameter 4 and 6 inches; 4 gates; pressure, 60 to 130 pounds; cost of works, $75,000; annual expenses, $300. H. P. Bull, Commissioner; T. F. Martin, Mayor; F. H. Friend, City Clerk.

Beatrice, Gage Co., population *10,000; 2 hook and ladder trucks, 6 chemical hand extinguishers, 3 hose carts; 1500 feet hose; electric alarm. N. Herron.

WATER SUPPLY—Direct; 2 duplex pumping engines, 1,500,000 gallons each; about 7 miles mains, from 4 to 16 inches; 77 double hydrants. E. O. Kretsinger, Mayor; W. A. Wagner, Commissioner and City Clerk.

Blair, Washington Co., population †1132; area, 640 acres; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; frame and brick buildings, one and two stories; 1 hook and ladder truck, value $600; 2 hose carts; 1 building used, value $400; 60 volunteer members; bell alarm. Chief elected by members. E. S. Noble.

WATER SUPPLY—3 cisterns, supplied by pumps; capacity, 900 gallons daily; water-works; 2 reservoirs; 30 driven wells; capacity, 800,000 gallons daily; 24 hydrants; 4 miles mains; pressure 100 pounds; cost of works, $20,000, operated by city. Jos. Cook, Supt.; Wesley Cook, Town Clerk.

Chadron, Dawes Co., population *3500; brick and frame buildings, one and two stories; wooden roofs; department consists of 1 hand engine, 2 hook and ladder trucks, 2 hose carriages; 1500 feet good cotton hose; railroad has hose cart and steam pump; value of apparatus and supplies, $4000; 100 volunteer members; expenses in 1888, $1000; bell alarm. F. M. Dorrington.

WATER SUPPLY—River and cisterns; Holly system water-works; daily capacity of pumps, 2,000,000 gallons; 50 hydrants; 10 miles mains, diameter 4 to 10 inches; meters and gates not described; pressure, 125 to 200 pounds; cost of works, $43,000; annual expenses, $3,000. Operated by city. D. Y. Mears, Supt.; H. A. Cox, Mayor; J. W. Smith, City Clerk.

Columbus, Platte Co., population *3500; 1 hand engine, 1 hook and ladder truck, 2 good hose carriages; 100 volunteer men.

WATER SUPPLY—Water-works; pump to standpipe; 27 hydrants, 1800 feet hose. C. Schroeder

Crete, Saline Co., population *1870; brick and frame buildings, one and two stories; wooden roofs; no fire department; apparatus to be purchased on completion of water-works.

WATER SUPPLY—Water-works building; 1 reservoir; capacity, 1,000,000 gallons; direct and gravity pressure. A. L. Strong, T. D. Williams.

David City, Butler Co., population *1483; area, 1000 acres; fire limit, 500 acres; fireworks ordinance; causes of fires investigated; frame buildings, one story; shingle roofs; department consists of 2 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck; 1000 feet good rubber hose; value of apparatus and supplies, $2000; 1 building in use; value $1000; 75 volunteer members; annual expenses $50. Chief elected by company. John R. Townsend.

WATER SUPPLY—Tank, 100 barrels capacity, with pump attached.

Fairbury, Jefferson Co., population †4500; buildings, brick, stone and frame, two to three stories; fire department consists of two hose companies; 1200 feet hose. N. L. Skeel.

WATER SUPPLY—Wells; Holly system; direct pressure; water-works; 65 hydrants; 5 miles mains, diameter 4 to 8 inch; 6 meters; cost of works $40,000. A. J. Strong, Pres. Co.; S. M. Bailey, Mayor.

Fairmont, Fillmore Co., population *1500; buildings, brick and frame, one and a half and two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; membership 32, all volunteers. Joseph Brenskin.

WATER SUPPLY—Wells and tanks on towers, 112 feet high; 17 hydrants; 2½ miles mains; Fairbank pumps and gates; 40 pounds pressure. E. E. Lesh, Town Clerk.

Falls City, Richardson Co., population *3000; area, 330 acres; fireworks ordinance; mercantile buildings, brick and stone, one and three stories; dwellings, frame and brick, one and two stories;

partment consists of 1 hand engine, 1 hook and lder truck, 2 hose carriages; 1000 feet hose; lue of apparatus, $1000; 50 men, volunteers. ief elected. L. Schoenheit.
WATER SUPPLY—3 cisterns, supplied by pumps, 00 barrels capacity; 20 hydrants; 4 miles mains, ameter 8 and 12 inch; pressure, 140 pounds; cost works, $4000. M. Masselman, Supt., J. J. ulkner, Town Clerk.

Fremont, Dodge Co., population *8000; area, 0 acres; fire limit, 250 acres; fireworks ordinance; rcantile buildings, brick, two and three stories; oden roofs permitted; dwellings, wood, one to ee stories; department consists of 1 hand engine, hemical engine, 2 chemical hand extinguishers, ook and ladder truck, 3 hose carriages; 950 feet bber hose, good; value of apparatus and supplies, 500; 2 buildings owned, value $2000; member-p, 100, volunteers; bell alarm. Chief appointed council. Fred. De La Matger.
WATER SUPPLY—Cisterns; waterworks; stand-e; 7 miles of mains. Geo. Marshall, Commis-ner; A. Forbes, City Clerk.

Grand Island, Hall Co., population *14,000; ldings, frame and brick, one to four stories; partment consists of 1 chemical engine, 4 chemi-extinguishers; 1 hook and ladder truck, 2 hose npanies; 2500 feet of hose, good; value of ap-atus and supplies, $8000; 4 buildings, city prop-y, value $6000; membership, 120, volunteers. ief elected by members. John A. Mathews.
WATER SUPPLY—Stand-pipe and direct pres-e; 15 miles of street mains, diameter 4 to 10 hes; 75 hydrants; cost of works, $100,000; an-l expenses, $2500. George Loan, Commis-ner; Chas. W. Brininger, City Clerk.

Hastings, Adams Co., population *13,500; ldings, brick, stone and frame, two and three ries; department consists of 2 hose carts, 1 hook l ladder truck; 3000 feet good rubber hose; value apparatus and supplies, $3500; membership, 48, t paid; bell alarm. J. C. Williams.
WATER SUPPLY—Wells; system pumping direct l to reservoir; Knowles machinery, daily capacity ,000 gallons; 86 hydrants; 20 miles mains, diam-4 to 20 inches; pressure, 125 to 180 pounds; t of works, $115,000; annual expenses, $3000. ter Commissioners, Gus Rice; A. D. Yocum, yor; H. C. Haverly, City Clerk.

Hebron, Thayer Co., population *1500; build-s, brick and frame, two stories; department con-s of 1 hand engine, 1 hook and ladder, 1 hose riage; 200 feet good rubber hose; value of appa-s, supplies and buildings, $500; membership, all volunteers; annual expenses, $15; bell alarm. W. Hohensee.
WATER SUPPLY—Cisterns. W. M. Hill, Town rk.

Humboldt, Richardson Co., population †1400; ldings, brick and frame, one and two stories; de-tment consists of 1 hand engine, 1 hook and lad-truck, 1 hose carriage; 400 feet good rubber e; value of apparatus and supplies, $750; mem-ship, 30, volunteers; bell alarm. D. N. Nehr.
WATER SUPPLY—Cisterns. J. E. Shrauger, wn Clerk.

Indianola, Redwillow Co., population *900; ldings, brick and frame, two to four stories; 200 rubber hose.
WATER SUPPLY—Wells. J. H. Burgie, Town rk.

Lincoln, Lancaster Co., population *50,000; limit, 87 acres; buildings, brick and frame, two ix stories; department consists of 2 steam en-es, 1 hook and ladder truck, 10 chemical extin-shers, 2 hose carriages; siamese couplings used; o feet good rubber and cotton hose; 9 horses; value of apparatus and supplies, $16,650; 2 buildings owned, value $15,000; membership 21, all paid; expenses, $14,500; telephone alarm. Chief nominated by Mayor, confirmed by counsel. W. H. Newbury.
WATER SUPPLY—Water-works; stand-pipe and direct stand-pipe, pressure, 40 to 65 pounds; direct, 100 to 130 pounds; 16 miles mains; 83 hydrants; 5 cisterns, kept full. — Lalta, R. C. Manley.

Madison, Madison Co., population *1400; area, 1000 acres; fire limit, 100 acres; 1 hand engine; 1 hose carriage; ladders; 350 feet rubber hose, good; value of apparatus, $800; 14 volunteer members; bell alarm. Jas. W. McGuiness.
WATER SUPPLY—Creek and wells; water-works in course of construction. A. M. Koschig, City Clerk.

McCook, Red Willow Co., population *2500; buildings, brick and frame, one and two stories; department consists of 1 hose carriage; 1000 feet cotton hose, good; value of apparatus and supplies, $750; 35 volunteer members; bell alarm. Frank D. Burgess.
WATER SUPPLY—Direct system; Deane pumps, daily capacity, 100,000 gallons; 14 hydrants; 15 miles mains; diameter, 3 to 12 inch; 45 gates, Ludlow, Peet; pressure, 40 to 140 pounds. C. H. Meeker, Supt.; Jas. McEntee, Mayor; Wm. Anderson, City Clerk.

Nebraska City, Otoe Co., population *12,000; fire limit, 700 acres; causes of fires investigated; buildings, brick, one to four stories; department consists of 1 steam engine, 10 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet rubber hose, good; 3 horses; value of apparatus and supplies; $12,500; membership, 75; 5 full paid; part paid, 10; 60 volunteers; annual expenses, $4000. M. Bauer.
WATER SUPPLY—River; stand-pipe system; Worthington pumps; daily capacity, 2,000,000 gallons; 100 hydrants; 9 miles mains; diameter, 4 to 12 inch; Ludlow gates; 30 meters, Worthington, Crown, Hersey; Hyatt filtering plan in use; pressure 100 to 130 pounds. D. P. Wolfe, Water Commissioner and Mayor; E. A. Rudiger, Supt.; John Teten, City Clerk.

Norfolk, Madison Co., population *3500; brick and frame buildings, two stories; department consists of 1 hook and ladder truck, 1 chemical engine; value of apparatus and supplies, $800; 45 volunteer members; bell alarm. H. S. Spaulding.
WATER SUPPLY—Water-works building. A. L. Strang, W. Gerecke.

North Bend, Dodge Co., population *1500; brick and frame buildings, one and two stories; department consists 1 horse power engine, 1 hook and ladder truck, 2 hose carriages; 700 feet good rubber hose; value of apparatus and supplies, $2800; 35 volunteer members; bell alarm. C. P. Dickerson.
WATER SUPPLY—Cisterns, self-filling. C. P. Dickerson, Town Clerk,

North Platte, Lincoln Co., population *3000; wood and brick buildings, one and two stories; department consists of 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber hose; value of apparatus and supplies, $2500; 100 volunteer members.
WATER SUPPLY—Water-works; direct pressure, Walker pumps, 1,000,000 gallons capacity; 4⅝ miles street mains; 45 hydrants; 100 pounds pressure. —— Barnes, E. B. Warner.

Omaha, Douglas Co., population *100,000; brick buildings, two and six stories; 3 steam engines; 1 chemical engine; 2 hook and ladder trucks; 6 hose carriages; siamese couplings used; 9000 feet good hose; 21 horses; value of apparatus and supplies, $230,000; 5 buildings owned, value

NEBRASKA—*Continued.*

$40,000; 430 members, 55 paid; annual expenses, $72,000; telegraph and telephone alarm, 55 street boxes. Chief elected by Fire and Police Commissioners, confirmed by council. J. J. Galligan.

WATER SUPPLY—Direct pumping and gravity system; 2 reservoirs, supplied from Missouri river; capacity, 7,500,000 gallons daily; 80 miles street mains and supply pipes; diameter, 4 to 20 inches; 968 hydrants; 90 pounds pressure; new plant being erected, 14,000,000 gallons daily capacity. A. C. Hunt, Supt.; W. J. Broatch, Mayor; J. B. Southard, City Clerk.

Plattsmouth, Cass Co., population *6550; brick and frame buildings, one to three stories; department consists of 1 hook and ladder truck, 5 hose carriages; 350 feet rubber hose; 2100 feet good cotton; value of apparatus and supplies, $3000; 125 members; 3 part paid, 122 volunteers; expenses in 1888, $350; bell alarm. Sigel C. Green.

WATER SUPPLY—Water-works; direct pressure; stand-pipe, 250,000 gallons capacity; 2 Blake pumps, capacity 50,000 gallons hourly; 5 miles street mains; 61 hydrants; pressure, 98 to 400 pounds. Turner, Rawson & Co., C. H. Smith.

Red Cloud, Webster Co., population *3500; brick and frame buildings, two stories; wooden roofs; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $2000; 69 members, volunteers; bell alarm. A. S. Marsh.

WATER SUPPLY—Water-works; gravity and direct pressure; Deane pumps; 4½ miles street mains, diameter 4 to 8 inch; 32 hydrants; 20 gates, Chapman; cost of works, $27,500; pressure 58 to 82 pounds. E. M. Perkins, Supt.; Geo. B. Holland, Mayor; L. H. Fort, City Clerk.

Schuyler, Colfax Co., population *3000; brick and frame buildings, one and two stories; 1 hand fire engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; siamese couplings used; 1 building, value $2000; 160 volunteer members; bell alarm. Chief elected by City Council. J. W. Artley.

WATER SUPPLY—13 wells, supplied by pumps. H. C. Wright, Mayor; Harry Stephenson, City Clerk.

Seward, Seward Co., population, †2032; area, 200 acres; fire limit, 10 acres; brick and frame buildings; 2 chemical engines; 6 chemical hand extinguishers; 1 hook and ladder truck; 300 feet of hose; value of apparatus, etc., $2500; buildings, $1200; 50 volunteer members. Chief elected. J. C. Mulfinger.

WATER SUPPLY—Tank and windmill. Geo. F. Dickman, Town Clerk.

St. Paul, Howard Co., population *1800; area, 440 acres; frame buildings; hooks and ladders.

WATER SUPPLY—Wells. Stand-pipe system water-works; daily capacity of pumps, 750,000 gallons; 26 hydrants; 3½ miles mains, 16 gates; pressure, 30 to 120 pounds; cost of works, $21,000; annual expense, $800. C. Starkweather, Supt.; W. H. C. Chinn, Mayor; K. McKall, Town Clerk.

Stroudsburg, Polk Co., population *900; buildings, wood, one and two stories; department consists 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose; 50 members, volunteers; whistle alarm. T. R. Ross.

WATER SUPPLY—Wells. System, pumping direct and to stand-pipe; Buffalo pumping machinery, daily capacity 50,000 gallons; 14 hydrants; — miles 4 and 6 inch mains; pressure 40 to 100 pounds; cost of work, $11,000. L. H. Headstone, Mayor; A. G. Hoffman, Town Clerk.

Valparaiso, Saunders Co., population *700; buildings, brick and frame, one and two stories; department consists of 1 hose carriage; 750 feet good rubber hose; value of apparatus and supplies, $1000; 25 volunteer members. J. P. Miller.

WATER SUPPLY — Well; 1 reservoir, capacity 60,000 gallons; gravity pressure; 2 miles street mains; 10 hydrants. D. M. Deane, Town Clerk.

Wahoo, Saunders Co., population †3000; buildings, frame and brick, one to three stories; department consists of 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; 50 feet poor; value of apparatus and supplies, $3500; 60 volunteer members; chief paid part time; annual expenses, $100; bell alarm. G. L. Melvin.

WATER SUPPLY—Wells; direct pumping system; Walker pumps; daily capacity, 1,500,000 gallons; 41 hydrants; 4 miles mains, diameter 4 to 10 inches; 20 Ludlow gates; pressure, 60 to 110 pounds; cost of works, $50,000; annual expense, $3000. S. H. Purdy, Pres. Co.; Harry Kerr, Supt.; H. Johnson, Mayor; F. J. Kirchman, City Clerk.

West Lincoln, Lancaster Co.; buildings, frame, two stories; wooden roofs; department consists of 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, $1200; 30 volunteer members; whistle alarm. W. C. Austin.

WATER SUPPLY—Water-works; direct pressure; 1 reservoir, Dean and Knowles pumps, 3,000,000 gallons daily; 2½ miles street mains; 6 hydrants; pressure, 60 pounds. John Haines; C. H. Curtis.

West Point, Cuming Co., population *2200; buildings, brick and frame; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 300 feet good hose; 700 feet poor; value of apparatus and supplies, $1000; 100 volunteer members; annual expense, $200; alarm bells. F. Koch.

WATER SUPPLY — Water-works; gravity pressure; 1 reservoir and 26 hydrants. B. Y. Yorler, F. Krause.

York, York Co., population *5000; buildings, brick and frame, one, two and three stories; department consists of 2 hand chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1500 feet good rubber hose; value of apparatus and supplies, $3000; 75 volunteer members; bell alarm. G. F. Corcoran.

WATER SUPPLY—Wells; system, stand-pipe and direct pumping; Knowles machinery, daily capacity, 1,800,000 gallons; 60 hydrants; 6 miles mains, diameter 4 to 12 inches; 20 Chapman gates; pressure, 66 to 180 pounds; cost of works, $60,000; annual expenses, $2000. C. F. McLain, Supt.; A. J. Newman, Mayor; M. M. Wildman, City Clerk.

The following places have no fire protection: Ainsworth, Brown Co., population 800. Alexandria, Thayer Co., population 600. Alma, Harlan Co., population 1200. Anselmo, Caster Co., population 250. Ansley, Caster Co., population 500. Arapahoe, Furnas Co., population 1150. Arcadia, Valley Co., population 440. Arlington, Washington Co., population 500. Ashland, Saunders Co., population 1400. Atkinson, Holt Co., population 1000. Auburn, Nemaha Co., population 1500. Aurora, Hamilton Co., population 1500. Bartlett, Wheeler Co., population 500. Beaver City, Furnas Co., population 800. Bellwood, Butler Co., population 400. Belvidere, Thayer Co., population 700. Benkelman, Dundy Co., population 450. Bennet, Lancaster Co., population 800. Bloomington, Franklin Co., population 642. Blue Hill, Webster Co., population 672. Blue Springs, Gage Co., population 1600. Bower, Jefferson Co., population ——. Brainard, Butler Co., population 500. Broken Bow, Custer Co., population 400. Brownville, Nemaha Co., population 1300. Cambridge, Furnas Co., population 500. Carleton, Thayer Co., population 700. Cedar Rapids, Boone Co., population 500. Central City, Merrick Co., popu-

ıtion 1528. Chester, Thayer Co., population 500. larks, Merrick Co., population 600. Cortland, age Co., population 600. Covington, Dakota o., population 800. Creighton, Knox Co., popu- ıtion 1000. Culbertson, Hitchcock Co., population ;o. Curtis, Frontier Co., population 500. Dakota, akota Co., population 500. Davenport, Thayer o., population 850. De Witt, Saline Co., popu- tion 800. Dieler, Jefferson Co., population 500. odge, Dodge Co., population 700. Dorchester, ıline Co., population 600. Edgar, Clay Co., population 2000. Emerson, Dixon Co., population 5. Exeter, Fillmore Co., population 1000. Fair- ld, Clay Co., population 967. Franklin, Frank- ı Co., population 750. Friend, Saline Co., population 1500. Fullerton, Nance Co., popula- on 1000. Geneva, Fillmore Co., population 1000. enoa, Nance Co., population 700. Gibbon, ıffalo Co., population 700. Grafton, Fillmore ., population 900. Greenwood, Cass Co., popu- tion 748. Hardy, Wuckolls Co., population 600. artington, Cedar Co., population 650. Harvard, lay Co., population 1000. Holdrege, Phelps ., population 2800. Hooper, Dodge Co., popu- tion 500. Humphrey, Platte Co., population 600. ckson, Dakota Co., population 1000. Juniata, lams Co., population 794. Kenesaw, Adams ., population 600. Leigh, Colfax Co., popula- n 700. Liberty, Gage Co., population 800. ong Pine, Brown Co., population 700. Louis- le, Cass Co., population 700. Loup city, erman Co., population 700. Lyon, Burt ., population 600. Milford, Seward Co., pulation 900. Mindon, Kearney Co., popu- ion 1400. Neligh, Antelope Co., population o. Nelson, Nuckolls Co., population 500. emaha City, Nemaha Co., population 600. Nio- ara, Knox Co., population 643. North Loup, lley Co., population 600. North Platte, Lincoln ., population 3000. Oakdale, Antelope Co., pulation 700. Oakland, Burt Co., population 1000. Ogalalla, Keith Co., population 1000. O'Neil, Holt Co., population 1000. Ord, Valley Co., population 1000. Orleans, Harlin Co., popu- lation 1200. Osceola, Polk Co., population 831. Ox- ford, Furnas Co., population 525. Palmyra, Otoe Co., population 700. Pawnee City, Pawnee Co., population 2000. Pierce, Pierce Co., population 700. Plum Creek, Dawson Co., population 1500. Ponca, Dixon Co., population 1438. Ravenna, Buffalo Co., population 500. Republican City, Harlan Co., population 800. Rising City, Butter Co., population 650. Riverton, Franklin Co., population 600. Rulo, Richardson Co., population 933. Rushville, Sheridan Co., population 500. Salem, Richardson Co., population 800. Scotia, Greeley Co., population 600. Scribner, Dodge Co., population 750. Shelton, Buffalo Co., population 1000. Sidney, Cheyenne Co., population 5000. South Sioux City, Dakota Co., population 800. Springfield, Sarpy Co., population 600. Stanton, Stanton Co., population 1200. Stella, Richardson Co., population ——. Sterling, Johnson Co., popu- lation 800. Strang, Fillmore Co., population 659. Stratton, Hitchcock Co., population 500. Strom- burg, Polk Co., population 1000. Superior, Nuckolls Co., population 700. Sutton, Clay Co., population 1200. Syracuse, Otoe Co., population 800. Table Rock, Pawnee Co., population 800. Talmage, Otoe Co., population 500. Tecumseh, Johnson Co., population 2600. Tekamah, Burt Co., popu- lation 1653. Tobias, Saline Co., population 750. Ulysses, Butler Co., population 800. Utica, Seward Co., population 700. Valentine, Cherry Co., popu- lation 615. Wakefield, Dixon Co., population 800. Wayne, Wayne Co., population 1100. Weeping Water, Cass Co., population 1500. Western, Saline Co., population 500. Wilber, Saline Co., population 1250; Wisner, Corning Co., population 600. Wood River, Hall Co., population 600. Wymore, Gage Co., population 2500.

NEVADA.

ıustin, Lander Co., population *1500; 2 hose riages; 1500 feet good rubber hose; membership volunteers. P. H. Myles.

WATER SUPPLY—Reservoir and 3 cisterns; 20 lrants; 2 tanks, capacity 293,000 gallons. W. ster, J. A. Miller.

Carson City, Ormsby Co., population *4000; k and frame buildings; 1 steam engine, 2 hand ines; 90 volunteer members. J. Muller.

WATER SUPPLY—8 reservoirs; 32 hydrants. A. lm, W. H. Doane.

Elko, Elko Co., population 850; frame and k buildings; hook and ladder company and ket company, in one company. W. T. Smith.

WATER SUPPLY—Wells and hydrants.

Eureka, Eureka Co., population 5000; 1 hook ladder truck; 4 hose carriages; 1500 feet good ber hose; membership 280, all volunteers. M. G. anaugh.

WATER SUPPLY—Water-works; gravity; 24 s mains; diameter, 4 and 6 inch; 24 gates, Peet, pman; 20 hydrants; 120 pounds pressure. 2 rns. G. F. Bliss, Supt.; F. H. Harmon, City k.

Gold Hill, Storey Co., population * —— artment consists of 1 hand engine, 4 hose carts; feet good rubber hose; 500 feet leather. Mike nedy.

WATER SUPPLY—From Virginia City; direct ping system; 25 hydrants, 3 miles mains; neter, 4 to 10 inch; 12 gates, Garrett; operated Gold Hill Water Co. J. B. Overton, Supt.

Hamilton, White Pine Co.; buildings, brick wood, one story; department consists of 1 hand fire engine, 1 hook and ladder truck, 1 hose carriage; 50 feet good rubber hose; 7 volunteer members; bell alarm. T. Hagar.

WATER SUPPLY—Direct pressure; 7 miles street mains.

Pioche, Lincoln Co., buildings, wood, one story; department consists of 2 hose carriages; value of apparatus and supplies, $2000; 40 mem- bers; expenses in 1888, $160; bell alarm. E. D. Turner.

WATER SUPPLY—Direct pressure; 2 miles street mains; 22 hydrants; pressure, 150 feet. R. H. Elam.

Reno, Washoe Co., population 4000; area and fire limit, 1440 acres; fire limits, same; mercantile buildings, brick, one story; wooden roofs permitted; dwellings, wood, one and a half stories; department consists of 1 steam fire engine, 1 hand engine, 15 chemical hand extinguishers, 5 hose carriages; 2000 feet good rubber hose; 500 feet in poor condition; value of apparatus and supplies, $9000; building in use, $500; rented, $120 annually; 3 men, paid part time; annual expenses, including repairs, etc., $2500; bell alarm. Chief elected by trustees of companies.

WATER SUPPLY—Gravity system; 2 reservoirs, supplied from river; 9 cisterns, supplied from res- ervoir; 4 miles street mains; 4 to 14 inches in diam- eter; 10 hydrants.

Silver City, Lyon Co., buildings, wood, one story; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; 25 volunteer members; expenses in 1888, $200; gong alarm.

WATER SUPPLY—Water-works; direct pressure;

NEVADA—*Continued.*

1 reservoir, capacity, 50,000 gallons; ½ mile street mains; 10 hydrants; pressure, 250 feet.

Virginia City, Story Co., population 10,917; mercantile building, wood and brick, two and one-half stories, shingle and metal roofs; dwellings, wood, two and one-half stories; department consists of 1 hook and ladder truck, 2 hose carriages; 15 hose reels; siamese couplings used; 5000 feet good rubber hose; 1400 good cotton; value of apparatus and supplies, $28,000; value of buildings, $4000; membership 7, full paid; annual expenses, $16,000; bell and whistle alarm. Chief elected by board of county commissioners. F. P. Wilds.

WATER SUPPLY—Gravity pressure; 2 reservoirs, supplied by lake; 3 cisterns, supplied from ditch; capacity, 600,000 gallons daily; 8 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 83 hydrants; water pressure, 90 to 200 pounds; annual expenses of water department, $3600. J. B. Overton, Supt.; B. Burke, Mayor; F. A. Wilds, County Clerk.

Winnemucca, Humboldt Co., population *1000; area, 100 acres; fire limit, 50 acres; frame buildings, one story, shingle roofs; department consists of 12 extinguishers, 1 hook and ladder truck, 1 hose carriage, 12 fireboats; 600 feet good rubber hose; value of apparatus and supplies, $1500; 1 building used; annual rent, $96; membership 75, volunteer, annual expenses, $600; bell alarm. Chief elected by the company. F. Ried.

WATER SUPPLY—1 reservoir, supplied by spring; 3 miles street mains; diameter, 6 to 12 inches; 17 hydrants. J. B. Gramm; A. T. Gilson.

The following places have no fire protection:

Battle Mountain, Lander Co., population 55; Dayton, Lyon Co., population 700. Genoa, Douglas Co., population 500. Hawthorne, Esmeralda Co., population 500. Ruby Hill, Eureka Co., population 2000. Tuscarora, Elko Co., population 1364.

NEW HAMPSHIRE.

Amherst, Hillsborough Co., population 1225; frame dwellings, one and one-half stories; fire department consists of 2 hand engines, 2 hose carriages; 800 feet good cotton hose; value of apparatus and supplies, $3000; 1 building owned, value $1000; membership 30, volunteers; annual expenses, $156; bell alarm. Chief elected by members. W. D. Clark.

WATER SUPPLY—5 cisterns, supplied by springs. A. A. Rotch, Town Clerk.

Bristol, Grafton Co., population 1352; buildings, brick and frame, one and one-half to three stories, wooden roofs; department consists of 1 hand engine, 3 hose carriages, 550 feet cotton hose, 100 feet linen, 1000 feet good leather, 100 feet poor leather; value of apparatus and supplies, $3000; members 60, volunteers; bell alarm. Geo. C. Currin.

WATER SUPPLY—River and 5 reservoirs; direct pressure; 4 miles street mains; 40 hydrants. J. H. Brown, Supt.; A. Robie, Town Clerk.

Claremont, Sullivan Co., population 4704; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3000 feet good linen rubber-lined hose; 45 members, full paid. G. H. Storwell.

WATER SUPPLY—Water-works; direct pressure; 2 miles of mains; 42 hydrants; 19 cisterns; 7 force pumps. F. F. Haskell, Town Clerk.

Colebrook, Coos Co., population 1530; area and fire limit, 1000 acres; frame buildings; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet new hose; 600 feet poor hose; value of apparatus, etc., $2000; 1 building used, value $500; 34 volunteer members. Chief elected by companies. A. C. Wallace.

WATER SUPPLY—2 reservoirs, supplied by springs; 3 miles street mains, largest 3 inches; 8 hydrants; annual expenses of water department, $150. Works operated and owned by G. W. Annis; D. E. Cummings, Town Clerk.

Derry, Rockingham Co., population *2370; frame buildings; 3 hand engines; 2 chemical engines; 1 hook and ladder truck; 2 hose carriages; value of apparatus, $3500; 3 buildings used; 150 volunteer members; bell and steam whistle alarm. H. S. Warner.

WATER SUPPLY—Wells and cisterns; capacity, 40,000 gallons daily. E. T. Parker, Town Clerk.

Dover, Strafford Co., population *14,000; 3 steam engines; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 1 supply wagon; a large portion of the hose is reserved for hydrant use at the factories; 32,300 feet good cotton hose; 300 feet good leather; 2000 feet poor; 14,050 feet linen; 175 members, all paid; 7 horses; telegraph alarms 2 boxes. H. G. Hanson.

WATER SUPPLY—2 rivers; pond; 22 cisterns; 7 hydrants; 24 reservoirs. E. J. Peaintos.

Exeter, Rockingham Co., population *3605; 1 steam engine; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; rubber and leather hose, good; 120 volunteer members, 12 horses. —— Warren.

WATER SUPPLY—Water-works; 10 cisterns; 2 reservoirs; river and pond.

Farmington, Strafford Co., population *2000; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet cotton hose; 750 feet leather hose, good; value of apparatus and supplies, $2000; 2 buildings owned, value $1000; 70 full paid members; annual expenses, $700; bell alarm. Chief elected by members. Eben Frye.

WATER SUPPLY—11 reservoirs, supplied by pumping and gravity; 1½ miles of street mains; diameter 4 to 8 inches; 22 hydrants; pressure 50 pounds; annual expenses of water department, $[illegible]. S. H. Parker, P. P. Conner.

Fishersville, Merrimack Co., population 250; buildings, brick and frame, two stories; wooden roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 4 hose carriages; 1100 feet good cotton hose, 500 feet good linen, 600 feet good leather; value of apparatus and supplies, between $7000 and $8000; membership 55, paid part time; bell and whistle alarm.

WATER SUPPLY—River, canal and 6 reservoirs. (There is no such place as Fishersville now; it was changed to Penacook a number of years ago. Jas. A. Cochran.)

Franklin, Merrimack Co., population 3965; 1 steamer; 1 hook and ladder truck; 1 hand engine; 3 hose carriages; 1500 feet good leather hose; 1500 feet good rubber-lined hose; membership 40, volunteers. Charles F. Noyes.

WATER SUPPLY—5 cisterns.

Gorham, Coos Co., population *1500; area, 20,000 acres; causes of fires investigated; fire-works ordinance; frame buildings; 2 hand engines; 2 hook and ladder trucks; 2 hose carriages; 600 feet good cotton hose; 400 linen; value of apparatus, $1800; value of buildings used, $[illegible]; 110

members, paid; bell and steam-whistle alarm. John Peabody.

WATER SUPPLY—Gravity pressure; 2 miles mains; diameter, 3 to 4 inches; 11 hydrants; pressure, 56 pounds; expenses of water department in 1888, $165. T. E. Fish, G. E. Tubbs.

Great Falls, Strafford Co., population *6000; 4 hand engines; 1 hook and ladder truck; 2 hose carriages; 5000 feet good leather and linen hose; membership 180, paid. O. C. Shapleigh.

WATER SUPPLY—Water-works; 26 hydrants. H. S. Chase, Supt., A. Sherry, Town Clerk.

Hanover, Grafton Co., population *2147; area and fire limit, 2560 acres; frame buildings, two stories; department consists of 2 hand engines, 20 chemical hand extinguishers, 3 hose carriages; 1 hook and ladder truck; 500 feet good rubber hose; 200 poor; 1100 feet good leather; value of apparatus and supplies, $2500; 1 building owned, value $1700; membership, 300; bell alarm. Chief elected by the company. H. C. Braun.

WATER SUPPLY—17 cisterns, supplied from buildings; capacity, 7000 gallons daily. E. R. Ruggles in charge. Geo. Hitchcock, Village Clerk.

Hinsdale, Cheshire Co., population *2200; area, 14,000 acres; fire limit, 500 acres; frame buildings, 1 hand engine; 1 hook and ladder truck; 8 chemical hand extinguishers; 3 hose carriages; 300 feet good rubber hose; 2700 linen; 800 leather; value $5000; 3 buildings used, value $5000; 72 members, paid part time; steam gong alarm. Chief appointed by selectmen. A. H. Latham.

WATER SUPPLY—Canal and force pumps; 26 hydrants; 4700 feet of main. E. E. Hall, Town Clerk.

Keene, Cheshire Co., population *7000; department consists of 1 steam engine, 2 hand engines, 8 hose carriages, 2 hook and ladder trucks; 6 feet good cotton-lined hose; 1700 fair leather; 86 volunteer members; telegraph alarm, 18 boxes. Henry H. Haines.

WATER SUPPLY—Lakes; gravity system, water-works; 146 hydrants; 30 miles mains; diameter, 4 to 24 inch; 325 Eddy gates; pressure, 70 pounds; cost of works to 1889, $223,500; annual expenses, $1600. E. S. Foster, Pres.; P. F. Babbige, Supt.; F. P. Wellman, City Clerk.

Laconia, Belknap Co., population *5500; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 3200 feet good cotton hose; 1000 feet poor; 4 horses; value of apparatus and supplies, $11,313; membership 56, paid part time; annual expenses, $1850; telegraph alarm, 24 boxes. C. H. Watson.

WATER SUPPLY—Reservoir; pumped from lake; 7 miles mains; 43 hydrants; 85 pounds pressure. W. E. Cheeny, George B. Lane.

Lancaster, Coos Co., population 3000; fire-works ordinance; causes of fires investigated; mercantile buildings, frame, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, 3 force pumps; 2500 feet linen hose; 250 feet good leather; value of apparatus and supplies, $5000; 2 buildings used, value 500; 112 members, part paid; annual expenses, $893; bell and whistle alarm. Chief elected by board of firemen. Ed. L. Kent.

WATER SUPPLY—6 reservoirs and river; aqueduct; 600 feet street mains, 6 double hydrants. W. Marshall, C. B. Allen.

Lebanon, Grafton Co., population 3354, fire limit, 2560 acres; causes of fires investigated; mercantile buildings, wood, three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 200 feet rubber hose, good; 100 feet poor; 1300 feet leather hose, good; 300 feet poor; value of apparatus and supplies, $12,240; 1 building owned, value $1600; membership, 119; 112 part paid; annual expenses, $973; bell alarm. Chief elected by precinct. Frank Sayre.

WATER SUPPLY—Direct pumping system; 8 cisterns, supplied from roofs, capacity $2,000 gallons; 2344 street mains; diameter, 4 to 6 inches; 9 hydrants; pressure, 80 to 90 pounds; new system recently put in. H. P. Goodrich, Chas. A. Downs.

Lisbon, Grafton Co., population 1000; area, 1 square mile; frame buildings, one to three stories high; 1 hook and ladder truck; 1 hose carriage; 1 force pump; 800 feet serviceable cotton hose; value of apparatus, $3000; 25 members; expenses in 1888, $1600; whistle and gong alarm. Chief elected by board of engineers. F. P. Hall.

WATER SUPPLY—Lake and river; gravity pressure; 33 hydrants; 4 miles mains, diameter 4 to 8 inches; pressure, 100 pounds; cost of works, $24,000; annual expenses, $1500. L. C. Payne, Supt.; D. C. Moulton, Mayor; W. M. Kelsoe, City Clerk.

Littleton, Grafton Co., population *3350; 1 hook and ladder truck, 2 hose carriages; 2000 feet good hose; 17 volunteers. A. J. Crain.

WATER SUPPLY—Water-works; 40 hydrants. B. H. Corning.

Manchester, Hillsborough Co., population *43,420; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, frame, two and two and a half stories; department consists of 5 steam engines, 2 hook and ladder trucks, 1 chemical engine, 1 hose wagon, 6 hose carriages; 6800 feet good cotton hose; 800 feet good leather; 21 horses; value of apparatus and supplies, $97,735; 5 buildings used; membership, 123; full paid, 11; part paid, 112; annual expenses, $32,528; telegraph alarm, 47 street boxes. Chief elected by city council. T. W. Lane.

WATER SUPPLY—Reservoirs, pumping system; 49¾ miles street mains; diameter 4 to 20 inches; 418 hydrants; pressure, 65 pounds. N. P. Kidder, Town Clerk.

Marlow, Cheshire Co.; buildings, frame, one to two stories; wooden roofs; department consists of 1 hook and ladder truck, hand grenades; expenses in 1888, $192; whistle alarm.

WATER SUPPLY—Pond. Elbridge N. Howe, Town Clerk.

Milford, Hillsborough Co., population 3200; frame buildings, two and three stories; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 2 buildings owned by town; bell and horn alarm; Geo. C. Farwell.

WATER SUPPLY—River, ponds and reservoirs; street mains and 6 hydrants; gravity water-works to be put in. Jas. M. Laws, Town Clerk.

Nashua, Hillsborough Co., population *20,000; 3 steam engines; 1 hook and ladder truck; 1 chemical engine; 4 hose carriages; 7000 feet good cotton hose; membership 85, 7 paid full time; 9 horses; telegraph alarm. Chas. H. Whitney.

WATER SUPPLY—Water-works; gravity pressure; 500,000 gallons capacity; 25 miles mains; 79 hydrants; 20 cisterns. Horace Holden, Supt.; C. T. Russell, City Clerk.

New Market, Rockingham Co., population 2368; 2 fire companies. Henry Tuttle.

WATER SUPPLY—Water power from mills, which will reach nearly all the business portion of the town. John L. Bennett, Town Clerk.

Newport, Sullivan Co., population *2684; buildings, brick and frame, one and one-half to three stories; wooden roofs permitted; department

NEW HAMPSHIRE—*Continued.*

consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 2000 feet good rubber hose; value of apparatus and supplies, $6000; membership 35, volunteers; bell alarm. Chas. H. Watts.

WATER SUPPLY—River and 3 reservoirs. Edwin H. Hitchcock, Town Clerk.

Penacook, Merrimac Co., part of Concord. See Fishersville.

Peterborough, Hillsborough Co., population 2206; area and fire limit, 23,040 acres; frame buildings, one and two stories; shingle roofs permitted; department consists of 2 hand engines, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 1400 feet good linen hose; 500 poor; 600 feet good leather hose; value of apparatus and supplies, $3500; 1 building owned, value $300; membership 57, all volunteers; annual expenses, $500. Chief elected by board of engineers. John H. Steele.

WATER SUPPLY—Direct pumping system; diameter of mains, 4 to 6 inches; 17 hydrants. John H. Steele, Town Clerk.

Pittsfield, Merrimack Co., population *2500; 1 hand engine; 1 chemical engine; 10 chemical extinguishers (hand); 1 hook and ladder truck; 2 hose carriages; 100 feet good rubber hose; 600 feet good linen; 100 feet good leather; 200 feet poor. H. W. Bachelder.

WATER SUPPLY—Gravity; 6 miles mains; 27 hydrants; 80 pounds pressure. Sherburne J. Winslow, Supt.; Frank D. Osgood, Town Clerk.

Plymouth, Grafton Co., population *1726; frame buildings, two stories high; shingle roofs; department consists of 1 chemical engine, 2 hose carriages; 1150 feet good hose; value of apparatus, $1800; membership 12, full paid; annual expenses, $1000; bell alarm. Fred. Batchelder.

WATER SUPPLY—2 reservoirs, supplied by springs and brook; 6 miles mains; diameter, 4 to 8 inches; 27 hydrants; cost of works, $40,000; annual expenses, $1,000. Operated by town, John Mason in charge; D. P. Donavon, Town Clerk.

Portsmouth, Rockingham Co., population 9690; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 4 steam engines, 2 chemical engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 6850 feet good hose; 3000 leather; 6 horses owned by city and 2 hired; 6 buildings in use; 123 members, all paid; annual expenses $8600; telegraph alarm. Chief elected by board of aldermen. Herbert A. Marden.

WATER SUPPLY—14 reservoirs, supplied from aqueduct. John O. Ayers, Mercer Goodrich.

Suncook, Merrimack Co., population 3487; fire department consists of 1 hand engine (worthless), 1 chemical engine; 500 feet new hose; membership 50, 12 paid, rest volunteers. G. P. Appleton.

WATER SUPPLY—Steam pump; 6 hydrants. D. L. Jewell, Geo. E. Gerden.

Wilton, Hillsborough Co., population *2000; buildings, brick and frame, one and one-half and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; 450 feet good rubber-lined hose; 600 feet good leather; value of apparatus and supplies, $2000; membership 21, paid part time; annual expenses $208; bell and whistle alarm. John Gage.

WATER SUPPLY—Wells and river; 1 reservoir; direct pressure; 50 rods mains; 4 hydrants. John F. Mahoney, Town Clerk.

Winchester, Cheshire Co., population 2446; area, 6400 acres; mercantile buildings, wood and brick, two stories; dwellings, wood, one and a half stories; department consists of 4 hand engines, 1 hook and ladder truck, 4 hose carriages; 200 feet rubber hose, 400 cotton, 200 linen, 400 leather, good; 200 feet rubber, 200 linen, 200 leather, poor; 100 volunteers; bell and whistle alarm. Chief elected by board of fire wardens or appointed by selectmen. W. N. Haskell.

WATER SUPPLY—River and cisterns, with hydrants; 2 steam pumps; 1 pump, water power. Geo. H. Snow, Town Clerk.

Wolfborough, Carroll Co., population 2222; area, 500 acres; causes of fire investigated; frame buildings, two and three stories; shingle roofs; department consists of 2 hand engines, 2 hose carriages; siamese couplings used; 400 feet linen hose; 500 feet good leather hose; value of apparatus and supplies, $1500; 100 members, part paid; annual expenses, $800; bell and steam whistle alarm. Chief elected by members. Thomas Lees.

WATER SUPPLY—Lake, river and wells; waterworks to be erected. C. F. Piper, S. W. Abbott.

Woodsville, Grafton Co., population *700; buildings, wood and brick, one and one-half to three stories; wooden roofs; department consists of 1 hose carriage; 500 feet good leather hose; value of apparatus and supplies, $800; members, 22, volunteers; expenses in 1888, $400; bell alarm. H. F. King.

WATER SUPPLY—Water-works; direct pressure; 2¼ miles street mains; 16 hydrants; pressure, 125 pounds. E. B. Mann, Geo. E. Emery.

The following places have no fire protection: Canaan, Grafton Co., population *1863. Hampton, Rockingham Co., population 1000. Haverhill, Grafton Co., population 2455. Hooksett, Merrimack Co., population 916; Merrimack, Hillsborough Co., population 1042. Runney, Grafton Co., population 960. Rye, Rockingham Co., population 1130. Strafford, Strafford Co., population 1558.

NEW JERSEY.

Allentown, Monmouth Co., population 1010; 2 hand engines; 75 feet good leather hose; no organized company. D. S. Savidge.

WATER SUPPLY—Wells and lake. Wm. Hawkins, Town Clerk.

Asbury Park, Monmouth Co., population †2124; 2 steam engines; 1 chemical engine; 4 hand engines; 1 hook and ladder truck; 3 hose carriages; 3500 feet good hose; 145 men, volunteers. D. Brower.

WATER SUPPLY—New water-work; pressure of 50 pounds, any part of city. G. H. Coffin, C. T. Bailey.

Atlantic City, Atlantic Co., population †10,000; area, 7680 acres; fire marshal investigates fires; mercantile buildings, frame, two to three stories; wooden roofs permitted; dwellings, frame, two and a half and three stories; department consists of 3 steam engines, 12 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 900 feet rubber hose; 1000 feet good cotton hose; 9 horses; value of apparatus and supplies, $20,000; buildings, $12,000; membership, 330, 4 paid; annual expenses of department, $5000; bell alarm. Chas. S. Lackey.

WATER SUPPLY—Pumping system; stand-pipe, 135 feet high, capacity 500,000 gallons; 30 wells; diameter of mains 5 to 24 inches; 150 hydrants; pressure, 40 to 75 pounds; water department owned by

private company. Geo. T. Prince, R. H. Albertson.

Bayonne, Hudson Co., population *14,000; department consists of 3 steam engines, 1 hand engine, 3 hook and ladder trucks, 3 hose carriages; 1000 feet good hose; 400 volunteer members. Walter Surman.

WATER SUPPLY—Bay and Passaic river; gravity; 1 miles mains; 68 hydrants; pressure 50 pounds. R. C. Combs.

Bridgeton, Cumberland Co., population *12,000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet good cotton hose; 28 men, paid part time; 2 horses. W. H. Elwell.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; 1,500,000 gallons capacity; 14⅝ miles of mains and supply pipes; 96 hydrants. C. B. Moore, City Clerk.

Burlington, Burlington Co., population *9000; area, 2000 acres; fire limit, 1000 acres; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, brick and wood, three stories; department consists of 2 steam engines, 1 chemical hand extinguisher, 1 hook and ladder truck; 5 hose carriages; 2400 feet good hose; 4 horses; value of apparatus and supplies, $15,300; 4 buildings owned, value $21,000; 300 volunteer members; annual expenses, $1365; bell and electric alarm. Chief elected by companies. Salvage corps, 12 members; appointed by city. W. H. Rambo.

WATER SUPPLY—Direct pressure; 7 reservoirs, supplied by pumps; capacity 1000 gallons per minute; 12 miles street mains; diameter 4 to 24 inches; 102 hydrants; pressure 90 pounds; annual expenses of water department, $6500. Geo. A. Allinson, J. R. Batton.

Caldwell, Essex Co., population 800; 3 fire extinguishers.

Camden, Camden Co., population *60,000; area, 4160 acres; fire limit; mercantile buildings, brick, two and five stories; shingle roofs permitted; dwellings, brick, two and three stories; department consists of 3 steam engines (1 in reserve), 4 chemical hand extinguishers, 2 hook and ladder trucks (1 in reserve), 3 hose carts; siamese couplings used; 1000 feet good cotton hose; 10 horses; value of apparatus and supplies, $25,430; 2 buildings owned, value $12,000; membership 32; full paid 19; part paid 13; annual expenses, $25,000; telegraph and fire alarm, 29 street boxes. Chief elected by city council. R. S. Bender.

WATER SUPPLY—1 reservoir; capacity 5,000,000 gallons daily; 40 miles and 33 feet street mains; diameter 3 to 30 inches; 358 hydrants; pressure 20 pounds. Wm. Mines, Supt.; D. Cooper Carman.

Cape May, Cape May Co., population †1610; department consists of 2 steam engines, 2 hose carriages, 1 hook and ladder truck; 1100 feet good rubber hose; 1500 feet good cotton; membership, 1 paid full time, 38 part time. Joseph H. Hanes.

WATER SUPPLY—Water-works; direct and gravity; 4 reservoirs; 50 hydrants; 5 miles mains. H. F. Douglas.

Belleville, Essex Co., population †1818; area, 440 acres; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, frame, two and three stories; department consists of 2 chemical hand extinguishers, 2 hose carriages, 1 hook and ladder truck; 300 feet good rubber hose; 600 feet good cotton; value of apparatus and supplies, $2000; 2 buildings owned, value $1000; 75 volunteer members; annual expenses, $400; bell alarm. Chief elected by commissioners. Levi Broadbent.

WATER SUPPLY—Inexhaustible; 1 reservoir, supplied by force pumps; gravity system; 2 miles street mains; diameter, 6 inches; 18 hydrants; water pressure, 70 pounds. Otis Fairchild, Town Clerk.

Belvidere, Warren Co., population *2000; 1 hook and ladder truck; 2 hose carriages; 1800 feet good hose; 25 volunteer members. Geo. H. Currie.

WATER SUPPLY—Direct pressure; river; 2¾ miles of mains; 24 hydrants. Geo. Zink, Sharp Mellick.

Beverly, Burlington Co., population 1759; buildings, frame; department consists of one hook and ladder truck, 2 hose carriages; 2500 feet good hose. M. J. Swift, J. Ashton.

WATER SUPPLY—River; stand-pipe, 120 feet high, and direct pressure from water-works; daily capacity, Gordon and Maxwell pumps, 2,000,000 gallons; 44 hydrants; 6¼ miles mains; 100 gates. Harry Stetser, Supt.; Elmer C. Higgins, Town Clerk.

Bloomfield, Essex Co., population *8000 frame buildings, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages, 2 chemical extinguishers; 5,000 feet of hose; bell alarm. T. Howell Johnson.

WATER SUPPLY—Wells; 112 street hydrants in use; 14 miles street mains and supply pipes; diameter 4 to 9 inches; smallest, 4 inches; 115 hydrants; pressure 90 to 120 pounds. Geo. Olcott, Supt.; E. F. Farrand, Town Clerk.

Bordentown, Burlington Co., population †4683; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two to four stories, tin or slate roofs; dwellings, wood and brick, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages, siamese couplings used; 1300 feet good leather hose; 300 feet poor rubber hose; value of apparatus and supplies, $6000; value of buildings owned, $35,000; 135 volunteer members; annual expenses, $570; bell alarm. Chief elected by members. H. N. Jobes.

WATER SUPPLY—Reservoir, supplied from Delaware River; capacity 580,000 gallons daily; 6 miles street mains and supply pipes; diameter 4 to 12 inches; 38 hydrants. J. Steele, D. F. Waker.

Carlstadt, Bergen Co., population *3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage, 850 feet good canvas hose; 70 men, volunteers.

WATER SUPPLY—River and 3 cisterns.

Chambersburg, Mercer Co., population *5437; buildings, brick and frame, two and a half to four stories; wooden roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 2200 feet good rubber hose; 500 feet good cotton; 7 horses; value of apparatus and supplies, $10,000; membership 120, volunteers, 2 paid full time; annual expenses, $4800; telegraph alarm, 4 boxes.

WATER SUPPLY—Reservoir, 5,000,000 or 6,000,000 gallons; 58 hydrants; 27 pounds pressure.

Clayton, Gloucester Co., population †2000; buildings, frame, two and three stories; wooden roofs; 2 hand engines; buckets.

WATER SUPPLY—Pumps and wells. B. F. Sparks, Village Clerk.

Dover, Morris Co., population †3170; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose; 500 feet cotton and 500 feet good leather hose; 150 men. W. H. Lambert.

WATER SUPPLY—Water-works; 50 hydrants. Dover Water Co., J. S. Gibson.

East Orange, Essex Co., population *14,000; buildings, brick and frame; wooden roofs permitted; department consists of 1 hook and ladder truck,

NEW JERSEY—*Continued.*

hose carriages; 6000 feet good rubber-lined cotton hose; volunteer department; telegraph alarm. H. Mills.

WATER SUPPLY—Direct pressure; Holly system; 36 miles mains; 260 hydrants; 90 pounds pressure. G. P. Olcott, Supt.; Gen. A. F. Munn, Town Clerk.

Egg Harbor, Atlantic Co., population *1400; department consists of 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 2000 feet cotton hose; 150 feet rubber hose; membership 75, volunteers. J. Reichenbach.

WATER SUPPLY—Driven wells and force pumps. F. Norman, Town Clerk.

Elizabeth, Union Co., population *33,220; area, 7000 acres; mercantile buildings, brick and wood, two to four stories; wooden roofs permitted; but not within 200 feet of the main street; dwellings, wood and brick, two to four stories; department consists of 6 steam engines, 2 hook and ladder trucks, 8 hose carriages; 3500 feet new rubber hose; 2500 feet of poor; 15 horses; 7 buildings owned; membership 573, 7 full paid; annual expenses, $8000; telegraph fire alarm, 26 street boxes. Chief elected by members. Wm. Mahoney.

WATER SUPPLY—3 reservoirs, supplied by river and pumps; capacity 220,000,000 gallons; 8 cisterns; 47 miles of street mains and supply pipes; diameter 4 to 24 inches; 213 hydrants; pressure 30 pounds; annual expenses of water department, $75,000. E. L. P. Coleman, City Clerk.

Englewood, Bergen Co., population 4076; buildings, brick and frame, three stories; wooden roofs; department consists of 1 hook and ladder truck, 2 hose carriages, hand extinguishers; 1000 feet good rubber hose; value of apparatus and supplies, $2000; members 60, volunteers; bell alarm. Jacob Taylor.

WATER SUPPLY—Hackensack Water Company; 40 hydrants. Samuel F. Gold, A. A. Coyle.

Flemington, Hunterdon Co., population *2000; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hose carriage, 1 hook and ladder truck; 600 feet good rubber hose; 600 feet fabric hose; 1 building in use; membership 150, all volunteers. Chief elected by street commissioners. Elmer Hamm.

WATER SUPPLY—Gravity pressure; 2 reservoirs, supplied by springs and engine at river; diameter of street mains, 6 and 4 inches; 8 hydrants. J. B. Hopewell, Supt.; H. G. Chamberlain.

Freehold, Monmouth Co., population *2500; fireworks ordinance; mercantile buildings, brick and frame, three stories; any roof permitted; dwellings, frame, two story; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; value of apparatus and supplies, $10,000; 1 brick two-story building, owned by town, value $6000; 130 volunteer members, excepting engineers; bell alarm. Chief elected by department and approved by commissioners. John H. Hulse.

WATER SUPPLY—14 cisterns, supplied from buildings, and steam well when necessary. Chas. H. Butcher, Town Clerk.

Frenchtown, Hunterdon Co., population †1066; fireworks ordinance; mercantile buildings, frame, three stories; wooden roofs permitted; dwellings, frame and brick, two and three stories; department consists of 1 steam engine, 1 hand engine and 2 hose carriages; 1000 feet good leather hose; value of apparatus and supplies, $2800; 1 building owned, value $2000; 80 volunteer members; annual expenses, $100. Chief elected by company. J. B. Lyons.

WATER SUPPLY—Delaware river and mill race. P. Smith, Town Clerk.

Gloucester City, Camden Co., population †5966; 1 hook and ladder truck; 6 chemical extinguishers; 1 hose carriage; 1400 feet good rubber hose; 34 volunteer members; mills and print works own 5 hose carriages; 5000 feet serviceable hose. P. Mealey.

WATER SUPPLY—Water-works; stand-pipe; 2 fire hydrants, 8 miles mains; pressure, 65 to 120 pounds. James Finley, Supt.; D. F. Lane, City Clerk.

Hackensack, Bergen Co., population *6000; department consists of 1 hand engine, 2 hook and ladder trucks, 3 hose carriages; 3500 feet cotton hose, good; 500 rubber, good; 165 volunteer members; telegraph alarm. M. W. Heath.

WATER SUPPLY—Reservoir, 5,000,000 gallons capacity; 5 miles mains; 61 hydrants; pressure, 40 pounds. J. C. Westervelt, Supt.; M. Demorest, Town Clerk.

Hackettstown, Warren Co., population †2645; 2 hand engines; 2 hose carriages; 100 feet rubber hose, good; 1500 feet cotton, good; 40 volunteer members. G. W. Smith.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs; 80,000 gallons capacity; 9 miles of street mains and supply pipes; 40 hydrants. Isaac W. Crane, Thomas Nolan.

Haddonfield, Camden Co., population *2700; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1000 feet good hose; 500 feet poor; 117 volunteer members. D. C. N. Collins.

WATER SUPPLY—24 public cisterns and water-works; stand-pipe; 20 hydrants; 5 miles mains; 12 gates; 15 meters, Worthington, Thomson; pressure, 35 to 50 pounds. Wm. H. Snowden, Pres.; D. D. Barnard, Supt; Wm. S. Hart, Town Clerk.

WATER SUPPLY—Reservoirs in course of construction.

Hammonton. Atlantic Co., population *2000; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 450 feet good leather hose; value of apparatus and supplies, $1500; membership 65, all volunteers; telegraph alarm to be constructed.

Harrison, Hudson Co., population *9000; buildings, frame, two and a half and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages, 4 chemical extinguishers; 2000 feet good rubber hose; 800 feet cotton, poor; value of apparatus and supplies, $4000; membership 95, volunteers; annual expenses, $2500; bell and whistle alarm.

WATER SUPPLY—Belleville water-works; direct system; 4½ miles mains; 65 hydrants; 65 pounds pressure.

Hightstown, Mercer Co., population *1800; area, 100 acres; frame buildings, two and three stories in height; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1500 feet cotton hose, new; 500 feet good leather hose; 400 feet poor; value of apparatus and supplies, $7000; 1 building owned; value, $3000; membership 66, volunteers; bell alarm. Chief elected by members. J. V. D. Beekman.

WATER SUPPLY—Pond; stream; wells; 8 cisterns, 1100 gallons each. T. W. Pullen, Town Clerk.

Hoboken, Hudson Co., population *43,000; 3 steam engines; 4 chemical hand extinguishers; 3 hook and ladder trucks; 6 hose carriages; 2 hose carts; 2 jumpers; 4500 feet good rubber hose; 400 feet good linen; 2 men (engineers) paid full time; 300 volunteers. W. A. Willig.

WATER SUPPLY—River; system, pumping to reservoir; daily capacity of pumps, 5,000,000 gallons; 150 hydrants; 18 miles mains; diameter 6 to 16 inches; 1000 meters; Crown, Worthington;

ressure 40 to 65 pounds. C. B. Brush, Supt.; Chas. Gross, City Registrar.

Hopewell, Mercer Co., population †600; 1 hook and ladder truck; value of apparatus, etc., $1000; 30 volunteer members; bell alarm.
WATER SUPPLY—Wells, cisterns and brooks.

Jersey City, Hudson Co., population *160,000 area, 16,640 acres; fire limit, 3840 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three and four stories; dwellings, brick, four and five stories; department consists of 11 steam engines, 2 chemical engines, 26 chemical hand extinguishers, 6 hook and ladder trucks, 12 hose carriages, 15 fireboats; siamese couplings used; 3550 feet good rubber hose; 15,500 feet good cotton hose; 49 horses; value of apparatus and supplies, $200,000; 21 buildings owned; 1 rented at $240 per year, value $3000; membership, 103; full paid members, 75; part paid, 128; annual expenses, $101,000; telegraph alarm, 92 street boxes. Chief elected by fire commissioners during good behavior. H. C. Farrier.
WATER SUPPLY — 3 reservoirs, supplied by pumping and gravity; diameter of mains, 4 to 36 inches; 1650 hydrants; pressure, 45 pounds. W. W. Ruggles, Chief Engineer; John E. Scott.

Keyport, Monmouth Co., population †3663; area and fire limit, 10,240 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two and one-half and three stories; shingle roofs permitted; dwellings, brick and wood, two and one-half and three stories; department consists of 6 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $1500; membership 50, volunteers; annual expenses, $175; bell alarm.
WATER SUPPLY—Cisterns and bay.

Lakewood, Ocean Co., population *1300; 1 hook and ladder truck; 800 feet hose.
WATER SUPPLY—Stand-pipe; street mains and 21 hydrants; pressure, 60 to 140 pounds. J. O. Van Hise in charge; B. F. Fielder, Village Clerk.

Lambertville, Hunterdon Co., population 3183; 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet good hose; value of apparatus, $4000; buildings, value $11,450; membership, 140 volunteers. C. H. W. Van Sciver.
WATER SUPPLY—Water-works; gravity pressure; river, 1 reservoir; 4 miles street mains and supply pipes; 23 hydrants. F. Coryell, Supt.; Geo. M. Holcombe, Town Clerk.

Long Branch, Monmouth Co., population *8000; area and fire limit, 9000 acres; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; fire department consists of 2 steam engines, 1 chemical engine, 2 hook and ladder trucks, 3 hose carriages; siamese couplings used; 4000 feet good rubber hose; 1800 feet good cotton; 6 horses; value of apparatus and supplies, $20,000; 4 buildings owned, value $12,000; membership 300; engineers and drivers paid, rest volunteers; telegraph alarm. Chief elected by companies. Jas. B. Flinn.
WATER SUPPLY—Brook; stand-pipe system; daily capacity of Worthington pumps 5,000,000 gallons; 91 hydrants; 15 miles mains; diameter 4 to 20 inches; 54 Ludlow gates; daily capacity of Hyatt filtering plant 2,000,000 gallons; pressure 40 to 60 pounds; operated by private company. Geo. F. Baker, Pres.; W. Conant, Supt.; G. W. Brown, Mayor; R. J. Vanbrunt, Town Clerk.

Madison, Morris Co., population †1756; mostly frame buildings; 4 chemical hand extinguishers; 1 hook and ladder truck; bell alarm. E. H. De Hart.
WATER SUPPLY—2 cisterns, supplied from roofs. C. M. Bush, Town Clerk.

Manasquan, Monmouth Co., population 1000; buildings, frame, two and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck; value of apparatus and supplies, $1000; membership 40, all volunteers; bell alarm.
WATER SUPPLY—Wells.

Matawan, Monmouth Co., population †1435; buildings, frame, two stories; wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 250 feet cotton hose; 250 feet good leather hose; value of apparatus and supplies, $800; members 58, volunteer; expenses in 1888, $200; bell alarm. C. Hendrickson.
WATER SUPPLY—Cisterns. Wm. A. Rodgers, Town Clerk.

Medford, Burlington Co., population *850; frame buildings, three stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 100 feet rubber hose, good condition; membership 50, volunteers; annual expenses, $5. Chief elected by company.
WATER SUPPLY—Wells and cisterns. Samuel Stackhouse, Town Clerk.

Metuchen, Middlesex Co., population *3000; 1 hand engine; 1 hook and ladder truck; 30 men, volunteers. Nathan Robins.
WATER SUPPLY—Wells. John Robinson, Town Clerk.

Milford, Hunterdon Co., population *686; buildings, frame, two and three stories; department consists of 1 hand engine, hand grenades; 300 feet good rubber hose; value of apparatus and supplies, $400; members 50, volunteers; bell and whistle alarm. Jonas Hager.
WATER SUPPLY—Creek and mill-race. John C. Stern, Town Clerk.

Millville, Cumberland Co., population †8824; buildings, brick and frame, two to three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 400 feet good rubber hose; 1500 feet good leather; value of apparatus and supplies, $5400; membership 41, volunteers; bell alarm. Geo. W. Yeiter.
WATER SUPPLY—Stand-pipe; 12 miles mains; 100 hydrants; 56 pounds pressure. Reuben W. Meredith, L. H. Hogate.

Montclair, Essex Co., population *6750; frame buildings; 1 hook and ladder truck; 1 chemical engine; 3 hose carriages; 1800 feet hose; bell alarm. Geo. J. Westbrook.
WATER SUPPLY—Water-works; gravity pressure. Montclair Water Company, Henry L. Yost.

Moorestown, Burlington Co., population 1497; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 200 feet good rubber hose, 40 feet poor cotton; 70 men, volunteers. Thos. Wilson.
WATER SUPPLY—8 cisterns, 40,000 gallons capacity; water-works building. Gilbert Airden, Town Clerk.

Morristown, Morris Co., population †8760; causes of fires investigated; frame buildings, three stories; wooden roofs permitted; department consists of 2 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1000 feet good rubber hose, 1500 poor; 2200 feet good cotton; 4 buildings owned, value $28,000; membership 170, volunteers; bell and telephone alarm. H. A. Freeman.
WATER SUPPLY—3 reservoirs, supplied by springs and brooks; capacity, 11,000 barrels daily; gravity pressure; 28 miles of street mains; diameter 3 to 8 inches; 100 hydrants; pressure, 35 pounds; annual expenses of water department, $2000. W. A. Dunn, Supt.; C. Aug. Muir, City Clerk.

NEW JERSEY—*Continued.*

Mount Holly, Burlington Co., population 4621; area, 1000 acres; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, frame, two and two and a half stories; department consists of 2 steam engines, 1 hand engine (not used), 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 100 feet good rubber hose; 100 feet poor; 900 feet good cotton; 1600 feet good leather; 600 poor; value of apparatus and supplies, $5500; 3 buildings owned, value $6600; membership 200, volunteers; annual expenses, $1000; bell alarm. Chief elected by members volunteer fire police; 18 permanent members. Charles B. Gibbs.

WATER SUPPLY—Water-works; 1 reservoir, supplied by pump; capacity, 240,000 gallons daily; 6 miles street mains; diameter 3 to 6 inches; 32 hydrants; pressure, 20 to 40 pounds; annual expenses of water department, $4000. H. C. Risdon.

Newark, Essex Co., population *175,000; 11 steam engines; 16 chemical extinguishers; 3 hook and ladder trucks; 9 hose carriages; 2 hose wagons; 200 feet poor rubber hose; 29,000 feet good cotton; telegraph alarm; 141 street boxes; 70 men paid full time, 170 part; 45 horses. R. Kiersted.

WATER SUPPLY—Water-works; 19,000,000 gallons capacity; 3 reservoirs; 147 miles of mains; 1270 hydrants; 49 cisterns. A new supply is proposed during 1889. Geo. R. Gray, S. H. Pemberton.

New Brunswick, Middlesex Co., population †18,258; area and fire limit, 2880 acres; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, three stories; department consists of 6 steam engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 1500 feet good rubber hose; 1600 feet good cotton hose; value of apparatus and supplies, $30,000; 7 buildings owned, value $9000; membership, 488, volunteers; annual expenses, $3000; bell alarm. Chief elected by department confirmed by council; fire control, supported by department, 14 members. John Donnelly.

WATER SUPPLY—2 reservoirs, supplied by pumps from brook; 7 cisterns, supplied by hydrants; 40 miles street mains; diameter, 6 to 14 inches; 419 hydrants; pressure 85 to 90 pounds; annual expenses of water department, $9000. A. J. Jones, Supt.

New Durham, Hudson Co., population 350; buildings, frame, two stories; wooden roofs permitted; department consists of 1 chemical extinguisher, 1 hook and ladder truck; value of apparatus and supplies, $600; membership 28, all volunteers; bell alarm. Geo. Bruce.

WATER SUPPLY—Hackensack Water Company and wells. Hy. Collins, Town Clerk.

Newton, Sussex Co., population †2648; 1 steam engine; 1 hand engine; 3 hose carriages; 1200 feet good rubber hose; 1000 feet good cotton; 1 man paid part time; 125 volunteers; patrol incorporated (volunteer), 30 permanent men. H. C. Bonnell.

WATER SUPPLY—1 reservoir, 42,000 gallons capacity; 4 cisterns, 90,000 gallons capacity; 700 feet street mains and supply pipes. D. B. Hetzel, Town Clerk.

Ocean Grove, Monmouth Co., population *1300; buildings, frame, two and three stories; wooden roofs; department consists of 2 steam engines, 1 chemical engine, 1 hook and ladder truck, 2 hose carriage, 4 chemical extinguishers; 1550 feet good cotton hose; value of apparatus and supplies, $7000; members 65, volunteers; expenses in 1888, $300. Louis Raineor.

WATER SUPPLY—Artesian wells; lake; reservoir, capacity 106,000 gallons; direct and gravity pressure; 10 miles street mains; 30 hydrants, pressure 40 pounds. John Smith, Alfred Hart.

Orange, Essex Co., population †17,000; area, 1300 acres; fire limit, 100 acres; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, wood, two and three stories; department consists of 2 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 4000 feet good cotton; 5 horses; value of apparatus and supplies, $12,000; five buildings owned, value $27,000; membership, 34; 5 full paid; part paid, 29; annual expenses, $10,000; electric and telephone alarm. Chief elected by common council. J. W. Hodgkinson.

WATER SUPPLY—Gravity system; reservoir, capacity 300,000,000 gallons; 12 cisterns, supplied by stream; 38 miles street mains; diameter, 4 to 16 inches; 193 hydrants; 250 meters, American; gates by Wood & Co.; cost of works, $400,000; annual expenses, $5000; pressure, 60 pounds. T. Dowd, Sr., Supt.; G. H. Hartford, Mayor; Horace Stetson, City Clerk.

Passaic, Passaic Co., population †8326; 3 steam engines; 1 chemical engine; 2 hook and ladder trucks; 4 hose carriages; 2300 feet good rubber hose; 250 men, volunteers; Gamewell alarm, 20 boxes. W. E. Gibbs.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 500,000 gallons capacity; 10 miles of street mains and supply pipes; 100 hydrants. W. H. Paulison, Supt.; F. C. Cogan, City Clerk.

Paterson, Passaic Co., population *80,000; 9 steam engines; 2 hook and ladder trucks; 8 hose carriages; 3 hose wagons; 1000 feet fair rubber hose; 8500 feet good cotton; 19 paid men, 23 part paid; 596 volunteers; fire alarm telegraph, 79 street boxes. John Stagg.

WATER SUPPLY—Passaic river; pumping to reservoir; Worthington machinery; daily capacity, 14,000,000 gallons; 715 hydrants; 75 miles mains, diameter 4 to 36 inches; 500 gates, various; capacity of 4 reservoirs, 50,000,000 gallons; pressure, 25 to 50 pounds. G. A. Hobart, Pres.; Wm. Ryle, Supt.; W. Barnert, Mayor; George Boyd, City Clerk.

Perth Amboy, Middlesex Co., population *7000; 1 hook and ladder truck; 2 hose carriages; 92 men. John H. Kant.

WATER SUPPLY—Water-works; direct pumping; 6 miles mains; 60 hydrants. M. A. Brown, Supt.; C. C. Hommann, Town Clerk.

Phillipsburgh, Warren Co., population *9000; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; 2600 feet good cotton hose; 3 men paid part time, 120 volunteers. S. A. Metz.

WATER SUPPLY—Water-works; reservoir; capacity 2,000,000 gallons; gravity pressure; 10 miles of street mains; 65 hydrants; 200 Ludlow gates; 5 meters, National; cost of works, $100,000; pressure 100 to 110 pounds. G. G. Stryker, Supt., Phillip F. Brakeley, Town Clerk.

Plainfield, Union Co., population 13,000; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 3 steam engines, 1 hook and ladder truck, 3 hose carriages; 3000 feet good rubber hose; 3000 feet cotton, good; 400 feet poor cotton; 9 horses; value of apparatus and supplies, $15,000; membership 130, 5 paid part time, rest volunteers; annual expenses, $9000; bell alarm. T. O. Doane.

WATER SUPPLY—21 fire wells; 1 cistern and connection with brooks and pond. O. B. Leonard, Town Clerk.

Pleasantville; buildings, wood, two to two and one-half stories; wooden roofs; department consists of 1 hook and ladder truck; bell alarm. Geo. W. Nutz.

WATER SUPPLY—Wells. D. L. Albertson, Town Clerk.

Princeton, Mercer Co., population †3546; fire-orks ordinance; causes of fires investigated; mer-ntile buildings, brick, four stories; wooden roofs rmitted; dwellings, wood, three stories; depart-ent consists of 2 hand engines, 1 hook and ladder uck, 5 hose carriages; 1950 feet good leather hose; o feet cotton; 200 poor; 3 buildings owned, value 500; membership 130, full paid; annual expenses, 000; bell alarm. Chief elected by members. T. . Bergen.

WATER SUPPLY—22 cisterns; stand-pipe system; o direct; daily capacity of Worthington pumps 00,000 gallons; 49 hydrants; 7 miles mains; 20 dy gates; cost of works, $50,000; pressure 55 unds. C. E. Green, Pres., J. E. Burke, Supt.; o. Brinner, Town Clerk.

Rahway, Union Co., population *6900; fire nit, 1920 acres; causes of fires investigated; mer-ntile buildings, brick and wood, two and a half d three stories; shingle roofs permitted; dwell-gs, wood, two and a half stories; department con-ts of 2 hand engines, 1 hook and ladder truck, 3 se carriages; 2200 feet good hose; membership 0, volunteers; annual expenses, $500; bell rm. Chief elected by members. F. Franck.

WATER SUPPLY—2 wells and river; capacity of orthington pumps, 3,000,000 gallons daily; direct mping system; 12 miles street mains; diameter to 12 inches; 135 hydrants; 85 Ludlow gates; essure 40 to 65 pounds; annual expenses of water partment, $4438. J. H. La Forge, Pres. Water mmrs.; G. Warren, Supt.; C. H. Lambert, y Clerk.

Raritan, Somerset Co., population †2244; area l fire limit, 700 acres; fireworks ordinance; mer-ntile buildings, brick and wood, two and three ries, slate and tin roofs; dwellings, wood and ck, two stories; department consists of 1 chemical gine, 2 hose carriages; siamese couplings used; o feet cotton hose; 150 feet good leather hose; feet poor rubber; value of apparatus and sup-s, $2000; 1 building owned, value $1000; mem-ship of department 50, all volunteers; annual ex-ses, $300; electric alarm. Chief elected by fire-n. J. C. Kinyon.

WATER SUPPLY—Direct pumping and stand-e system; 2½ miles street mains, diameter 2 to nches; 18 hydrants; pressure, 60 pounds; annual enses of water department, 500. J. Harper ith, Robert Coote.

ted Bank, Monmouth Co., population *3600; artment consists of 2 chemical engines, 1 hand ine, 1 hook and ladder truck, 3 hose carriages; feet good hose; membership 150, volunteers. n. Willy.

/ATER SUPPLY—Artesian wells; pumping and rity systems; Worthington machinery; daily acity, 1,200,000 gallons; 53 hydrants; 4 miles as; 41 Worthington, Crown meters; pressure, ounds. Wm. T. Corlies, Supt.; Wm. Sickles, rn Clerk.

utherford, Bergen Co., population *4500; cantile buildings, wood and brick, two and a stories; wooden roofs permitted; dwellings, d, brick and stone, two and a half stories; de-ment consists of 2 hand engines, 1 chemical ne, 1 hook and ladder truck; value of apparatus supplies, $2500; 1 building owned, value $200; ibership 140, volunteers; bell alarm. Chief ed by company. J. J. Dupuy.

ATER SUPPLY—Well and cisterns. Geo. P. , Town Clerk.

lem, Salem Co., population †5516; area, 300 ; fire limit, same; fireworks ordinance; causes res investigated; mercantile buildings, frame brick, three stories; wooden roofs permitted; e dwellings, three stories; department consists steam engine, 1 hand engine, 1 hook and ladder ;, 4 hose carriages; siamese couplings used; 1000 feet rubber hose, good; 100 feet linen, good; 1000 feet leather, good; value of apparatus and sup-plies, $10,000; 3 buildings owned; membership 300, all volunteers; bell alarm. Chief elected by com-panies. R. T. Starr.

WATER SUPPLY—Direct pumping system; 1 reservoir, supplied by springs; 13 cisterns, sup-plied from roofs; 10 miles street mains, diameter 4 to 12 inches; 62 hydrants; 30 gates, Cassin; pres-sure, 30 to 70 pounds; cost of works, $75,000; an-nual expenses, $7220. G. W. Casper, Supt.; J. L. Richmond, City Clerk.

Scotch Plains, Union Co., population 500; buildings, brick and frame, two and a half stories; wooden roofs permitted; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage, 2 chemical extinguishers; value of apparatus, supplies and buildings, $7000; membership 90, all volunteers; bell alarm. T. J. Nichols.

WATER SUPPLY — Wells, cisterns and brook. Norman Dunn. Town Clerk.

Somerville, Somerset Co., population *4000; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; de-partment consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 250 feet rubber hose, poor; 950 feet cot-ton, good; 250 feet leather, good; value of appa-ratus and supplies, $5800; membership 80, volun-teers; annual expenses, $500; bell and whistle alarm. Chief appointed by the commissioners. A. G. Anderson.

WATER SUPPLY—4 cisterns, supplied from roofs; water-works, stand-pipe and direct pumping system; capacity 100,000 gallons; 6 miles street mains; di-ameter 3 to 12 inches; 31 hydrants; pressure 50 to 75 pounds. J. F. McIntire, D. Richards.

Trenton, Mercer Co., population †34,386; area and fire limit, 1616 acres; chief investigates causes of fires; buildings, brick and wood, three and four stories; shingle roofs permitted; department con-sists of 7 steam engines, 1 hook and ladder truck, 9 hose carriages; 3725 feet hose, good; 28 horses; value of apparatus and supplies $30,050; 10 build-ings in use, owned by city, value $65,000; mem-bership 465, volunteers; annual expenses, $19,478; telegraph alarm, 22 street boxes. Chief elected by members.

WATER SUPPLY—Gravity and direct pumping system; capacity 1,313,600 gallons daily; 4 reser-voirs; capacity 1,500,000 gallons per day; 41 miles street mains; diameter 3 to 16 inches; 203 hydrants; pressure 10 to 30 pounds; annual expenses of water department, $12,000. J. J. Sayer.

Vineland, Cumberland Co., population *8000; area, 6400 acres; fire limit, 960 acres; fireworks or-dinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, one and two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 300 feet poor rubber hose; 1200 feet good cotton hose; value of appa-ratus and supplies, $1200; 1 building owned, value $2000; 50 members, 40 paid, 10 reserve; annual ex-penses, $300; electric and bell alarm. Chief elected by company and confirmed by commissioners. E. Morley.

WATER SUPPLY—24 public and 30 private cis-terns, supplied from roofs; capacity 250 bbls. each; 12 miles of mains; 40 hydrants; pressure 30 to 60 pounds. Chas. Knightley, T. B. Ross, City Clerk.

Washington, Warren Co., population *3300; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet cotton hose; 400 feet leather hose; 40 volunteer members. W. Barrum.

WATER SUPPLY—Reservoir; gravity; 40 hydrants; 16 miles mains; pressure 88 pounds. D. Vliet,

NEW JERSEY—*Continued.*

Pres.; J. E. Fulper, Supt.; John Cushing, Town Clerk.

Westfield, Union Co., population 2216; area, 12,800 acres; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood, two and three stories; department consists of 2 chemical engines, 2 chemical hand extinguishers, 1 hook and ladder truck; 550 feet good rubber hose; value of apparatus and supplies, $3000; 100 volunteer members; annual expenses, $100; bell alarm. Chief elected by companies.

WATER SUPPLY—Wells and cisterns. Chas. R. Clark, Town Clerk.

Woodbury, Gloucester Co., population †4000; area, 1200 acres; fire limit, same; ordinance prohibiting sale and use of fireworks; mercantile buildings, wood, two stories in height; shingle roofs; dwellings, wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 1750 feet good hose; value of apparatus, $1000; 3 buildings, value $2000; 60 volunteer members; bell alarm. B. W. Cloud.

WATER SUPPLY—Creek, pumped to reservoir; capacity, 1,500,000 gallons; Gordon and Maxwell machinery; 12 miles mains; 63 hydrants; pressure, 40 to 45 pounds; cost of works, $72,000. W. H. Livermore, Chairman Water Commrs.; B. W. Cloud, Supt.; D. O. Watkins, Mayor; S. B. Burckett, City Clerk.

Woodstown, Salem Co., population †1410; 1 hand engine; 100 feet good rubber hose; 100 feet poor; 40 volunteer members.

WATER SUPPLY—Cisterns, creek and lake.

The following places have no fire protection: Boonton, Morris Co., population 2390. Dover town, Sussex Co., population 1500. Dennisville, Cape May Co., population 1002. Hibernia, Morris Co., population 1698. High Bridge, Hunterdon Co., population 2209. Hoboken, Bergen Co., population 2920. Irvington, Essex Co., population †1802. Millburn, Essex Co., population 1050. Rockaway, Morris Co., population 1700. South Amboy, Middlesex Co., population †3648. South River, Middlesex Co., population 1000. South Vineland, Cumberland Co., population 1500. Summit, Union Co., population 10111. Tom's River, Ocean Co., population 2000. Williamstown, Gloucester Co., population 1250.

NEW MEXICO.

Albuquerque, Bernalillo Co., population *7500; area, 1920 acres; mercantile buildings, two to three and a half stories, brick, stone and frame; shingle roofs permitted; brick and stone dwellings, one and two stories; department consists of 3 hose carts, 1 hook and ladder truck. Wm. Hopkins.

WATER SUPPLY—Direct pumping system; 5 miles mains; 55 hydrants; pressure, 93 pounds. —— Stetson, M. P. Starinn.

Las Vegas, San Miguel Co., population *7500; area, 640 acres; fire limit, same; frame buildings, two stories; shingle roofs permitted; department consists of 2 hose carriages; 2000 feet good linen hose; value of apparatus and supplies, $4000; 2 buildings owned, value $2000; 70 volunteer members; bell alarm.

WATER SUPPLY—Water-works; gravity system; 8 miles street mains; diameter, 4 to 6 inches; 34 hydrants; water pressure, 130 pounds. —— Pierce, Supt.

Raton, Colfax Co.; stone and frame buildings, one and two stories; department consists of 2 hose carriages; 900 feet good rubber hose; 1500 feet good linen; value of apparatus and supplies, $3000; 30 members; bell alarm. C. A. Fox.

WATER SUPPLY—Gravity system; steam pumps; 1 reservoir, capacity 90,000 gallons; 1½ miles street mains; 15 hydrants; pressure, 90 to 120 pounds.

Santa Fe, Santa Fe Co., population *10,000; area, 3 square miles; fire limit, 2 acres; adobe and brick buildings, one story; 1 hook and ladder truck; 2 hose carriages; value of apparatus, etc., $1500; 2 buildings in use; 75 volunteer members; bell alarm. Chief elected by members. John Gray.

WATER SUPPLY—1 reservoir, supplied by mains, capacity 5,000,000 gallons; water-works; gravity system, natural pressure; 9 miles street mains; diameter, 4 to 10 inches; 75 hydrants; pressure, 175 pounds; annual expenses of water department, $6000. Ed. B. Seward, Supt.; Marcellino Garcia.

Silver City, Grant Co., population 3500; brick and stone buildings, one story; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet new hose. Robert Black.

WATER SUPPLY—Gravity system; 1 reservoir; 8 hydrants; pressure, 110 pounds. E. C. Munger, H. W. Lucas.

Socorro, Socorro Co., population 4000; buildings, brick and stone, one and two stories; department consists of 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, $1000; members 60, volunteers; bell alarm. S. W. Young.

WATER SUPPLY—Direct pressure; 1 reservoir, capacity, 500,000 gallons; 8 miles street mains; 40 hydrants; pressure, 75 pounds. J. S. Saiffin, J. F. Fowler.

The following places have no fire protection: Anton Chico, San Miguel Co., population 300. Bernalillo, Bernalillo Co., population 1223. Cerrillos, Santa Fe Co., population 600. Deming, Grant Co., population 2000. El Pueblo, San Miguel Co., population 1000. Fernandez de Taos, Taos Co., population 3500. Gallup, Bernalillo Co., population 2000. Kingston, Sierra Co., population 1500. Lincoln, Lincoln Co., population 800. Las Lunas, Valencia Co., population 876. San Marcial, Socorro Co., population 600. Springer, Colfax Co., population 1000. Taos, Taos Co., population 1500. White Oaks, Lincoln Co., population 700.

NEW YORK.

Adams, Jefferson Co., population *1300; 1 hand engine; 2 hose carriages; 300 feet good cotton hose; 900 feet good linen; 50 feet good leather; membership 60, all volunteers. R. H. Huntington.

WATER SUPPLY—Gravity; direct pumping; 3 miles mains; 21 hydrants; creek; 2 cisterns. D. D. Bassett, I. W. Payne, Supt.; T. F. Saunders, Town Clerk.

Addison, Steuben Co., population 2500; area, 800 acres; buildings, brick and wood, 2 and 3 stories; department consists of 2 hand engines in poor condition, 1 hook and ladder truck, with hand grenades, 3 hose carriages; siamese couplings used; 800 feet cotton hose; 600 feet good rubber hose; value of apparatus and supplies, $2000; members 120, all volunteers; expenses in 1888, $200; bell alarm. Chief elected by department. E. L. Hill.

WATER SUPPLY—River, creek and cisterns. W. B. Clark, Town Clerk.

Akron, Erie Co., population *1500; fireworks ordinance; cause of fires investigated; mercantile buildings, brick and wood, two and three stories.

shingle roofs permitted; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 hand engines, 2 hose carts; value of apparatus and supplies, $1500; 2 buildings owned, value $1000; membership 100, all volunteers; annual expenses, $200; bell alarm. Chief appointed by village trustees.

WATER SUPPLY—Cisterns. E. R. Ford, Village Clerk.

Albany, Albany Co., population *109,000; 11 steam engines; 31 chemical extinguishers; 3 hook and ladder trucks; 16,800 feet good cotton hose; fire alarm telegraph, 144 street boxes; 49 men paid full time, 112 part; 38 horses; insurance patrol, 4 men paid full time, 4 part paid; 2 wagons; 10 chemical extinguishers. M. E. Higgins.

WATER SUPPLY—Water-works; gravity pressure; 16,000,000 gallons capacity; 5 reservoirs; 614 hydrants; 2 cisterns. Geo. W. Carpenter, Supt.; M. Delahanty.

Albion, Orleans Co., population 5147; 1 steamer; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1 hand engine; 2000 feet good cotton hose; volunteer department, 212 men; 2 paid. James Bailey.

WATER SUPPLY—River, 9 reservoirs and canal; stand-pipe system, water-works; 80 hydrants; 8 miles main; 60 Ludlow gates; 50 National meters; pressure, 70 to 85 pounds. F. F. Clark, Supt.; W. C. Ramsdall, Town Clerk.

Alfred Centre, Allegany Co., population *800; brick and frame buildings, two and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 1 hose reel; 100 feet hose and force pump; value of apparatus and supplies, $500; bell alarm; 30 volunteer members. W. H. Crandall.

WATER SUPPLY—Water-works; village has made a ten year contract with a new water company for a supply; 25 hydrants to be put in. C. E. Green.

Amsterdam, Montgomery Co., population 16,000; area, 1212 acres; fire limit, 60 acres; mercantile buildings, brick, three stories; shingle roofs permitted; wood and brick dwellings, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 6 hose carriages; 3400 feet good linen hose; value of apparatus and supplies, $12,000; buildings, $10,000; 400 members, 2 full paid, 4 part paid; annual expenses, $3000; bell alarm. Chief elected by members. W. J. McLeod.

WATER SUPPLY—1 reservoir, supplied by springs, brooks, etc.; capacity 3,000,000 gallons daily; gravity system; 14 miles street mains; diameter 4 to 14 inches; 132 hydrants; pressure 133 pounds. A. H. DeGraff, A. G. Sturtevant.

Andes, Delaware Co., population 2639; area, 540 acres; fireworks ordinance; causes of fires investigated; frame dwellings, two stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose; 100 feet good leather; value of apparatus and supplies, $1800; 1 building in use, annual rent $60, value $600; 50 volunteer members; annual expenses, $75; bell alarm. Chief elected by department and approved by village trustees. Cornelius Felton.

WATER SUPPLY — Reservoir, supplied from springs; capacity 120,000 gallons daily; 1½ miles street mains; diameter 4 to 6 inches; 26 hydrants; pressure 81 pounds. D. Ballantine, J. Muir.

Antwerp, Jefferson Co., population *1731; buildings, wood, one and a half and two stories; 1 hose carriage; bell alarm.

WATER SUPPLY—Wells and river; 1 pump; 1 hydrant. G. H. Crosby, J. Van Slyke.

Arcade, Wyoming Co., population 762; area, 320 acres; fire limit, same; buildings, wood, two stories; wooden roofs permitted; department consists of 1 chemical hand extinguisher, 1 hook and ladder truck; 100 feet rubber hose, good; 50 feet poor; value of apparatus and supplies, $1200; building owned, value $1200; membership 40, volunteers; annual expense, $200; bell alarm. Chief elected by trustees on recommendation of department. F. M. Foote.

WATER SUPPLY—Creeks and wells. W. W. Wade, Town Clerk.

Athens, Greene Co., population *2500; mercantile building, brick and wood, two and three stories; shingle roofs permitted; dwellings, brick and frame, two and three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 2 buildings owned, value $4500; membership 120, volunteers; bell alarm. Chief elected by companies, appointed by village trustees. John Sickels.

WATER SUPPLY—8 cisterns, supplied by springs; capacity 130,000 gallons; river and wells. W. C. Brady, Town Clerk.

Attica, Wyoming Co., population *2000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 3100 feet hose, good; 100 men, volunteers.

WATER SUPPLY—Springs; gravity pressure; 32 hydrants; 5¾ miles mains; 14 gates; pressure, 65 pounds. Geo. T. Losnier, Supt.; F. P. Jolls, Town Clerk.

Auburn, Cayuga Co., population *26,000; area; 6400 acres; mercantile buildings, brick and stone, four stories; shingle roofs permitted; dwellings, brick and wood, three stories; department consists of 1 hook and ladder truck in service, 1 in reserve, 6 hose carriages, 6 hose jumpers in reserve, 1 protective carriage; 7500 feet cotton hose, good; 2 horses used; value of apparatus and supplies, $22,750; buildings, $30,000; annual rent, $600; membership 200, all volunteers; annual expenses, $10,000; fire alarm telegraph, 31 street boxes. Chief elected by companies and approved by fire commissioners. E. J. Jewhurst.

WATER SUPPLY—Owasco lake; direct pumping system; 32¾ miles mains; diameter 4 to 24 inches; 331 hydrants; pressure 100 pounds; annual expenses of water department, $15,000. Nelson B. Eldred, Supt.; Robt. Carson, City Clerk.

Avon, Livingston Co., population *2000; area, 2560 acres; mercantile buildings, brick, two to four stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, $4500; 1 building in use; 105 volunteer members; annual expenses, $300; bell alarm. Chief appointed by village trustees. Hy. L. Munro.

WATER SUPPLY—Wells. H. E. Van Zandt, Village Clerk.

Babylon, Suffolk Co., population 3000; 1 hook and ladder truck; 1 hand engine; 1 hose cart; 1000 feet hose; 115 volunteer members. H. Van Weelden.

WATER SUPPLY—2 ponds and 15 large wells; 2 large streams. Joseph Moore, Town Clerk.

Bainbridge, Chenango Co., population 781; frame buildings, one and a half to three stories; wooden roofs permitted; department consists of 2 hose carriages; 1200 feet good cotton hose; 1200 feet poor cotton hose; 60 volunteer members; annual expenses, $150; bell alarm. Dr. R. D. L. Evans.

WATER SUPPLY—2 artesian wells and 6 springs, pumped by 2 wind-mills and stationary engine to reservoirs, 250 feet above main street; mains; 20 hydrants, 115 pounds pressure. J. M. Roberts, E. S. Gilbert.

NEW YORK—*Continued.*

Baldwinsville, Onondaga Co., population 3047; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 350 feet rubber hose; 1100 feet good leather hose; 1 building owned by department, value $1200; 10 members, part paid; annual expenses, $600; bell alarm. Chief elected by board of trustees. Wm. Rodgers.

WATER SUPPLY—River and canal. J. H. Bolten, Village Clerk.

Ballston, Saratoga Co., population *3000; fire limit, 640 acres; causes of fires investigated: frame buildings; department consists of 2 hand fire engines, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose; 200 feet cotton; 400 linen; 500 leather, good; value of apparatus, etc., $4000; 2 buildings used; 75 members; bell alarm. Frank J. Holmes.

WATER SUPPLY—2 reservoirs, supplied by springs; capacity, 100,000 gallons daily; 11 miles street mains, diameter 3 to 12 inches; 60 hydrants; pressure, 60 pounds; annual expenses of water department, $250. Jas. H. Norris, H. C. Westcott.

Batavia, Genesee Co., population *8000; 1 hook and ladder truck, 3 hose carriages; 3500 feet linen hose, good; 600 feet poor; 115 volunteers. Geo. E. Perren.

WATER SUPPLY—Direct pressure system; creek; 9 miles of street mains and supply pipes; 84 hydrants. Fred. Cutlan, G. E. Perrin.

Bath, Steuben Co., population *3500; area, 1675 acres; fire limit, 14 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet linen hose, good; 250 feet poor; 450 leather, good; 50 poor; value of apparatus and supplies, $6000; 1 building owned, value 4750; membership 80, 2 paid; annual expenses, $760; bell alarm. Chief appointed by trustees of the village. W. E. Howell.

WATER SUPPLY—Water-works, 1,000,000 gallons; 1 reservoir, 300,000 gallons; 71 hydrants; pressure, 86 pounds; 6½ miles mains. L. B. Cross, Supt.; C. Willis, Town Clerk.

Bay Shore, Suffolk Co., population *2500; department consists of 1 hook and ladder truck; membership 40, volunteers.

Binghamton, Broome Co., population *25,000; area, 1800 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three and four stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 2 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 3500 feet cotton hose, good; 3500 feet fair; 11 horses; value of apparatus and supplies, $35,500; 5 buildings owned, value $32,000; membership 400, 14 paid; annual expenses, $12,000; telegraph alarm, 12 street boxes. Chief elected by members. Frank Stewart.

WATER SUPPLY—Water-works; direct pumping system; 32 miles street mains; diameter, 4 to 20 inches; 300 hydrants; Eddy gates; 300 meters, National, Union, Hersey; cost of works, $205,000; annual expenses $14,000; pressure, 80 pounds. Darwin Feller, Supt.; W. J. Flanagan, City Clerk.

Black Brook, Clinton Co., population 500; 1 hand fire engine and 1 force pump; bell alarm. J. J. Fitzgerald.

WATER SUPPLY—Hyrants. H. W. Stetson, J. M. Sheffield.

Booneville, Oneida Co., population *1850; area, 843 acres; fire limit, same; mercantile buildings, wood and brick, three stories, wood and tin roofs; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; membership 110, all volunteers. Chief recommended by department and appointed by trustees. W. W. Roberts.

WATER SUPPLY—Reservoirs; pond; canal, river. Norton Jenks, Town Clerk.

Brewster Station, Putnam Co., population *2500; area, ¾ mile square; fire limit, same; causes of fires investigated; buildings, brick and frame, one to three stories; 1 steam engine; 1 hand fire engine; 1 chemical engine; 10 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet good cotton hose; 400 poor; value of apparatus and supplies, etc., $6500; value of building, $2000; 50 volunteer members; annual expenses, $500. Chief elected by ballot. C. A. Rundall.

WATER SUPPLY—Brooks and cisterns. Richard Michell, Town Clerk.

Broadalbin, Fulton Co., population 2175; buildings, brick and frame, two stories; department consists of 1 chemical engine, 1 hook and ladder truck; 150 feet good rubber hose; members 40, volunteers. E. J. Greenslite, T. S. Hawley.

Brockport, Monroe Co., population *4500; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, one and one-half and two stories; department consists of 1 steam engine, 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages, 1 protective wagon; siamese couplings used; 2300 feet cotton hose, good; value of apparatus and supplies, $10,000; 1 building owned by village, value $20,000; membership 200, volunteers; bell alarm. Chief elected by trustees.

WATER SUPPLY—Canal and 8 reservoirs. E. Welch, City Clerk.

Brooklyn, Kings Co., population *774,000; area 2631 square miles; fire limit, 10,000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, stone and iron, four and six stories; dwellings, brick, stone and frame, two to eight stories; department consists of 26 steam fire engines, 1 fire boat, 8 hook and ladder trucks, 3 hose tenders, 8 coal wagons; 18,300 feet good cotton hose, 13,150 feet fair; 47,900 feet good hose; 132 horses; value of apparatus and supplies, $[illegible]000; 46 buildings in use, value $568,000; membership 478, full paid; expenses in 1888, $639,598; telegraph and bell alarm; 371 street boxes; 120 private boxes. Thomas F. Nevins.

WATER SUPPLY—2 reservoirs, supplied by pumps; capacity, 45,000,000 gallons daily; gravity system; diameter of mains, 6 to 48 inches; 3000 hydrants; water pressure, 50 pounds; expenses of water department, $340,000. Henry Hawks, John Shanley.

Buffalo, Erie Co., population *250,000; area, 25,600 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two to seven stories; wooden roofs permitted; frame dwellings, two and three stories; department consists of 21 steam engines, 5 chemical engines, 6 chemical hand extinguishers, 6 hook and ladder trucks, 20 hose carriages; siamese couplings used; 39,000 feet good cotton hose; 117 horses; value of apparatus and supplies, $267,370; 30 buildings owned, value $130,000; 275 members, all paid; annual expenses, $323,000; fire alarm telegraph, 185 street boxes. Chief appointed by Commissioners. Fred. Hornung.

WATER SUPPLY—Direct pumping system and gravity; 1 reservoir; supplied by pumping engines,

:apacity 20,000,000 gallons daily; 20 cisterns, ca-
›acity of each, 5000; 252 miles street mains; di-
ıneter, 4 to 36 inches; 280 hydrants; 1500 gates,
Eddy, Ludlow; 87 meters, Crown; pressure, 15
›ounds; cost of works to 1889, $3,110,382; new
'eservoir and new pumps (Holly) to be put in dur-
ng 1889; annual expenses of water department,
$81,079. Louis H. Knapp, Supt.; Wm. E. Delany,
City Clerk.

Cambridge, Washington Co., population 1482;
:auses of fires investigated; mercantile buildings,
›rick and wood, two and three stories; wooden
oofs permitted; wood dwellings, two stories; de-
›artment consists of 1 hand engine, 1 hook and lad-
ler truck, 3 hose carriages; siamese couplings used;
50 feet rubber hose, 250 cotton, 200 leather, good;
alue of apparatus and supplies, $2000; 1 building
n use, value $2000; 94 members, 1 paid; bell
larm. John Larmon.
WATER SUPPLY—Water-works; 36 hydrants; 2
rooks and 3 cisterns. William McKee, H. H.
'arrish.

Camden, Oneida Co., population 1589; area,
440 acres; fire limit, 20 acres; mercantile buildings,
rick, two stories; wood and brick dwellings, two
ories; department consists of 1 hand engine, 2
nemical hand extinguishers, 1 hook and ladder
uck, 1 hose carriage; 600 feet good cotton hose, 50
oor; 600 feet good leather hose, 100 feet poor;
alue of apparatus and supplies, $3500; 1 building
wned, value $1500; 93 volunteer members; annual
cpenses, $58; bell alarm.
WATER SUPPLY—Springs and streams; water-
orks; gravity system; 6 miles mains; 36 hydrants;
'essure, 75 pounds. Wm. Streator.

Canajoharie, Montgomery Co., population
3300; 1 steam engine; 1 hand engine; 1 hook and
dder truck; 3 hose carriages; 3000 feet good cot-
n, linen and leather hose; 115 volunteers.
WATER SUPPLY—Water-works; 20 hydrants; 3
sterns. James W. Dygert, Town Clerk.

Canandaigua, Ontario Co., population *6000;
ea and fire limit, 2560 acres; fireworks ordinance;
›od and brick buildings, two and three stories;
›artment consists of 2 steam engines, 1 hand en-
ne, 2 chemical hand extinguishers, 1 hook and
dder truck, 3 hose carriages; siamese couplings
ed; 2700 feet good cotton hose, 500 poor; value
apparatus and supplies, $13,000; buildings
'ned, $12,000; 120 members, 7 part paid, 113
lunteers; annual expenses, $600; bell and tele-
one alarm. Chief elected by department.
WATER SUPPLY—Water-works, both gravity
d direct pressure; 74 hydrants; 6 miles mains;
idlow gates; cost of works, $80,000; pressure, 25
120 pounds. F. B. Merrill, Pres. and Supt.; C.
andall, City Clerk.

Canastota, Madison Co., population *3000; 1
am engine; 1 hand engine; 1 hook and ladder
ck; 5 hose carriages; 2300 feet leather and rub-
r hose, good; 100 men, volunteers. Wm. H.
ttern.
WATER SUPPLY—Canal and cisterns; water-
rks; 55 hydrants. H. O. Travis, Town Clerk.

Canisteo, Steuben Co., population *3000;
ildings, brick and wood, two and three stories;
›artment consists of 1 steam engine, 4 hose car-
ges; 1200 feet rubber-lined hose, good; 300 feet
›or; value of apparatus and supplies, $55,000;
ildings, $4500; members 131, 1 paid part time;
›enses in 1888, $700; bell alarm. W. P. Delany.
WATER SUPPLY—Gravity system; 1 reservoir,
00,000 gallons; 6 miles street mains; 50 hy-
nts; pressure, 70 pounds. Daniel Comfort,
wn Clerk.

Canton, St. Lawrence Co., population *3700;
works ordinance; causes of fires investigated;
ck and frame buildings; 1 steam fire engine; 1
hook and ladder truck; 2 hose carriages; siamese couplings used; 1500 feet good cotton hose; value of apparatus, etc., $7000; buildings, $2500; 50 volunteer members; bell alarm. Chief elected by ballot. F. J. Kirkland.
WATER SUPPLY—River and reservoirs; capacity 25,000 gallons daily. F. J. Chapper, Town Clerk.

Cape Vincent, Jefferson Co., population *1500; buildings, brick and wood, one and two stories; department consists of 1 chemical engine, 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1435 feet rubber hose, good; value of apparatus and supplies, $3200; members 125; building owned by company, worth $1300. M. E. Lee.
WATER SUPPLY—River and tank 1000 feet from river. L. G. Kelsey, Village Clerk.

Carthage, Jefferson Co., population *3000; area and fire limit, 690 acres; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 1600 feet linen hose, good; 1000 feet rubber, poor; value of apparatus and supplies, $6500; 1 building owned, value $1500; membership 90, volunteers; annual expenses, $400; bell alarm. Chief elected by members. Wm. McGraw.
WATER SUPPLY—13 cisterns; capacity 383,500 gallons daily; river. W. B. Kesler, Town Clerk.

Castile, Wyoming Co., population *1200; area and fire limit, 300 acres; fireworks ordinance; causes of fires investigated; frame buildings, two stories; shingle roofs; department consists of hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 350 feet rubber hose; 200 feet good cotton; value of apparatus and supplies, $1200; 1 building owned, value $1000; 42 volunteer members; annual expenses, $100; bell alarm. Chief elected by company.
WATER SUPPLY—Wells, cisterns and streams. A. B. Smith, Town Clerk.

Castleton, Rensselaer Co., population *1200; 1 steam engine; 2 hose carriages; 850 feet good linen hose; 200 good leather; 60 volunteer members. Wm. W. Wood.
WATER SUPPLY—River; 1 cistern. John Moore, Town Clerk.

Catskill, Greene Co., population 4320; area and fire limit, 2200 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 2 steam engines (reserve), 1 hook and ladder truck, 6 hose carriages; 1500 feet rubber hose; 1500 feet good cotton; value of apparatus and supplies, $10,000; 3 buildings owned, value $11,000; 244 members; 2 part paid, 242 volunteers; annual expenses, $1300; bell alarm. Chief chosen by department. William Joesbury.
WATER SUPPLY—Water-works; 9 miles mains; 100 hydrants; pressure, 40 to 100 pounds. W. C. Pierson, E. P. Smith.

Cattaraugus, Cattaraugus Co., population 1000; 2 chemical extinguishers; 1 hook and ladder truck; 30 men. W. A. Andrews, Town Clerk.

Cazenovia, Madison Co., population 1918; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick and stone, three and four stories; shingle roofs permitted; dwellings, frame, two stories; department consists of 1 horse-power engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet good leather hose; 300 poor; value of apparatus and supplies, $2500; 80 volunteer members; annual expenses, $500; bell alarm. Chief appointed by trustees. D. H. Doremus.
WATER SUPPLY—23 cisterns, supplied from buildings; capacity, 600,000 gallons daily; creek and lake, W. D. Wells, Town Clerk.

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Champlain, Clinton Co., population 1509; buildings, brick and wood, three to four stories; department consists of 1 hand engine, 1 hose carriage; 700 feet rubber hose, good; 300 feet cotton hose, good; 70 volunteer members; bell alarm. R. W. Graves.

WATER SUPPLY—River. E. Everest, Town Clerk.

Chateaugay, Franklin Co., population 2828; area, 640 acres; fire limit, same; causes of fires investigated; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, wood, one and one and a half stories; department consists of 1 hook and ladder truck, 1 hose carriage; 700 feet rubber hose, good; value of apparatus and supplies, $750; 1 building owned, value $1000; membership 55, volunteer; annual expenses, $25; bell alarm. Chief eleected by village trustees. H. E. Goodspeed.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, supplied from spring; capacity, 1,500,000 gallons daily; 3 miles street mains; diameter, 4 to 6 inches; 14 hydrants; pressure, 50 to 120 pounds; annual expenses of water department, $150. B. Haney, Supt.; H. E. Goodspeed, Town Clerk.

Chatham, Columbia Co., population 2100; buildings, brick and wood, two to three stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet leather hose, new; 500 feet leather hose, poor; 450 feet rubber hose, poor; 45 members, volunteers. H. A. Blunt.

WATER SUPPLY — Driven wells; pumping to reservoir and direct—Holly machinery; daily capacity, 1,500,000 gallons; 36 hydrants; 5 miles mains; 24 gates; pressure, 80 to 110 pounds; cost of works, $89,300. H. W. McClellan, Pres.; P. B. Blinn, Jr., Supt.; Frank E. Page, City Clerk.

Chemung, Chemung Co., population ——; buildings, brick and wood, two to four stories; department consists of 4 steam engines, 1 chemical engine, 4 hand chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 11 horses; 37 members, 15 full paid, 22 part paid; Gamewell alarm; 49 street boxes. J. A. Campbell.

WATER SUPPLY — Obtained from the Elmira water-works. J. M. Diven, Supt.

Chittenango, Madison Co., population, 954; fire limit, 330 acres; fireworks ordinance; brick buildings, two and two and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 50 feet rubber hose; 1800 feet cotton; 350 leather, good; value of apparatus and supplies, $2200; 1 building owned by corporation, value $2000; membership 50, volunteers; annual expenses, $100; bell alarm. Chief appointed by trustees. Peter P. Carl.

WATER SUPPLY—Water-works and creeks; half a mile of street mains and supply pipes; diameter of main, 12 inches; 12 hydrants. C. A. Hitchcock Village Clerk.

Clayton, Jefferson Co., population *2280; buildings, wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet rubber hose, good; value of apparatus and supplies, $5000; members, 85; whistles and bell alarm. J. W. McCombe.

WATER SUPPLY—River. A. E. Wood, Town Clerk.

Clifton, Richmond Co. See Edgewater.

Clinton, Oneida Co., population 1236; area and fire limit, 2560 acres; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood and brick, two and a half stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 750 feet leather hose, good; 1000 feet linen, good; 1 building in use; annual rent, $200; membership 85, volunteers; annual expenses, $300; bell alarm. Chief elected by company. F. A. Tasker.

WATER SUPPLY—Water-works; 1 reservoir; capacity, 3,000,000 gallons; street mains and supply pipes; diameter, 8 to 16 inches; hydrants. T. T. Thomson, John Colgrove.

Clyde, Wayne Co., population *3000; area and fire limit, 960 acres; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, mostly frame, two stories; department consists of 1 steam engine, 1 hand engine, 4 hose carriages, 8 private chemical hand extinguishers, 2 chemical engines, 1 hook and ladder truck; siamese couplings used; 400 feet rubber hose, good; 2000 feet linen hose, good; 300 feet poor; membership 60, 2 full paid; annual expenses, $1500; bell alarm. Chief appointed by trustees of the village. A. E. Adams.

WATER SUPPLY—Wells; water-works building; system to be stand-pipe and to include 40 hydrants; 8 miles mains; diameter, 4 to 10 inches. Charles Strughan, Chas. A. Tippling, Town Clerk.

Cobleskill, Schoharie Co., population *1800; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine (not used), 1 hook and ladder truck; 2 hose carriages; 1300 feet hose, good; value of apparatus and supplies, $300; 1 building owned, value $2000; annual expenses, $500; bell alarm. Chief elected by members. P. H. Borst.

WATER SUPPLY—3 reservoirs, supplied by pipes; water-works, gravity system; 50 hydrants; about 7 miles mains; diameter, 4 to 16 inches; pressure, 80 to 110 pounds; cost of works, $60,000. Jas. N. Borst, Supt.; W. Hurst, Town Clerk.

Cohocton, Steuben Co., population *1200; department consists of 1 engine, 1 hook and ladder truck; hose; membership 40, volunteers. J. M. Reynolds.

WATER SUPPLY—Wells. C. Crosby, Town Clerk.

Cohoes, Albany Co., population 19,416; area, 3200 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone, brick and wood, four stories; dwellings, brick and wood, three and four stories; department consists of 3 steam engines, 6 chemical hand extinguishers, 6 hose carriages; 6550 feet leather hose, good; 6 horses; value of apparatus and supplies, $25,000; 5 buildings owned by department, value $21,500; membership, 100; full paid members, 11; part paid, 4; annual expenses, $10,415.95; telephone and bell alarm. Chief elected by board of fire commissioners. R. S. Calkins.

WATER SUPPLY—Pumping system; 3 reservoirs; capacity 62,000,000 gallons daily; 25 miles street mains; diameter, 4 to 24 inches; 200 hydrants; 350 Ludlow gates; 65 meters, National; water pressure, 55 to 90 pounds; annual expense of water department, $12,000. A. L. Kaiffin, P. C. Ryan, City Clerk.

College Point, Queens Co., population 5173; 1 hook and ladder truck; 2 hose carriages; 3300 feet cotton hose, good; volunteer department, 90 men. Peter Schreiner.

WATER SUPPLY—Water-works; direct pressure; 2,500,000 gallons capacity; 14 miles of mains; 55 hydrants. Wm. Taylor, E. H. Beiderliaden.

Coney Island, Kings Co.; department consists of 1 hook and ladder truck, 1 hose carriage, 1 jumper; 1200 feet cotton hose, good; value of ap-

aratus and supplies, $6000; members 100, volunteers. W. A. Vanderveer.

WATER SUPPLY—Direct pressure system; 30 hydrants.

Constableville, Lewis Co., population 595; area, 640 acres; mercantile buildings, wood, one and a half and two stories; wooden roofs permitted; dwellings, wood, one and a half and two stories; department consists of 1 hand engine, 1 chemical engine, 1 hose carriage; 500 feet rubber hose, good; 500 feet leather, poor; value of apparatus and supplies, $700; 1 building owned by department, value $1000; annual expenses, $40; bell alarm. Chief appointed by village trustees. W. G. Sittaye.

WATER SUPPLY—9 reservoirs; capacity, 1200 gallons each daily; creek and well ponds. Jacob Worthby, W. R. Wardsworth, Town Clerk.

Cooperstown, Otsego Co., population 2199; area, 250 acres; fire limit, same; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 1100 feet rubber hose; 1500 feet cotton hose, good; value of apparatus and supplies, $3000; 1 building owned, value $20,000; 135 volunteer members. Chief elected by members. L. B. Crittenden.

WATER SUPPLY—Pumping system; 560 feet of street mains; diameter, 4 to 8 inches; 34 hydrants; pressure, 110 pounds; annual expenses of water department, $600. Lorin J. Arnold, Village Clerk.

Corning, Steuben Co., population *6000; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 2 hook and ladder trucks; 5 hose carriages; siamese couplings used; 2000 feet good linen hose; 500 feet good leather hose; 500 feet rubber hose; 2 buildings owned by village, value $7000; 1 room rented, $250 per year; membership, 120, all volunteers; annual expenses, $1300; bell alarm. Chief elected by firemen. Henry C. Heermans.

WATER SUPPLY—Water-works; direct pumping and gravity pressure; 1 reservoir; 7 miles street mains; diameter of largest, 20 inches; smallest, 4 inches; 70 hydrants; water pressure, 90 pounds. J. W. Vedder.

Cornwall, Orange Co., population 3833; 2 hand engines; 2 hose carriages; 400 feet good rubber hose; 200 feet poor; 50 feet good cotton, 50 feet poor; 50 feet good linen, 50 feet poor; 150 feet leather; 80 men, volunteers.

WATER SUPPLY—River and cistern.

Cortland, Cortland Co., population *7798; area, 2560 acres; fire limit, same; fireworks ordinance; chief and department secretary investigate causes of fires; mercantile buildings, brick and frame, three to four stories; most roofs of tin; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 large extra extension ladder, independent of truck, 3 hose carriages; large quantity of hose; membership 210, all volunteers; fire police; electric alarm. John H. Phelps.

WATER SUPPLY—Springs; system pumping to stand-pipe and direct; Worthington machinery; daily capacity 4,000,000 gallons; 126 hydrants; 15 1-3 miles mains; diameter 4 to 12 inches; Ludlow gates; 80 meters; various; pressure 75 pounds; works cost $75,000. B. F. Taylor, Pres.; L. J. Richardson, Supt.; Fred. Hatch, Town Clerk.

Coxsackie, Greene Co., population 1661; area, 510 acres; fire limit, 300 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1400 feet good hose; 500 poor; value of apparatus and supplies, $5500; 2 buildings owned by village, value $3500; membership 85, all volunteers; annual expenses, $70. Chief elected by members. Wm. K. Reed.

WATER SUPPLY—Cisterns and river. Albert Parker.

Cuba, Allegany Co., population *1500; 2 hand engines; 2 hose carriages; 1 hook and ladder truck; 150 feet new linen hose; 400 feet good rubber; 200 feet good leather, 300 feet poor; membership 150, volunteers. A. W. Smith.

WATER SUPPLY—Springs and wells; a gravity system of water-works now building will include 40 hydrants, 7 miles mains, gates, etc., pressure to be 75 pounds; estimated cost, $30,000. E. A. Bartlett, Town Clerk.

Dansville, Livingston Co., population *4200; buildings, wood and brick, one to four stories; 1 hand engine; 4 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 2750 feet good linen hose; value of apparatus and supplies, $3000; 100 volunteers; bell alarm. J. W. Burgess.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, capacity 1,000,000 gallons; 4 miles of mains; 54 hydrants; 77 pounds pressure. Jacob Huber, Supt.; E. R. Woodruff, Town Clerk.

Delhi, Delaware Co., population *1600; fireworks ordinance; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages, 2 chemical hand extinguishers (private); siamese couplings used; 150 feet rubber hose; 450 feet leather, poor; 2000 feet cotton; 200 feet leather, good; value of apparatus and supplies, $6000; 2 buildings in use by department, owned by village, value $4000; membership 300; bell alarm. Chief elected by company. M. T. Menzie.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, supplied from brook; capacity 2,000,000 gallons daily; 1 cistern, supplied from hydrants; capacity 3000 gallons daily; river and ponds; 4 miles street mains; diameter of largest 12 inches; smallest 3 inches; 30 hydrants; water pressure 70 pounds. J. Middlemess, M. T. Menzie.

Deposit, Broome Co., population 1620; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good hose; 200 feet poor; value of apparatus, $200; expenses in 1888, $200; bell alarm. J. H. Stone.

WATER SUPPLY—Water-works; gravity system; reservoir; 5 miles mains; 40 hydrants; 65 pounds pressure. C. M. Putnam, H. J. Adams.

Dryden, Tompkins Co., population 779; mercantile buildings, stone, brick and wood, two stories; dwellings, frame, two stories; department consists of 1 hand engine, 1 hose cart, 3 chemical hand extinguishers (private); membership 60, volunteers. Chief elected by members. W. W. Hennessy.

WATER SUPPLY—6 cisterns, supplied from wells. D. T. Wheeler, Village Clerk.

Dundee, Yates Co., population *1400; buildings, brick and wood, two stories; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck; 42 members, volunteers; value of apparatus, etc., $600; bell alarm. H. V. L. Jones.

WATER SUPPLY—Wells.

Dunkirk, Chautauqua Co., population *8000; 1 hook and ladder truck; 3 hose carriages; 2800 feet good cotton hose; 700 feet good leather; 148 volunteer members.

WATER SUPPLY—Water-works; direct pumping system; 2,000,000 gallons capacity; 18 miles of mains; 105 hydrants; 3 cisterns. G. M. Abell.

East Aurora, Erie Co., population 2500; mercantile buildings, wood, two and three stories; mostly wood dwellings, two stories; department consists of 2 hand engines, 1 hook and ladder truck,

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1 hose carriage, new; 450 feet good linen hose; 200 feet poor rubber hose; value of apparatus and supplies, $2500; 3 buildings rented for $165, value $2000; 100 volunteer members; annual expenses, $400; bell alarm. Chief elected by department. G. P. Dick.

WATER SUPPLY—Wells; 2 cisterns, capacity 250 barrels daily. Charles H. Addington, Village Clerk.

East Syracuse, Onondaga Co., population *1600; wood buildings, two stories; department consists of 1 hand engine, 2 hand chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 700 feet good cotton hose; value of apparatus and supplies, $1500; 110 volunteer members; bell and whistle alarm. George M. Weaver.

WATER SUPPLY — Cisterns. J. C. Kinney, Village Clerk.

Eaton, Madison Co.; population 775; frame buildings, two stories; wooden roofs permitted; department consists of 2 hand engines, 2 hose carriages; 350 feet good leather hose; 50 feet poor leather; value of apparatus and supplies, $1500; 34 volunteer members; annual expenses, $50; bell and whistle alarm. J. H. Colson.

WATER SUPPLY — Pond and streams. E. S. Vines.

Edgewater, Richmond Co. (includes Tompkinsville, Stapleton and Clifton), population †11,000; department consists of 4 steam engines, 1 hand engine, 6 hose companies, 2 hook and ladder truck companies; 2000 feet good rubber hose; 8 horses; 400 volunteer members. Thos. Willshaw.

WATER SUPPLY—130 fire hydrants; private cisterns; running streams and New York bay; waterworks, direct pressure. C. Detrick, M. Collins.

Elizabethtown, Essex Co., population 445; wood buildings, one and two stories; sectional ladder; 1 hose carriage; 400 feet good rubber hose; 100 poor rubber; 200 feet good linen hose; value of apparatus and supplies, $900; 20 members; expenses in 1888, $100; bell alarm. R. C. Kellogg.

WATER SUPPLY — Water-works, gravity pressure; 1 reservoir, capacity 128,000 gallons; 4½ miles street mains; 20 hydrants; pressure, 100 pounds. R. C. Kellogg, Supt.; Chas. H. Palmer, Town Clerk.

Ellenville, Ulster Co., population *4500; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet good hose, 200 feet poor; 99 volunteer members. O. B. Seaman.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 90,000 gallons capacity; 6 miles mains and supply pipes; 44 hydrants; pressure 45 to 75 pounds; cost of works, $50,000. W. H. Deyo, Pres.; D. S. Williams, Supt.; George H. Dutcher, Town Clerk.

Ellicottville, Cattaraugus Co., population 748; area, 640 acres; frame and brick buildings; 1000 feet hose; 4 chemical hand extinguishers.

WATER SUPPLY—Wells. E. S. King, Village Clerk.

Elmira, Chemung Co., population *32,000; department consists of 4 steam engines, hook and ladder truck, 1 chemical engine, 3 hose carriages; 4700 feet cotton hose; 11 horses; 35 members, 12 paid full time, 23 paid part time; telegraph alarm, 49 boxes. J. A. Campbell.

WATER SUPPLY—Wells and reservoir; pumping system; total daily capacity of Worthington and Knowles pumps, 9,000,000 gallons; 227 hydrants; 36 miles mains, diameter 6 to 30 inches; 247 Eddy gates; 303 meters, Worthington, Crown; sand and gravel filteration; pressure, 43 pounds; cost of works, $527,000. Geo. M. Diven, Pres.; J. M. Diven, Supt.; C. L. Davison, Mayor; Thos. Smith, City Clerk.

Elm Park, Richmond Co. See New Brighton.

Fairport, Monroe Co., population *3500; area, 844 acres; mercantile buildings, brick and frame, three and four stories; dwellings, frame, two and a half stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, protection carriage; siamese couplings used; 2600 feet good cotton hose; value of apparatus and supplies, $5500; 100 volunteer members; annual expenses, $1000; whistle. Chief elected by department and approved by village board. L. J. DeLand.

WATER SUPPLY—Canal and creek. J. S. Randell, Town Clerk.

Far Rockaway, Queens Co., population [illegible]; frame buildings, two stories; 2 hose carriages; 1 hook and ladder truck; 1000 feet good cotton hose; value of apparatus and supplies, $3000; bell alarm.

WATER SUPPLY—Water-works, stand pipe, [illegible] feet high; hydrants. C. A. Lockwood.

Fayetteville, Onondaga Co., population [illegible]; 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 200 feet rubber, 800 cotton, 300 leather hose; good; bell alarm; 200 men, volunteers.

WATER SUPPLY—6 cisterns and creeks.

Fishkill, Dutchess Co., population 800; 1 hand engine; 1 hose carriage; 380 feet good rubber hose; membership 25, volunteers.

WATER SUPPLY—River and three cisterns.

Fishkill-on-Hudson, Dutchess Co., population *2508; 1 hand engine; 1 hose carriage; [illegible] feet good rubber and leather hose; membership [illegible] volunteers.

WATER SUPPLY—Reservoir; pressure, 100 to 150 pounds. Frank Perrin, Village Clerk.

Flatbush, Kings Co., population *15,000; buildings, brick and wood, three stories, wooden roofs; department consists of 1 hand engine, 2 hook and ladder trucks, 6 hose carriages; volunteer members; telegraph and bell alarm. Thos. M. Lott.

WATER SUPPLY—Holly system; 13 miles street mains; 169 hydrants; pressure 40 to 90 pounds. J. Lott, Supt.; F. M. Gleason, Town Clerk.

Flushing, Queens Co. population *8000; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet good cotton hose; [illegible] feet good leather; volunteer department, 180 men. Jas. McCormick.

WATER SUPPLY—Water-works; direct pumping system; 30 miles of mains and supply pipes; 115 hydrants; 100 pounds pressure. C. R. Brouillier.

Fonda, Montgomery Co., population *[illegible]; area, 640 acres; wood and brick buildings; 1 hand engine, 1 hook and ladder truck; 2 hose carts and 800 feet of hose; hose interchangeable with Fehnerville department, the two departments working together. J. O. Schuyler.

WATER SUPPLY—Springs; gravity; wells and cisterns; 3 miles mains; 31 hydrants. Henry Swet, Town Clerk.

Fort Edward, Washington Co., population 2988; mercantile buildings, brick and wood, two or four stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 500 feet rubber hose; 1360 feet good cotton; 1 building owned, value $1500; membership 80, volunteers; bell alarm. Chief elected by members. L. B. Fields.

WATER SUPPLY—10 reservoirs; river and canals. M. Bennett, Village Clerk.

Fort Plain, Montgomery Co., population 500; fireworks ordinance; buildings, wood and ick, two to three stories; shingle roofs permitted; partment consists of 2 hand engines, 1 chemical nd extinguisher, 1 hook and ladder truck, 4 hose rriages; 2000 feet cotton, 200 linen, 600 leather se; value of apparatus and supplies, $4500; 2 ildings owned, value $2500; 150 volunteer mem-rs; annual expenses, $500; bell alarm. Chief ected by company and approved by trustees. J. inning.

WATER SUPPLY—Water-works; gravity system; hydrants; 9 miles mains; canal; reservoir and cisterns, 79 pounds pressure. Charles Wick, own Clerk.

Frankfort, Herkimer Co., population *2500; a, 1000 acres; fire limit, 1000 acres; mercantile ildings, frame, two to three stories; wooden roofs rmitted; dwellings, frame, two stories; depart-nt consists of 1 steam engine, 1 hand engine, 1 ok and ladder truck and 2 fire extinguishers, 3 se carriages; 100 feet rubber hose; 2100 feet good ton; value of apparatus and supplies, $5000; 2 ildings used; 100 volunteer members; annual ex-nses, $250; bell alarm. Chief elected by com-nies. Thos. Honohan.

WATER SUPPLY—Cisterns, canal and river d 4 suction connections with water supply of est Shore R. R. Chas. B. Cleland, Village erk.

Franklin, Delaware Co., population 2907; de-rtment consists of 1 hand engine, 3 hose carts, ders; 650 feet good rubber hose; 650 feet good ton; 400 feet poor rubber; 56 volunteer members. bert Smith.

WATER SUPPLY—11 cisterns. A. Bush, Town erk.

Franklinville, Cattaraugus Co., population 2; buildings, brick and frame, two and three sto-; department consists of 1 hand engine, 1 chem-engine, 1 hook and ladder truck, 1 hose car-ge; 200 feet good rubber hose; 100 feet poor; 600 good canvas; value of apparatus and supplies, 00; 1 building rented at $100 per year, value ,000; 90 volunteer members; annual expenses, o; bell alarm. Chief appointed by village trus-. M. J. Waring.

WATER SUPPLY—Wells. G. E. Spring, Village rk.

Fredonia, Chautauqua Co., fireworks ordi-ce; mercantile buildings, wood and brick, three ies; wooden roofs permitted; dwellings, wood, stories; department consists of 2 chemical hand nguishers, 2 hose carriages, 1 hook and ladder k; siamese couplings used; 300 feet rubber, feet good cotton hose; value of apparatus and plies, $3500; 1 building used by department, ed by village; 85 volunteer members; whistle m. Chief elected by trustees. K. R. Palmer.

WATER SUPPLY—Gravity system; reservoir; ca-ty, 10,000,000 gallons; 6½ miles street mains; ydrants; 100 pounds pressure. E. A. Curtis, t.; John Warren, Town Clerk.

Freeport, Queens Co., population †1217; 1 and ladder truck; 30 men, volunteers.

Friendship, Allegany Co., population 2127; e and brick buildings, two stories; 1 steam fire ne; 1 hook and ladder truck; 2 hose carriages; ese couplings used; 1500 feet cotton hose; hose r. 60 feet high; value of apparatus, supplies, $6000; 1 building used, value $4000; bell and tle alarm; volunteer department, 74 men. Chief ed by company. T. J. Rose.

WATER SUPPLY—4 cisterns, capacity 2300 gal-daily. J. O. Rice, Town Clerk.

Fulton, Oswego Co., population 6500; 2 steam nes; 1 hook and ladder truck; 6 hose carriages; bet rubber hose, good; 3800 feet linen, good; 4 men paid all time; 100 volunteers; 5 horses. W. Bradley.

WATER SUPPLY—Springs and river; system, gravity, stand-pipe; also direct pumping, Worthington machinery; daily capacity, 1,500,000 gallons; 52 hydrants; 11 miles mains; diameter 4 to 10 inch; Eddy gates; 3 meters, Crown; pressure, 50 to 120 pounds; works cost $130,000; annual expense, $9000. H. L. Nichols, Pres.; Geo. G. Chauncy, Supt.; Morris C. Highuter, Town Clerk.

Fultonville, Montgomery Co., population *1300; mercantile buildings, brick, two and three stories; wood en roofs permitted; dwellings, wood and brick, one and a half and two stories; department consists of 1 hand engine, 2 hose carriages; 650 feet cotton hose, good; 1 building owned, value $1500; membership 40, volunteers; bell alarm. Chief elected by members. John Brookman.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs, supplied by springs; canal; river; 2 miles street mains; diameter, 4 to 6 inches; 8 hydrants;. Dodge, Supt.; John Marlette, Town Clerk.

Geddes, Onondaga Co. See Syracuse.

Geneseo, Livingston Co., population *2500; 1 steam engine; 1 hand engine; 4 chemical extinguishers (hand); 1 hook and ladder truck; 3 hose carriages; 1 protective carriage furnished with buckets, salvage bags, canvas covers and 2 chemical extinguishers (hand); 2500 feet linen hose, good; 130 volunteers. Wm. A. Brooke.

WATER SUPPLY—Conesus Lake; 5 miles of street mains. S. H. Blyth, L. H. Doty.

Geneva, Ontario Co., population *7300; area, 620 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, brick and wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 6 hose carriages; 500 feet rubber hose; 3000 cotton hose; 1000 good linen; 4 horses; value of apparatus and supplies, $15,000; 2 buildings, owned by village, value, $10,000; membership 160, 10 part paid; 150 volunteers; annual expenses, $2000; bell alarm. Chief appointed by trustees. John Denison.

WATER SUPPLY—Gravity pressure; 3 reservoirs, supplied by springs; 18 cisterns, supplied by water-works; 6 miles mains and supply pipe; diameter, 4 to 12 inches; 36 hydrants; pressure, 80 pounds; annual expenses of water department $1620. S. S. Graves, Henry B. Graves.

Gilbertsville, Otsego Co., population 600; mercantile buildings, wood, two stories; dwellings, wood, one and a half and two stories; department consists of 1 hand engine, 1 chemical engine, 1 hose carriage; 300 feet good linen hose; 100 cotton, fair; value of apparatus and supplies, $1000; value of buildings, $1500; bell alarm. J. R. Woodlands.

WATER SUPPLY—Wells, cisterns and brook. H. O. Donaldson, Town Clerk.

Glen Cove, Queens Co., population 3000; area, 1000 acres; fire limit, 1000 acres; mercantile buildings, brick and frame, two to five stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine; 250 feet good leather hose; 200 feet new canvas hose; 200 feet poor leather; value of apparatus, $2500; 40 volunteer members; bell alarm. E. P. Titus.

WATER SUPPLY—Lake, cisterns and springs.

Glens Falls, Warren Co., population *8000; area, 2 square miles, fire limit 100 acres; fireworks ordinance; buildings, brick, stone and wood, one and a half to seven stories; department consists of 1 hand engine, 1 extension ladder, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; 3000 feet good rubber and linen hose; 1000 feet poor; value of apparatus and supplies, $8000; 2 buildings owned by city, value $15,000; 160 mem-

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bers; expenses in 1888, $1200; bell alarm. Chief elected by department, approved by trustees. Charles H. Clark.

WATER SUPPLY—Water-works, gravity pressure; 3 reservoirs, supplied by brooks; 20 miles street mains, diameter 4 to 12 inches; 97 hydrants; annual expenses of water-works, $7350. Charles Albro.

Gloversville, Fulton Co., population *10,000; area, 1300 acres; fire limit 250 acres; fire works ordinance; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet good linen hose; value of apparatus and supplies, $5000; 1 building in use by department; 80 volunteer members; annual expenses, $793; bell and whistle alarm. Chief elected by department. Frank Carson.

WATER SUPPLY—Gravity system; 4 reservoirs, supplied by springs; diameter of mains, 2 to 12 inches; 102 hydrants; pressure, 60 to 120 pounds; annual expenses of water department, $1250. A. W. Helwig.

Goshen, Orange Co., population 2657; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet leather hose; 1000 feet good fabric hose; 100 volunteers. C. G. Elliott.

WATER SUPPLY—Water-works, gravity pressure; 1 reservoir; 7 miles street mains; diameter, 4 to 12 inches; 44 hydrants; 17 gates; pressure, 60 pounds; works cost $60,000; W. H. Wood, Supt.; E. H. Kelly, Town Clerk.

Gouverneur, St Lawrence Co., population *3500; area, 1400 acres; fire limit, 30 acres; fire-works ordinance; mercantile buildings, brick and stone, two and four stories; frame dwellings, two and three stories; department consists of 1 steam engine, 3 hose carriages; 3000 feet good cotton hose; value of apparatus and supplies, $6000; 1 building used, owned by village, value $3000; 50 volunteer members; annual expenses, $400; bell and steam gong alarm. Chief appointed by trustees. Frank L. Cox.

WATER SUPPLY — Direct pumping system; 3 miles mains and supply pipes; diameter, 4 to 6 inches; 20 hydrants; pressure, 45 pounds; annual expenses of water department, $900. Adelbert Althouse, Chas. N. Reynolds.

Gowanda, Cattaraugus Co., population 1900; brick and wood buildings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet good cotton hose; 500 feet good linen hose; expenses in 1888, $300; bell and telegraph alarm, 6 street boxes. W. H. Bard.

WATER SUPPLY—Water-works; gravity system; 1 reservoir, capacity 3,000,000 gallons; 4 miles street mains, diameter 4 to 10 inches; 17 hydrants; pressure, 80 pounds. W. W. Welch, Pres.; F. J. Blackmer, Supt. and Town Clerk.

Granville, Washington Co., population *1800; 4 chemical extinguishers, 2 hose carriages; 1975 feet good leather hose; 38 volunteers.

WATER SUPPLY—River; system pumping to reservoir; Knowles machinery, daily capacity 500,000 gallons; 22 hydrants; diameter of mains, 4 to 8 inches; pressure, 65 to 100 pounds; works cost $22,000; annual expenses, $800. O. L. Goodrich, Supt.; John S. Warren, Town Clerk.

Greenbush, Rensselaer Co., population *7500; fireworks ordinance; brick and frame buildings, two and three stories; shingle roofs; department consists of 2 steam engines, 3 hose carriages; 3000 feet good linen hose; value of apparatus and supplies, $15,000; 2 buildings owned, value $10,000; 200 volunteer members; annual expenses, $1000; whistle and bell alarm. Chief appointed by trustees. John B. Miller.

WATER SUPPLY—Water-works; stand-pipe system; Worthington pumps, daily capacity 4,000,000 gallons; 90 hydrants; 15 miles mains, diameter 6 to 20 inches; Ludlow gates; sand and gravel filtration; works cost (estimated) $200,000. J. F. Moffett, Pres.; John Winn, Supt.; W. H. Heffen, Village Clerk.

Greene, Chenango Co., population *1200; area, 640 acres; fire limit, 640 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet linen hose, new; 1600 feet leather, good; 200 poor; value of apparatus and supplies, $3000; membership 100, volunteers; annual expenses, $100; bell alarm. Chief elected by members of department. E. B. Jackson.

WATER SUPPLY—Cisterns and rivers. R. A. Race in charge; M. F. Porter, Town Clerk.

Green Island, Albany Co., population 4160; 1 steam engine, 2 hose carriages; 1900 feet cotton hose, good; 500 feet leather, good; fire alarm telegraph, 6 boxes; 60 men, volunteers; 1 team horses.

WATER SUPPLY—Water-works; gravity pressure; river; 1 reservoir; 3 miles of street mains and supply pipes; 20 hydrants.

Greenport, Suffolk Co., population 2370; area and fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 500 feet rubber hose, 550 cotton, 400 leather, good; value of apparatus and supplies, $7000; 3 buildings owned, value $3000; membership 150, volunteers; annual expenses, $350; bell alarm. Chief elected by company, approved by trustees. J. L. Terry.

WATER SUPPLY—Wells and lake; water-works under construction. George H. Corwin, Village Clerk.

Greenwich, Washington Co., population *2500; 2 hand engines; 1 hook and ladder truck, 4 hose carriages; 3000 feet rubber hose, fair; volunteer department, 140 men. F. A. Cozzens.

WATER SUPPLY—Reservoir, gravity system; 30 hydrants; 5 miles mains; 15 gates; pressure, 60 to 120 pounds. R. J. Wait, Supt.; W. T. Lider, Town Clerk.

Groton, Tompkins Co., population *1400; area, 650 acres; fire limit, same; fire warden investigates causes of fires; mercantile buildings, frame and brick, two and three stories; dwellings, frame, two stories; department consists of 1 hand engine, 5 chemical hand extinguishers, 2 hose carriages; siamese couplings used; 200 feet rubber hose, 200 feet cotton, 200 linen, 200 leather, good; 50 feet cotton, 100 linen, 100 leather, poor; membership 50, all volunteers; annual expenses, $400; bell alarm. Chief elected by department and approved by trustees. Jas. L. McLain.

WATER SUPPLY—Springs; gravity system; capacity of reservoir, 500,000 gallons; 45 hydrants; 6¾ miles mains; diameter, 4 to 8 inch; pressure, 80 to 95 pounds; works cost $23,000. Thomas Moran, Supt.; Eugene Landon, Mayor; R. B. Shaw, Town Clerk.

Hamburg, Erie Co., population *1500; area, 650 acres; fire limit, same; mercantile buildings, brick, two to three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 4 chemical hand extinguishers; 1 hook and ladder truck, 1 hose carriage; 500 feet new cotton hose; 200 feet good rubber; value of apparatus and supplies, $800, 1 building owned, value

$5000; membership 50, all volunteers; annual expenses, $125; bell alarm. Chief elected by village officers. Charles H. Wood.

WATER SUPPLY—Creek, wells and cistern. Fayette Kelly, Village Clerk.

Hamilton, Madison Co., population *2000; area and fire limit, 700 acres; mercantile buildings, brick, wood and stone, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steamer, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 2 hose carriages; siamese couplings in use; 1000 feet new hose; 50 feet rubber hose; 400 cotton; 50 linen; 150 good leather; 150 poor leather; value of apparatus, $6000; 1 building used, value $7000; membership 80, volunteers; annual expenses, $50; bell alarm. Chief recommended by department, appointed by trustees. J. E. Baker.

WATER SUPPLY—3 streams, inexhaustible. B. . Stimson, Town Clerk.

Hammondsport, Steuben Co., population 1400; buildings, wood, two stories; department consists of 1 horse-power engine, 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, hose carriage; 1500 feet hose; membership 125, all volunteers; bell alarm. Geo. H. Euler.

WATER SUPPLY—5 large cisterns, lake and creek. J. W. Shanley, Town Clerk.

Hastings, Westchester Co., population 1200; 1 hand engine, 1 hose carriages; 1100 feet good hose; 100 feet poor rubber hose; 400 feet poor linen; department, 40 men, volunteers.

WATER SUPPLY—Cisterns and ponds. Jacob Wheeler, Village Clerk.

Haverstraw, Rockland Co., population 3506; steam engine; 1 hand engine, 1 hook and ladder truck; 4 hose carriages; 1300 feet leather and 500 feet rubber hose, good; membership 95, volunteers.

WATER SUPPLY—Driven wells; gravity system; hydrants; 7 miles mains, diameter 4 and 10 inches; gates and meters; pressure, 60 to 90 pounds; works cost $25,000; annual expenses (estimated), $500. J. Lockwood, Pres.; D. W. Williams, Supt.; M. McCabe, Town Clerk.

Hempstead, Queens Co., population *3500; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet hose; fire alarm bell; 200 men, volunteers. E. Cooper.

WATER SUPPLY—32 wells and hydrants.

Herkimer, Herkimer Co., population *3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet cotton hose, good; 50 men, volunteers. E. A. Brown.

WATER SUPPLY—Good water supply; 5 cisterns and hydraulic canal; water-works to be put in. W. . Fiske, Town Clerk.

Hicksville, Queens Co., population 1621; buildings, frame, one and a half and two stories; wooden roofs permitted; department consists of 1 chemical engine, 1 hook and ladder truck; bell alarm.

WATER SUPPLY—Wells and cisterns.

Highland Falls, Orange Co., population 1500; department consists of 1 hook and ladder truck; membership 45, volunteers. Louis F. Goodell.

WATER SUPPLY—Wells, brooks and river. J. E. Brennan, Town Clerk.

Hobart, Delaware Co., population *600; buildings, wood, two and three stories; department consists of 1 hand engine, 1 hose carriage; 400 feet cotton hose, good; 100 feet leather hose, good; 100 feet rubber hose, poor; 200 feet leather, poor; membership 50; bell alarm. John Muir.

WATER SUPPLY—Direct pressure; 1 pump; 12 hydrants; pressure, 62 pounds. A. G. Carroll, Supt.; O. S. Faulkner, Village Clerk.

Holley, Orleans Co., population 1500; buildings, brick and wood, two and three stories; 1 horse-power engine; department not fully organized yet; hook and ladder truck and hose carriage to be bought; 1000 feet cotton hose, good; members 100, all volunteers.

WATER SUPPLY.—Canal and brook. William Housel, Village Clerk.

Homer, Cortland Co., population *3800; area and fire limit, 1 mile square; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet cotton hose; 1200 feet leather, good; value of apparatus and supplies, $5000; 2 buildings owned by village, value $2400; membership, 125; annual expenses, $350; bell alarm. Chief chosen by department, E. J. Bockes.

WATER SUPPLY—Springs and wells, pumped to stand-pipe; 4 miles mains; 35 hydrants; 95 pounds pressure. W. Richerson, Supt.; M. F. Foster, Town Clerk.

Honeoye Falls, Monroe Co., population 1500; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1500 feet good hose; 100 members; electric alarm. H. H. Pillsbury.

WATER SUPPLY—3 reservoirs; creek. J. Fitzpatrick, City Clerk.

Hoosick Falls, Rensselaer Co., population *8500; 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 2800 feet hose, good; 2 men paid, 60 volunteers. W. P. Parsons.

WATER SUPPLY — Wells; stand-pipe system; Knowles pump; 83 hydrants; 8 miles mains, diameter 4 to 10 inches; 36 gates, Eddy; Worthington meters; pressure, 90 to 110 pounds. E. R. Estabrook, Supt.; W. H. Slocum, Town Clerk.

Hornellsville, Steuben Co., population *13,000; 1 steam engine, 1 hook and ladder truck, 3 hose carriages, 1 protective company; 4000 feet hose, good; 262 volunteers; fire alarm, 14 boxes. T. C. McCarthy.

WATER SUPPLY—Water-works, gravity system; 127 hydrants; 19 miles mains, diameter 4 to 16 inches; 108 Ludlow gates; 1 meter, Crown; gravel and charcoal filtration; pressure, 95 pounds; cost of works, $200,000. Geo. L. Tubbs, Supt.; H. C. Sawyer, Town Clerk.

Horseheads, Chemung Co., population 1684; area, 950 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 steam engine, 3 hose carriages; siamese couplings used; 1000 feet cotton hose; 900 feet leather hose, good; value of apparatus and supplies, $7000. annual rent of buildings in use by department, $150; value, $6000; membership 100, 3 paid; annual expenses, $400; bell alarm. Chief elected by department. John Hogan.

WATER SUPPLY—2 reservoirs, supplied from springs; canal. Chas. Marshall, Town Clerk.

Hudson, Columbia Co., population *12,000; area, 1000 acres; fire limit, 800 acres; fireworks ordinance, and for investigating causes of fires; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, three stories; department consists of 1 hook and ladder truck, 5 hose carriages; 3600 feet cotton hose; 250 feet good leather; 300 feet poor rubber; 300 poor cotton; value of apparatus and supplies, $36,500; 5 buildings owned by department, value $22,000; 2 rented at $50 per year, value $300; membership 240, all volunteers; annual expenses, $2000; bell

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alarm, 10 stations. Chief elected by members of department. Robert Elting.

WATER SUPPLY—River; system, gravity and by pump to reservoir; Clapp & Jones machinery; daily capacity, 2,500,000 gallons; 186 hydrants; 15 miles mains; diameter, 3 to 16 inch; gates, meters, not described; sand filtration; pressure, 60 to 115 pounds; cost of works, $250,000; annual expense, $1,000. Wm. H. Traver, Pres.; John Ray, Supt.; F. L. Pitcher, City Clerk.

Huntington, Suffolk Co., population *3000; fire limit, 640 acres; fireworks ordinance; buildings, wood and brick; two and a half stories; department consists of hand engine, with 250 feet good rubber hose, 125 feet poor; 1 chemical engine, with 200 feet good hose, 1 hook and ladder truck; siamese couplings used; value of apparatus and supplies, $1300; 1 building owned, value $1000; membership 75 volunteers; annual expenses, $200; bell alarm. Chief elected by company. E. R. Aitkin.

WATER SUPPLY—2 cisterns, supplied from springs. P. Pearsall, Town Clerk.

Hyde Park, Dutchess Co., population 715; buildings, frame, two and three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good rubber hose; 1700 good linen; 300 good leather; value of apparatus and supplies, $5000; membership 110, volunteers; annual expenses, $1200; bell alarm.

WATER SUPPLY—Cisterns.

Ilion, Herkimer Co., population 3711; buildings, brick and wood, two and three stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; 2300 feet good rubber hose; 400 feet poor; value of apparatus and supplies, $11,500; members 175; 2 paid full time; whistles and bell alarm. M. M. Kawe.

WATER SUPPLY—1 cistern; 1 reservoir. Z. E. Cooper, Town Clerk.

Irvington, Westchester Co., population 1904; buildings, frame, two and a half stories; wooden roofs permitted; department consists of 1 hand engine; 2 hose carriages; 1400 feet cotton hose, good; 300 feet poor; value of apparatus and supplies, $3300; membership 40 volunteers; annual expense, $217; bell alarm. W. Walker.

WATER SUPPLY—Artesian well, pu to reservoir; capacity, 8,000,000 gallons; 4½ miles mains; 25 hydrants, 140 to 186 pounds pressure. F. W. Crisfield, Village Clerk.

Islip, Suffolk Co., population *2000; 1 engine; 1 hose carriage; 1 hook and ladder truck; value of apparatus, $1000; value of buildings, owned by village, $1000; 94 members. P. J. Hawkins.

WATER SUPPLY—Wells. W. F. Lecluse, Town Clerk.

Ithaca, Tompkins Co., population *11,000; area, 2400 acres; fire limit, 320 acres; causes of fires investigated; mercantile buildings, brick, three to four stories; dwellings, wood and brick, two stories; department consists of 3 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 4000 feet cotton hose, good; value of apparatus and supplies, $15,000; 6 buildings owned by department, value $42,300; membership 410, 4 paid; annual expenses, $400; bell and telephone alarm. Chief elected by department. E. E. Robinson.

WATER SUPPLY—Water-works, gravity pressure; 3 reservoirs, supplied by creeks; 14 cisterns; 14 miles street mains and supply pipes; diameter, 4 to 20 inches; 70 hydrants; pressure, 90 pounds; annual expenses of water department, $400. E. M. Freman, Supt.; C. Hillack, City Clerk.

Jamaica, Queens Co., population *3000; area and fire limit, 3200 acres; mercantile buildings, wood, three stories; shingle and tin roofs permitted; dwellings, wood, two and one-half and three stories; department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 3 jumpers, bucket carriage; 500 feet new rubber hose; 500 feet canvas hose; 800 of rubber hose, good; 800 feet miscellaneous; value of apparatus and supplies, $20,000; 6 buildings owned, value $10,000; membership, 165; annual expenses, $435; bell alarm. Chief elected by department and confirmed by trustees. Wm. E. Evesett.

WATER SUPPLY—Stand-pipe system supplied by driven wells; 100 hydrants; pressure 50 pounds. John Tichward, Geo. F. Powell.

Jamestown, Chautauqua Co., population 1800; 1 hand engine, 2 chemical extinguishers; 2 hook and ladder trucks; 6 hose carriages; 6000 feet hose, good; 225 men, volunteers; 1 fire patrol company. T. T. Cluney.

WATER SUPPLY—Water-works; direct pumping. Holly system, 4,000,000 gallons capacity; 200 hydrants; 5 cisterns. A. F. Kent, Supt.; O. F. Price, Mayor; Robt. Shaw, City Clerk.

Johnstown, Fulton Co., population *8000; area, 1800 acres; fire limit, 20 acres; buildings, brick and wood, two and three stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 3 hose companies, 4 carriages; value of apparatus, $3700; value of buildings, $8000; 130 volunteer members; bell and steam whistle alarm. A. J. Thompson.

WATER SUPPLY—Gravity pressure; reservoir, supplied by springs; capacity, 400,000 gallons daily; mains, 4 to 12 inches in diameter; 74 hydrants; pressure, 115 pounds. J. J. Buchanan, Supt. and Town Clerk.

Jordan, Onondaga Co., population *1400; area, 1000 acres; fireworks ordinance; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 4 chemical hand extinguishers, 4 hose carriages; siamese couplings used; 2000 feet good rubber hose; 300 poor; 50 feet good cotton; value of apparatus and supplies, $6000; 2 buildings owned, value $9500; 70 volunteer members; annual expenses, $100; bell alarm. Chief elected by board of trustees.

WATER SUPPLY—5 cisterns, creek and canal; one-half mile of mains, diameter 3¼ inches; 10 hydrants; pressure, 50 to 100 pounds. A. E. Brace, Village Clerk.

Keeseville, Essex Co., population *2500; department consists of 1 hook and ladder truck, 3 hose carriages; 800 feet leather hose; 1500 feet cotton; fire patrol, with truck; 115 volunteer members. A. T. Talmadge.

WATER SUPPLY — River; water-works, direct pumping system; daily capacity of pumps, 1,000,000 gallons; 49 hydrants; 5¼ miles mains, diameter 2 to 12 inches; 25 gates; gravel filtration; pressure, 80 to 150 pounds; cost of works, $35,000; annual expenses, $400. H. M. Mould, Chairman Commissioners; J. D. Cord, Supt.; M. R. La Duke, Town Clerk.

Kinderhook, Columbia Co., population *1400; fireworks ordinance; fire wardens investigate fires; mercantile buildings, brick and wood, two stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hand engine, 2 hose carriages; siamese couplings used; 50 feet linen hose; 1200 feet good leather hose; 400 feet poor leather; value of apparatus and supplies, $6000; 1 building owned, value $8000; 100 members, 2 paid; bell alarm. Chief appointed by village trustees. Chas. Palmer.

WATER SUPPLY — 14 cisterns, supplied from roofs; capacity from 100 to 600 hogsheads each. J. S. Witbeck, Village Clerk.

Kingston and Rondout, Ulster Co., population *21,104; department consists of 2 hook and ladder trucks, 10 hose carriages; 2500 feet good cotton hose; 2000 feet poor leather; 300 volunteer members, 7 paid. John P. Dinenbocker.

WATER SUPPLY — Creek; gravity system; 32 miles mains; 245 hydrants; 50 cisterns; pressure, 103 pounds. Alfred Hudler, A. Schefmous.

Lancaster, Erie Co., population 1600; area, 790 acres; fire limit, same; mercantile buildings, brick and wood, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 50 feet rubber hose; 1300 cotton; 100 leather, value of apparatus and supplies, $2700; 1 building owned by hook and ladder company, value $1500; 85 volunteer members; annual expenses, $75; bell alarm. Chief appointed by trustees. Geo. Huber.

WATER SUPPLY — Wells and creeks. John Leininger, Town Clerk.

Lansingburgh, Rensselaer Co., population *9000; mercantile buildings, brick, three to five stories; dwellings, brick and frame, two and three stories; 2 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet good hose; 52 members, fire alarm telegraph, 13 street boxes; 5 horses; expenses for 1888, $5000; several factories and mills have apparatus and steam fire pumps. Chief appointed by fire commissioners. J. H. Ingram.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs, supplied by watershed; 13 miles mains; 119 hydrants; pressure, about 90 pounds. John Brook, F. De Witt.

Le Roy Genesee Co., population 4460; area, 1400 acres; fire limit, 15 acres; fireworks ordinance; causes of fire investigated; mercantile buildings; brick, three stories; dwellings, frame, two stories, department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 chemical engine, bucket cart; 1800 feet good cotton hose; 200 feet leather, poor; value of apparatus and supplies, $2000; value of buildings owned, $9000; 35 volunteer members; annual expenses $700; bell alarm. Chief elected by members. John Wiss.

WATER SUPPLY—Pumping system; 1¼ miles street mains, 6 inches in diameter; 18 hydrants; annual expenses of water department, $450. William L. Crofoot, City Clerk.

Lima, Livingston Co., population 1878; 1 hand engine; 1 chemical engine; 6 chemical extinguishers; 50 grenades; 1 hook and ladder truck; 800 feet good rubber hose; 34 feet good cotton; volunteer department, 76 men. Geo. T. Salmon.

WATER SUPPLY—Cisterns and wells. A. Hyde, Town Clerk.

Little Falls, Herkimer Co., population *7500; department consists of 3 steam engines, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet good cotton hose; membership, 9 paid, 100 volunteers; telegraph alarm, 17 boxes. S. E. Babcock.

WATER SUPPLY—Streams; gravity system water-works, 131 hydrants; 26⅝ miles mains, diameter 4 to 20 inches; 252 Ludlow gates; 26 meters, various; pressure 130 pounds; works cost $300,000; annual expense $15,500. W. J. Skinner, Pres.; S. E. Babcock, Supt.; I. B. Richmond, Mayor.

Liverpool, — Co., population *——; buildings brick and wood, three stories; wooden roofs permitted; department, 2 hand chemical extinguishers; 1 hook and ladder truck; buckets; value of apparatus $600; 40 volunteer members. John T. Rogers.

WATER SUPPLY—Wells and cisterns. A. B. Randall, Village Clerk.

Lockport, Niagara Co., population *18,000; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, three stories; wood dwellings, two stories; department consists of 1 hook and ladder truck, 5 hose carriages; 5000 feet rubber hose; 200 volunteer members; annual expenses, $4500; fire alarm telegraph; 30 street boxes; button at police station and chief engineer's residence. Chief nominated by Mayor and confirmed by city council. H. K. Wicker.

WATER SUPPLY—Direct pumping system; 13 miles street mains and supply pipes; diameter, 4 to 20 inches; 206 hydrants; 75 gates, Holly, Ludlow; cost of works, $40,000; annual expense $8000; water pressure, 40 pounds. R. J. Sterrett, Supt.; T. Oliver, Mayor; Wm. C. Ohmstead, City Clerk.

Long Island City, Queens Co., population *27,000; area, 9600 acres; fire limit, 6400 acres; fireworks ordinance; causes of fires investigated; frame buildings, three stories; shingle roofs permitted; 3 hand engines; 1 steam engine; 3 hook and ladder trucks; 6 hose carriages; 6900 feet good rubber hose; value of apparatus and supplies, $15,000; 13 buildings in use, 3 belonging to city; annual rental, $3000; 600 volunteer members; annual expenses, $9000; bell alarm. Chief elected by members. M. J. Sullivan.

WATER SUPPLY—Direct pumping system, Holly and Worthington machinery; diameter of mains, 6 to 18 inches; 500 hydrants; pressure, 80 pounds Present supply to be increased during 1889. P. J. Harrigan, Supt.; P. J. Gleason, Mayor; J. T. Olwell, City Clerk.

Lowville, Lewis Co., population 3188; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1600 feet good rubber hose; 400 feet linen and leather, fair; 120 volunteer members. J. D. Moore.

WATER SUPPLY—7 cisterns; creek. F. C. Schraub, Town Clerk.

Lyons, Wayne Co., population *6000; mercantile buildings, brick and frame, two and three stories; wooden roofs permitted; frame and brick dwellings, one and two stories; department consists of 2 steam engines, 1 hand engine, 25 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 2750 feet good linen hose; 600 feet linen, damaged; value of apparatus and supplies, $20,000; 1 building owned, value $6000; annual expenses, $1021; bell alarm. Chief elected by city. Charles Marshall.

WATER SUPPLY—Gang wells; stand-pipe and direct pumping, Davidson machinery; 40 hydrants, 8¼ miles mains; diameter, 4 to 10 inches; Ludlow gates; 4 meters; works cost $100,000. C. J. Ryan, Pres.; Mr. Brower, Supt.; J. D. Alden, Town Clerk.

Madrid, St. Lawrence Co., population *600; brick and frame buildings, two stories; 1 hand engine; 1 hose carriage; 400 feet good cotton hose; 1 building used, value $300; bell alarm. Chief elected by ballot.

WATER SUPPLY—River and tanks. J. E. Horsford, Town Clerk.

Malone, Franklin Co., population *5000; area and fire limit, 750 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three to four stories; wooden roofs not permitted; dwellings, frame, one to two stories; department consists of 1 steam engine, 1 hand engine, 1 chemical engine, 1 hook and ladder truck; 1700 feet hose, new; 2100 feet good; 1300 feet poor; value of apparatus and supplies, $7000; 3 buildings, value $3500; 104 men, volunteers; annual expenses, $400; bell and steam whistle alarm. Chief appointed by trustees on advice of department. M. G. McGuire.

WATER SUPPLY—Gravity pressure; 1 reservoir, supplied from springs; 22 miles mains, 4 to 12 inches in diameter; 46 hydrants; natural filtration pressure, 50 to 90 pounds; work cost $150,000. Chas. L. Hubbard, Pres.; George Sabin, Supt.; F. P. Stewart, Town Clerk.

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Mamaroneck, Westchester Co., population 2500; buildings, brick and wood, three stories; 1 hook and ladder truck; 1 hose carriage; 600 feet cotton hose, good; value of apparatus and supplies, $1500; members, 46; expenses in 1888, $200; bell alarm. D. E. O'Neil.

WATER SUPPLY—River; gravity and reservoir system; Worthington, Woodruff pumps; daily capacity, 100,000 gallons; 15 hydrants; 15 miles mains; diameter 6 inches; 15 gates; 110 meters, Worthington; pressure, 60 to 65 pounds; works cost $65,000; annual expenses, $200. Jas. M. Constable, Pres.; Louis Ottman, Supt.; Wm. H. Sicklis, Town Clerk.

Manlius, Onondaga Co., population 834; fireworks ordinance; causes of fires investigated; buildings, wood, two stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck; 400 feet rubber hose; 200 feet leather, good; value of apparatus and supplies, $4200; 1 building owned, value $1500; membership 44, volunteers; annual expenses, $100. Chief elected by company and indorsed by president and village trustees. Geo. Armstrong.

WATER SUPPLY—13 cisterns, supplied from roofs and water-works; ½ mile street mains and supply pipes; diameter, 2½ to 4 inches; 4 hydrants. Chas. Hart, F. H. Dewey.

Marathon, Cortland Co., population *1200; area, 640 acres; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage; siamese couplings used; 500 feet rubber hose, good; 188 fair; 200 feet cotton hose, good; 1 building in use; membership 47, volunteers; annual expenses; $100; bell alarm. Chief recommended by department, confirmed by trustees. M. B. Aldrich.

WATER SUPPLY—River, creek and cisterns; reservoir; few hydrants. H. E. Wilson, City Clerk.

Marcellus, Onondaga Co., population 2678; 1 engine; 1 hose cart; 1 extension ladder; 1000 feet good hose. M. B. Van Vranken.

WATER SUPPLY—Cisterns, capacity 500 to 1000 gallons. M. B. Van Vranken, Village Clerk.

Maspeth, Queens Co., population——; department, 1 steam fire engine; 1 hose cart; 1000 feet cotton hose.

WATER SUPPLY—Creek, ponds and wells. Jas. S. Fairbrother.

Massena, St. Lawrence Co., population 1200; buildings, brick, wood and stone, one and two stories; 2 hand engines owned by village president; 1 hose carriage; bell alarm.

WATER SUPPLY—River and well. W. H. Paddock.

Matteawan, Dutchess Co., population 4725; buildings, brick and wood, two and three stories; department consists of 1 hand engine, 1 hose carriage; 200 feet rubber hose, good; 500 feet cotton, good; value of apparatus and supplies, $1500; members 35; bell alarm. S. H. Tillman.

WATER SUPPLY—2 reservoirs, 4,000,000 gallons; 3 miles street mains; 26 hydrants; pressure, 110 pounds. J. W. Phelps, Sherwood Phillips.

Mechanicsville, Saratoga Co., population *4000; area, 700 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two and three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steamer, 1 hand engine, 1 hose carriage; siamese couplings used; 1500 feet hose, good; value of apparatus and supplies $4000; buildings owned by village; membership 75; volunteers; bell alarm. Chief elected by members. H. S. Miller.

WATER SUPPLY—River, canal and stream. W. J. Adams, Village Clerk.

Medina, Orleans Co., population *3200; 1 hand engine, 1 hook and ladder truck; 3 hose carriages; 1 bucket wagon, 70 buckets; 1 chemical extinguisher; 100 feet cotton hose, good; 1500 feet rubber-lined hose, nearly new; volunteer department, 153 men. Fred. M. Ives.

WATER SUPPLY—Water-works; direct pumping system; creek; 1 mile of street mains and supply pipes; 15 hydrants. Frank J. Kearney, Town Clerk.

Mexico, Oswego Co., population 1273; area, 1440 acres; fire limit, 700 acres; fireworks ordinance; causes of fires investigated; buildings, brick and frame, two stories; wooden roofs permitted; 1 steamer; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1 supply cart; siamese couplings; 1000 feet cotton hose; 600 feet leather, good; value of apparatus and supplies, $5500; building, $85; members 61; bell alarm. J. Schoonmaker.

WATER SUPPLY—3 cisterns and stream. J. Porter, Town Clerk.

Middleburgh, Schoharie Co., population *2000; buildings, wood and brick, two and three stories; 1 steamer; 1 hand engine; 1 hook and ladder truck; 2 hose carts; 1000 feet hose; value of apparatus, $5500; annual expenses, $200; alarm bell. G. L. Danforth.

WATER SUPPLY—Creek and river. J. E. Young, Town Clerk.

Middleport, Niagara Co., population 771; buildings, brick and frame, two stories; department consists of 1 horse power engine, 1 hook and ladder truck, 1 hose carriage; 900 feet linen hose, good; 1 horses in use; value of apparatus and supplies, $3000; membership 60, all volunteers; annual expenses, $250; bell and whistle alarm. James Compton. Apparatus was recently destroyed by fire.

WATER SUPPLY—Canal, creeks and ponds. C. W. Laskey, Town Clerk.

Middletown, Orange Co., population *11,000; fireworks ordinance; mercantile buildings, brick, three stories; fireproof roofs; dwellings, wood, two and a half stories; department consists of 2 hand engines, 1 hook and ladder truck, 8 hose carriages; 2700 feet cotton hose; 1200 feet leather hose, good; value of apparatus and supplies, $6500; 3 buildings, value $15,000; volunteer department, 200 men; annual expenses, $2456; Gamewell alarm, 17 boxes. Chief elected by department; village supports no fire police. E. M. Hamilton.

WATER SUPPLY—1 reservoir, supplied by force pumps from a stream 2½ miles distant; 6 cisterns, supplied from buildings and hydrants; 17½ miles street mains, 4 to 16 inches in diameter; 139 hydrants; 120 Eddy gates; pressure 55 to 85 pounds; annual expenses of water department, $16,470. F. Van Duzer, Supt.; D. Corwin, Town Clerk.

Mohawk, Herkimer Co., population 1441; area, 4000 acres; fire limit, same; mercantile buildings, brick, three stories; dwellings, brick, two stories; department consists of 1 steam engine, 1 hand engine, 3 hose carriages; siamese couplings used; 1200 feet cotton hose, good; 500 feet leather hose, good; 250 feet poor; 3 buildings used, value $5000; 1 rented at $100 per year; membership 108, all volunteers; bell alarm. Chief elected by department. A. F. Bellinger.

WATER SUPPLY—4 reservoirs; supplied by pumping from wells. Chas. Youngs, Town Clerk.

Moira, Franklin Co., population 2254; buildings, wood and brick, one and a half stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, $100; members 40; all volunteers; bell alarm.

WATER SUPPLY—Cisterns and wells. A. L. Sayles, Village Clerk.

Montgomery, Orange Co., population 935; fireworks ordinance; causes of fires investigated; build-

ngs. frame, two stories; wooden roofs permitted; department consists of 2 hand engines, 1 hose carriage; 695 feet linen hose; 150 feet leather, good; value of apparatus and supplies, $2300; 1 building owned by department; membership 63, all volunteers; expenses for 1888, $50.41; bell alarm.

WATER SUPPLY—Cistern, supplied from river; capacity 400 barrels daily. W. H. N. Thompson, J. H. Harris, Town Clerk.

Monticello, Sullivan Co., population *1296; mercantile buildings, brick and wood, two and three stories; shingle and slate roofs; dwellings, brick and wood, two and three stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriages; 750 feet rubber hose, fair; value of apparatus and supplies, $3000; 2 buildings in use by department, $100 and $60 per year; value $6000; membership 90, all volunteers; bell alarm. S. W. Demorest.

WATER SUPPLY—9 cisterns. C. H. Royce, Corporation Clerk.

Moravia, Cayuga Co., population *1800; fireworks ordinance; causes of fires investigated; brick and frame buildings, two stories; department consists of 2 hose carriages, 1 hook and ladder truck and 2 chemical extinguishers; siamese couplings in use; 1600 feet cotton hose, good; value of apparatus, $4000; 1 building used, value $3800; membership 60, all volunteers; annual expenses, $200; bell alarm. Chas. D. Shaff.

WATER SUPPLY—Springs; gravity system; 75 miles mains; diameter 4 to 10 inches; 30 hydrants; 10 Eddy gates; pressure 95 pounds; works cost $36,000. S. H. Morgan, Pres.; Fred. C. Reynolds, Supt.; F. A. Hawley, Town Clerk.

Moriah, Essex Co., population *450; buildings, brick and frame; department consists of 1 hand engine; 200 feet hose; value of apparatus and supplies, $250; membership about 25, all volunteers. Joseph Wright.

WATER SUPPLY—Large well centre of village. W. F. Hickey, Town Cerk.

Mount Kisco, Westchester Co., population *1500; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 3 hand engines, 1 hook and ladder truck, 1 hose carriage; 1000 feet linen hose, good; value of apparatus and supplies, $2100; membership 80, volunteers. Chief elected by members. A. Gerlach.

WATER SUPPLY—Wells, cisterns, brook and 2 hydrants. W. E. Osborne, Village Clerk.

Mount Morris, Livingston Co., population *2500; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand fire engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 protective cart, 3 hose carriages; 150 feet rubber hose; 2000 feet cotton; 200 feet leather; value of apparatus and supplies, $3000; buildings, $1500; membership, 80; annual expenses, $400; bell alarm. Chief elected by department and confirmed by trustees. Wm. Patian.

WATER SUPPLY—Water shed; gravity system; 17 hydrants; 6 miles mains, diameter 4 to 10 inches; 11 gates, Eddy, Ludlow; pressure, 45 to 60 pounds. M. Herrick, Pres.; M. H. Mills, Supt.; Jos. Britton, Town Clerk.

Mt. Vernon, Jefferson Co., population 2324; 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 200 poor; value of apparatus, etc., $800; 1 building in use, value $500; 25 men, volunteers; annual expenses, $400.

WATER SUPPLY—10 cisterns and creek; standpipe system water-works; Deane machinery; daily capacity, 2,000,000 gallons; 212 hydrants; 25 miles mains, diameter 4 to 16 inches; 50 Ludlow gates; pressure, 45 pounds; works cost, $900,000. E. H. Shaff, Supt.; Jas. H. Jenkins, Town Clerk.

Naples, Ontario Co., population *2000; area, 700 acres; frame buildings principally; 1 hook and ladder truck, 1 hand engine, 1 bucket cart, with 100 buckets. Chas. A. Sabin.

WATER SUPPLY—Wells. C. O. Fox, Village Clerk.

Newark, Wayne Co., population *4000; buildings, brick and frame, one to three stories; wooden roofs permitted; department consists of 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 150 feet rubber hose, fair; 600 feet cotton, good; 400 linen, good; 300 poor; 300 leather fair; membership 125, volunteers; bell alarm. M. J. Flynn.

WATER SUPPLY—Canal and brook; water-works contracted for. James Booth, I. W. Colburn.

New Berlin, Chenango Co., population *1000; area, 500 acres; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; frame and brick buildings, two stories; shingle, slate and tin roofs; department consists of 2 hand engines, 1 hose carriage; 1000 feet rubber hose, good; value of apparatus and supplies, $2000; 1 building owned, value $1000; membership 50, volunteers; bell alarm. Chief elected by department. Ed. C. Bentley.

WATER SUPPLY—Reservoir, filled from creek, capacity 10,000 gallons daily; cisterns filled from buildings, capacity 15,000 gallons daily; gravity water-works; 24 hydrants; 2¼ miles mains, diameter 4 to 10 inches; 14 gates; Ludlow; pressure, 115 pounds; works cost $36,000; annual expenses $75; G. G. Beers, Pres.; John L. Fuller, Town Clerk.

New Brighton, Richmond Co., population *15,000; covering West New Brighton, Port Richmond and Elm Park; brick and frame buildings, two to three stories; wooden roofs permitted; department consists of 3 steam engines, 1 hand engine, 1 chemical engine, 6 hook and ladder trucks, 5 hose carriages; 4200 feet good rubber hose; 700 good cotton; value of apparatus and supplies, $12,000; 700 volunteer members; annual expenses, $2500; bell alarm. W. Janes.

WATER SUPPLY—Driven wells, pumped to reservoir, 212 feet elevation; capacity, 1,000,000 gallons; gravity and direct pressure; 2 steam pumps, 3,000,000 gallons capacity; 30 miles mains; 238 hydrants; 88 pounds pressure. J. L. Ward.

Newburg, Orange Co., population *22,000. 3 steam engines; 1 hook and ladder truck; 5 hose carriages; 2500 feet good rubber hose; 2500 feet good cotton; 7 men paid part time; 450 volunteers; telephone alarm. Jas. Cunningham.

WATER SUPPLY—Lake; 33 miles street mains and supply pipes; 225 hydrants. W. C. Mullen, Daniel J. Coutant.

New Lots, Kings Co.—Part of Brooklyn.

New Paltz, Ulster Co., population ——; buildings brick and wood, two and three stories; shingle roofs permitted; June 1, a hook and ladder company about to be organized. Geo. Griffith.

WATER SUPPLY—Wells and cisterns. John Schmid, Village Clerk.

New Rochelle, Westchester Co., population *6000; area, 2000 acres; fire limit, 1000 acres; fireworks ordinance; frame buildings, two and a half stories; shingle roofs permitted; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good hose; value of apparatus and supplies, $9000; buildings owned, value $7000; 115 volunteer members; bell alarm. Chief elected by members; fire patrol. Martin Burns.

WATER SUPPLY—River; gravity system water-works; 70 hydrants; 22 miles mains, diameter 4 to 12 inches; 150 Ludlow gates; 283 meters, National; pressure 40 to 50 pounds; works cost $300,000.

NEW YORK—*Continued.*

Adrian Iselin, Pres.; F. H. Davis, Supt.; M. J. Dillon, Village Clerk.

Newtown, Queens Co., population *11,000; 3 hand engines; 3 hook and ladder trucks; 2 hose carriages; 400 feet leather hose; 700 feet good rubber hose; 142 volunteer members. O. H. Perry.

WATER SUPPLY—Creeks, cisterns and wells. Wm. O. Gorman, Village Clerk.

New York, New York Co., population *1,500,000; area, 26,500 acres; fire limit, same; use of fireworks and fire-crackers prohibited; fire marshal for investigating causes of fire; mercantile buildings, brick, six to ten stories; fireproof material required for roofs; dwellings, principally brick, three to ten stories; department includes 66 steam engines (in use) and 18 spare, 10 chemical engines (not in use), 160 chemical extinguishers, 27 hook and ladder trucks (in use) and 10 spare, 62 hose carriages (in use) and 12 spare, 2 fireboats, 2 (in use) and 1 spare; water towers, 1 wrecking truck, 16 fuel wagons (in use), 1 spare; two and four-way siamese couplings used; 335 horses; about 110,000 feet of hose; 1025 members, full paid; electric alarm system, 1032 street and special alarm boxes; annual expenses, $1,839,125; 82 buildings used, owned by city. Chief appointed by fire commissioners; Charles O. Shay, Chief of Dept.; fire patrol incorporated and maintained by insurance companies, 125 permanent members; 4 stations; annual expenses of patrol, $100,000. Abram C. Hull, Superintendent of patrol.

WATER SUPPLY—Source: Croton and Bronx rivers; system, gravity; high service supply; pumping to reservoir and stand-pipe; 620 miles mains; 18,000 meters, Crown, Thompson and Worthington; hydrants, 7984. Jonson, Arpes, Hotchkiss; pumping machinery: High Bridge, two engines designed by W. E. Worthen, daily capacity, 5,000,000 gallons each, and at Central Park, two Worthington engines; daily capacity, 15,000,000 gallons; consumption 110,000,000 gallons; pressure, from 10 to 20 pounds; cost of construction, original, $40,000,000; Commissioner of Public Works, John Gilroy; chief engineer, George Birdsall; registrar, J. H. Chambers; water purveyor, A. G. Culver; cost of operating, $600,000 per year; revenue, $2,695,000; very extensive and costly improvements to the Croton system are now being made, which will greatly increase the capacity of the works. Hugh Grant, Mayor; Ed. J. Rielly, City Clerk.

New York Mills, Oneida Co., population 900; 2 hand engines; 3 hose carriages; 17,070 feet leather and linen hose, good.

WATER SUPPLY—Water-works; direct pressure; 23 hydrants; private property.

Niagara Falls, Niagara Co., population *6000; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet good leather hose; 1800 feet fabric rubber lined hose; volunteer department, 189 men. John Pfetsch.

WATER SUPPLY—Water-works; Holly system; 7 cisterns; 83 hydrants. Henry S. Ware, B. Young.

Northfield, Richmond Co., population *9000; 1 steam engine; 2 hose carriages; 2100 feet rubber hose, good; 300 volunteers.

WATER SUPPLY—River and wells.

North Tarrytown, Westchester Co., population 2684; buildings, brick and frame, three stories; wooden roofs permitted; 1 hook and ladder truck; 1000 feet good cotton hose; 2 chemical extinguishers; fire patrol; receive assistance from Tarrytown department; value of apparatus and supplies, $2,300; 116 volunteer members. Samuel Glenn.

WATER SUPPLY—Water-works; reservoir supplied by Pocantico river; 3 miles mains; 37 double hydrants; operated by Pocantico Water Co., J. Low, Pres. J. Benedict See, Town Clerk.

Norwich, Chenango Co., population 6000; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, wood, two stories; department consist of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1200 feet good hemp hose; 900 feet fair rubber; value of apparatus and supplies, $7000; annual rent of buildings $440; value $8000; membership 125, 2 paid; annual expenses, $900; bell alarm. Chief elected by department. H. C. Rydell.

WATER SUPPLY—Gravity pressure; 1 reservoir, supplied by springs; 11 miles street mains; diameter 4 to 16 inches; 29 hydrants; pressure, 56 pounds; annual expenses of water department, $740. John Stuart, Supt.; F. H. Wheeler.

Nunda, Livingston Co., population 1100; 2 hand engines; 2 hose carriages; 700 feet leather hose; 800 feet good linen; volunteer department, 75 men. H. Peck.

WATER SUPPLY—Springs; gravity system; 35 hydrants; 6¾ miles mains; diameter 4 to 10 inches; 10 gates, Galvin; pressure, 75 to 100 pounds; works cost $20,000; annual expenses, $1000. H. Willard, Supt.; C. D. Whitenack, Town Clerk.

Nyack, Rockland Co.; fire department includes the three corporations of Upper Nyack, Nyack and South Nyack, and also West Nyack, which is unincorporated; total area about 4 square miles; population about 6800; buildings, brick and frame; 4 engine companies; 1, 2 and 3 are steam fire engine companies, No. 1 located in South Nyack, No. 2 and 3 in Nyack; 4 is a hand fire engine; old hand engine in reserve; 2 hook and ladder truck companies in Nyack and Upper Nyack respectively; latter has two chemical extinguishers; also in the department, 2 hose carts and two hose carriages, carrying 3000 feet cotton hose and 500 feet leather hose; 4 buildings used, value $7000; 275 members, volunteers; annual expenses, $2000. Chief elected by companies. George Dickey.

WATER SUPPLY—4 reservoirs, 9 miles street mains; diameter 3 to 12 inches; 4 cisterns; 28 hydrants; pressure, 60 pounds. Wm. Voorhis, Pres. Ben Voorhis, Supt.; Andrew Murray, City Clerk.

Oceanus (Rockaway Beach), Queens Co.; buildings, wood, two and three stories; 1 hook and ladder truck; 2 hose carriages; 2100 feet good cotton hose; members, 110; bell alarm.

WATER SUPPLY—Stand pipes, direct pressure; 4 miles street mains; hydrant; pressure, 55 pounds. Charles Lockwood, Jas. B. Curley.

Ogdensburg, St. Lawrence Co., population 12,000; area, 1920 acres; fire limit, 50 acres; mercantile buildings, brick and stone, three and four stories; department consists of 2 steam engine, 1 hook and ladder truck, 3 hose reels, 1 hose wagon, 4 hose sleighs; 2700 feet fabric hose; 500 feet leather hose, in fair condition; value of apparatus, $15,000; 4 houses owned, value $12,000; membership 42; annual expenses, $1900; fire alarm telegraph, 12 street boxes. Chief elected by council. Lyman D. Burt.

WATER SUPPLY—Direct pumping system; 15 miles street mains and supply pipes; diameter 4 to 12 inches; 91 hydrants; 96 gates, Ludlow, Eddy; pressure 50 to 70 pounds; works cost $135,000; annual expenses, $2500. W. M. Baird, Pres.; A. H. Lord, Supt.; Jas. N. Wells, Town Clerk.

Olean, Cattaraugus Co., population *10,000; causes of fires investigated and fire limits designated; mercantile buildings, brick, two to three stories; dwellings, wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose companies; siamese couplings used; 700 feet rubber hose; 2000 feet cotton; value

f apparatus and supplies, $6000; 4 buildings wned, value $3000; membership, 175; annual ex-enses, $3500; bell alarm. Chief elected by de-artment. W. H. Simpson.

WATER SUPPLY—Gravity system; reservoir; ca-acity 5,000,000 gallons; water-works; direct pump-ng system; 11 miles street mains; diameter 4 to 12 ches; 70 hydrants; pressure 80 to 100 pounds. J. . Le Fevre, Supt.; F. L. Eaton, City Clerk.

Oneida, Madison Co., population *7000; area, 400 acres; fire limit, 50 acres; fireworks ordinance; ercantile buildings, brick, three stories; wooden oofs permitted; dwellings, frame and brick, two ories; department consists of 1 steam engine, 1 ook and ladder truck, 4 hose carriages; siamese ouplings used; value of buildings used, $15,000; embership 133, 1 paid; annual expenses, $2500; lectric alarm. Chief elected by firemen. Seth f. Hill.

WATER SUPPLY—Water-works; gravity system; 5 hydrants; 10 miles mains; 80 pounds pressure. . W. Warner, Supt.; E. C. Stark, Mayor.

Oneonta, Otsego Co., population $6700; area, 700 acres; fireworks ordinance; mercantile build-gs, brick and frame, two and four stories; wooden oofs or buildings allowed; fire limit; department onsists of 1 steam engine, 1 hook and ladder uck, 4 hose carriages; 3000 feet good cotton hose; alue of apparatus, $9000; 165 volunteer members, paid; bell alarm. Chief elected by department nd confirmed by trustees. L. H. Groat.

WATER SUPPLY—Water-works; gravity pres-ure; 10 miles mains; diameter of largest, 10 inches; nallest, 4 inches; 40 hydrants; water pressure, 85 ounds. F. A. Norton, Supt., B. F. Hoye, Town lerk.

Oswego, Oswego Co., population *25,000; area, 20 acres; fire limit, 3800 acres; causes of fires in-estigated; mercantile buildings, brick, four stories; ame dwellings, two stories; department consists 3 steam engines, 8 chemical hand extinguishers, hook and ladder trucks, 3 hose carriages; siam-e couplings used; 6000 feet good cotton hose; 00 feet fair; 9 horses owned; 15 in use; 4 build-gs owned, value $30,000; membership 43, 13 full aid, 30 part paid; annual expenses, $17,000; fire arm telegraph, 36 street boxes. Chief elected by mmissioners. Geo. W. Warsop.

WATER SUPPLY—2 reservoirs, supplied by mps; capacity 1,500,000 gallons daily; gravity essure; diameter of mains 3 to 12 inches; 180 drants; pressure 40 pounds; annual expenses of ater department, $25,000. H. H. Lyman, J. H. ackin.

Oswego Falls, Oswego Co., population *2000; ildings, brick and frame, two and three stories; partment consists of 2 hose carriages; 1000 feet od cotton hose; value of apparatus and supplies, 000; 50 volunteer members; expenses in 1888, 00. A. E. Keller.

WATER SUPPLY.—Fulton Water Co.; gravity d direct pressure; 3½ miles street mains; 30 hy-ants; Worthington pumps, daily capacity 1,500,-0 gallons; Eddy gates; works cost, $130,000; an-al expenses, $9000; pressure, 55 pounds. Geo. auncey, Supt.; G. F. Schenck, Town Clerk.

Ovid, Seneca Co., population *785; 1 hand en-ne, 1 steam engine at Willard Insane Asylum, 2 les distant, subject to call; 100 feet rubber hose, od; 1000 feet cotton; 600 linen, good; 30 volun-ers. A. S. Darrow.

WATER SUPPLY—Creek, 6 cisterns and reser-ir. B. J. Covert, Village Clerk.

Owego, Tioga Co., population 6000; causes of es investigated; mercantile buildings, brick and od, three stories; dwellings, brick and wood, two ories; department consists of 2 steam engines, 1 nd engine, 1 hook and ladder truck, 5 hose car-ges, 1 patrol wagon; siamese couplings used; 1500 feet new cotton hose; 2500 feet leather hose, fair; value of apparatus and supplies, $10,000; buildings owned by village, value $16,000; member-ship 200, all volunteers; annual expenses, $1000; telephone and bell alarm. Chief elected by mem-bers. H. S. Hodge.

WATER SUPPLY—Water-works, gravity pressure; 2 reservoirs, supplied by pumps and streams, capa-city 90,000,000 gallons daily; 10 cisterns, supplied from roofs, capacity 12,000 gallons daily; river; 8 miles street mains, diameter 5 to 12 inches; 58 hy-drants; pressure, 100 pounds. Geo. T. Robertson, Supt.; C. P. Thustin, Town Clerk.

Oxford, Chenango Co., population 1400; area, 1129 acres; fire limit, same; frame buildings, two stories; shingle roofs permitted; department con-sists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 2000 feet hose, good; 300 poor; value of apparatus and supplies, $7500; 1 building owned by department, value $2000; mem-bership 120, all volunteers; bell alarm. Chief elected by members. John R. Glover.

WATER SUPPLY—River and 5 reservoirs; direct pumping system; 1900 feet street mains, diameter 4 inches; 7 hydrants. Charles M. Dodge, Pres.; L. Aug. Knott, Village Clerk.

Oyster Bay, Queens Co., population *1300; buildings, brick and frame, two and three stories; shingle roofs permitted; department consists of 4 hand chemical extinguishers, 1 hook and ladder truck; value of apparatus, $800; 45 members, volun-teers; bell alarm. T. H. McCormack.

WATER SUPPLY—Stream and wells. Amos M. Knapp, Village Clerk.

Palmyra, Wayne Co., population 2308; area, 600 acres; mercantile buildings, brick, three stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 800 feet cotton hose; 650 feet linen hose, good; 800 feet leather, poor; 1 building owned by town, value $5000; membership 100, all volunteers; annual expenses, $600; bell alarm. Chief elected by trustees. G. C. Williams.

WATER SUPPLY—5 reservoirs, supplied from canal. N. Sawyer, Village Clerk.

Patchogue, Suffolk Co., population *5000; frame buildings, two stories; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 800 feet good cotton hose; 50 poor; value of apparatus, etc., $1000; 1 building in use, value $500; 106 members, volunteers; annual expenses, $382. E. Bailey, Sr.

WATER SUPPLY—Wells; stand-pipe and direct pumping system; Holly machinery; 1 hydrant; 5 miles mains; pressure 40 to 100 pounds; works cost $40,000. John Lockwood, Pres.; H. Hutchinson, Village Clerk.

Peekskill, Westchester Co., population *7009; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and wood, three stories; department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 1900 feet good leather hose; 1700 feet cotton; value of appa-ratus, $10,000; 2 buildings owned, value $25,000; 220 volunteer members; annual expenses, $2000; bell and whistle alarm. Chief elected by compa-nies. I. Yocom.

WATER SUPPLY—Reservoir, capacity 36,000,000 gallons; 9½ miles street mains; diameter 4 to 12 inches; 88 hydrants; pressure 163 pounds; annual expenses of water department, $12,000. L. F. Crumb, City Clerk.

Penfield, Monroe Co., population *800; depart-ment consists of 1 hand engine, 1 hose carriage; 315 feet hose; 50 volunteer members. J. W. Jones.

NEW YORK—*Continued.*

WATER SUPPLY—2 reservoirs, supplied from roofs.

Penn Yan, Yates Co., population *4500; 1 steam engine; 1 hand engine; 4 hose carriages; 3000 feet good cotton hose; 110 volunteers; protective company, 18 men; 125 volunteers. W. S. Bruen.
WATER SUPPLY—Water-works; 12 hydrants; 14 cisterns. W. D. Dwelle, Village Clerk.

Perry, Wyoming Co., population *1500; buildings, brick and wood, one and a half to three stories; wooden roofs permitted; department consists of 1 hand engine, 5 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet good linen hose; value of apparatus and supplies, $1200; 75 volunteer members; expenses in 1888, $1800; bell alarm. G. R. Travers.
WATER SUPPLY—Creek. H. A. Cole, Town Clerk.

Phelps, Ontario Co., population 1369; area, 1000 acres; State law regulates sale and use of fireworks; frame and brick buildings, two and three stories; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck, 4 extinguishers; 800 feet hose, fair. Fred. Baker.
WATER SUPPLY—1 cistern, supplied by force pump from creek. John Watkins, Town Clerk.

Phœnix, Oswego Co., population *2200; area, 600 acres; fire limit, 600 acres; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine, 4 hose carriages; siamese couplings used; 350 feet rubber hose; 800 cotton; 200 linen; value of apparatus and supplies, $1000; membership 47, all volunteers; bell alarm. Chief elected by village. Geo. Haselton.
WATER SUPPLY—River; water-works; direct pumping and stand-pipe system; 6 miles of street mains; diameter 2 to 4 inches; 33 hydrants; 50 Ludlow gates; daily capacity of pump 2,000,000 gallons; 50 to 150 pounds pressure; annual expenses of water department, $3000. Van R. Sweet, Supt.; D. A. Brooks, Town Clerk.

Plattsburgh, Clinton Co., population *9000; 1 hand engine; 1 hook and ladder truck; 6 hose carriages; extension ladder; 3000 feet good leather and cotton rubber-lined and linen hose; electric alarm; volunteer department, 287 men. R. W. Nichols.
WATER SUPPLY—Water-works; direct pressure; 62 hydrants; 2½ miles of mains; 2 reservoirs; capacity 7,000,000 gallons. D. C. Boynton, Chas. H. Hefferman.

Port Byron, Cayuga Co., population *1300; 3 hose carriages; 1 hook and ladder truck; 1500 feet good linen hose; 200 feet poor; 35 men, volunteers; E. Homel.
WATER SUPPLY—Direct pumping; 1 reservoir; 900,000 gallons capacity; 3 miles mains and supply pipes; 26 hydrants; pressure 65 pounds; owned and operated by village. John Holing, Pres. Water Commrs.; S. Roney, Village Clerk.

Port Chester, Westchester Co., population *6500; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; fire patrol; 2400 feet good rubber hose; 300 men, volunteers. Geo. A. Fish.
WATER SUPPLY—River; cisterns; water-works of Greenwich, Conn., also used; 65 hydrants; 12 miles mains; pressure, 100 pounds; water is filtered; plant not described. John Lounsbury, Supt.; J. H. Gilbert, Village Clerk.

Port Henry, Essex Co., population *2550; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1300 feet fair rubber hose; 750 feet good cotton; volunteer department, 100 men. Thos. McCabe.
WATER SUPPLY—Water-works; 2 hydrants. F. S. Witherbee, M. E. Carr.

Port Jefferson, Suffolk Co., population 1500; buildings, wood, two stories; 1 hook and ladder truck; force pump; value of apparatus and supplies $1000; members 50; bell alarm. W. P. Lake.
WATER SUPPLY—Spring, cistern and harbor.

Port Jervis, Orange Co., population *10,000; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hook and ladder truck, 5 hose carriages; 2500 feet leather hose, good; value of apparatus and supplies, $8000; buildings, $10,000; membership 250, volunteers; annual expenses, $500; steam whistle alarm. Chief elected by members.
WATER SUPPLY—2 reservoirs, supplied by brook and inexhaustible springs; gravity; diameter of mains, 4 to 15 inches; 140 hydrants; pressure, 50 pounds; annual expenses of water department, $2000.

Port Leyden, Lewis Co., population *1100; buildings, brick and wood, one and one-half to two and one-half stories; department consists of 1 hand engine, 1 hose carriage; 200 feet linen hose, good; 300 feet leather, fair; members 19, all volunteers; bell alarm. J. H. Williams, Jr.
WATER SUPPLY—River and Canal. M. H. Ribbins, Village Clerk.

Port Richmond, Richmond Co., see New Brighton.

Port Washington, Queens Co., population 1039; 1 company, 54 members; negotiating for 1 hook and ladder truck. S. B. Strickland.
WATER SUPPLY—River, pond and cistern. H. Roslyn, Village Clerk.

Potsdam, St. Lawrence Co., population 4000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet good linen hose; 300 feet good leather; 35 volunteers. M. Hughes.
WATER SUPPLY—Water-works; direct pumping system; river; 5¼ miles of street mains and supply pipes; 42 hydrants; 26 Eddy gates; pressure, 50 to 100 pounds; works cost, $50,000; annual expenses, $917. Geo. Lewis, Pres.; W. F. Seeley, Supt. J. L. Brown, Town Clerk.

Poughkeepsie, Dutchess Co., population 20,207; area and fire limit, 2560 acres, fireworks ordinance; causes of fire investigated; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick, two and a half stories; department consists of 2 steam engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 5000 feet good leather hose; 2900 feet poor; value of apparatus and supplies, $20,000; 8 buildings owned, value $24,000; 310 members; full paid, 3; part paid, 6; annual expenses, $3,415.37; bell alarm. Chief elected by department.
WATER SUPPLY—1 reservoir, supplied by pump from Hudson river; capacity, $12,000,000 gallons; 31 miles of street mains; diameter, 6 to 16 inches; 316 hydrants; pressure, 120 pounds; annual expenses of water department, $16,000.

Pulaski, Oswego Co., population *1600; fire limit, 30 acres; department consists of 2 hand engines, 1 hose carriage; 800 feet rubber hose; siamese couplings used; value of apparatus and supplies, $2500; 1 building used; 40 volunteer members; bell alarm. Chief appointed by trustees. John Pohman.
WATER SUPPLY—River, springs; direct pumping, Holly system; 30 hydrants; 8 miles mains; diameter, 4 to 8 inch; pressure, 35 to 100 pounds; works cost $22,200. W. F. Austin, Supt.; S. Meacham, Village Clerk.

Ramapo, Rockland Co., population *500; 1 and fire engine, 6 chemical hand extinguishers, 1 eam pump. G. B. Pierson.
WATER SUPPLY—Reservoir.

Randolph, Cattaragus Co., population 1111; chemical extinguishers; 1700 feet fire hose; 2 hose rriages, 1 hose jumper, 1 hook and ladder outfit; firemen. Charles D. Sheldon.
WATER SUPPLY—Springs, by gravity to a large servoir; diameter of mains, 4 to 8 inches; 36 plugs; essure, 96 pounds; works cost, $23,000. Operated town. Board Trustees in charge. L. D. Van nsselaer, Village Clerk.

Rensselaerville, Albany Co., population 2488; ders and hooks.
WATER SUPPLY—Wells and springs.

Rhinebeck, Dutchess Co., population 1560; 1 eam engine, 1 hand engine, 1 hook and ladder ck, 2 hose carriages; 800 feet good rubber hose; o feet poor; 1000 feet good cotton; 400 feet good ther; 200 feet good linen; 3 men, paid part time; volunteers. H. W. Secor.
WATER SUPPLY—20 cisterns. Jacob H. Potterrgh, Town Clerk.

Richfield Springs, Otsego Co., population 700; 15 chemical extinguishers, 1 hook and ladder ck, 2 hose carriages; 1500 feet good linen hose; lunteer department, 100 men. Edgar Cary.
WATER SUPPLY—Water-works; gravity presre and pump to stand-pipe; daily capacity of mps, 750,000 gallons; 3 reservoirs; 4 miles of eet mains and supply pipes; 36 hydrants; presre, 40 to 90 pounds. S. F. Cole, Supt.; J. D. ed, Village Clerk.

Riverhead, Suffolk Co., population (village) 00; 1 steam engine; 4 hand engines; 5 chemical tinguishers; 1 hook and ladder truck; 3 hose carges; 400 feet good rubber hose; 1400 feet good en hose; 100 feet poor linen hose; 50 feet poor ther hose; 118 volunteer members. Oliver A. rry.
WATER SUPPLY—River (reaching all business rts of village); 3 cisterns; 30,000 gallons capacity; fire wells. John Bagshaw, Town Clerk.

Rochester, Monroe Co., population *125,000; a, 11,161 acres; fire limit, 10,000 acres; fireworks linance; causes of fires investigated; mercantile ildings, stone and brick, three to eleven stories; ellings, wood and brick, two to three stories; partment consists of 4 steam engines; 1 chemical gine, 6 chemical hand extinguishers, 3 hook and der trucks, 5 hose carriages, 4 hose wagons; siese couplings used; 20,000 feet good linen hose; o feet linen, second class; 42 horses; value of paratus and supplies, $96,000; 13 buildings in , owned by city, value $170,000; membership , full paid members 85; annual expenses, $100, ; telegraph alarm, 112 street boxes. Chief cted by executive board. S. Bemish.
WATER SUPPLY—Gravity and direct pumping tem; 204 miles of street mains and supply pipes; meter 4 to 24 inches; 1903 hydrants; 2227 Ladr gates; pressure 70 to 115 pounds; 2000 National ters; daily capacity pumping machinery 6 to 7 lion gallons; cost of works to 1889, $4,000,000; nual expenses, $30,000. Geo. W. Aldridge, rman. Water Board; J. Nelson Tubbs, Supt.; C. Parsons, Mayor; P. Sheridan, City Clerk.

Rockville Centre, Queens Co., population a; area, 1500 acres; fire limit, same; frame ildings; 1 hook and ladder truck; value of appatus, etc., $1000; 1 building used, value $800; 40 unteer members; bell alarm. L. J. Sammond.
WATER SUPPLY—Wells.

Rome, Oneida Co., population 12,194; departnt consists of 1 hook and ladder truck; 4 hose riages; 3800 feet good cotton hose; 150 feet seond class; 150 feet leather and rubber, third class; 5 horses; 4 owned by city; membership 11, paid full time; 120 volunteers; telegraph alarm, 27 stations. Jay Bates.
WATER SUPPLY—River; direct pumping and reservoir system; 1 reservoir; 9,000,000 gallons capacity; 18 miles mains; 141 hydrants. Chas. Hayden, Supt.; R. E. Sutton, Town Clerk.

Rondout, Ulster Co. See Kingston.

Roslyn, Queens Co., population 1101; 1 combined engine and hook and ladder truck; bucket cart; 40 members. J. S. Hicks.
WATER SUPPLY—Wells and ponds. Samuel Hooper, Town Clerk.

Russia, Herkimer Co., population 2277; buildings, wood, one to two stories; 1 hand force pump; bell alarm.
WATER SUPPLY—Wells and cisterns. L. F. Carpenter, Town Clerk.

Rye, Westchester Co., population 3322; area, 1400 acres; fire limit, same; fireworks ordinance; fire wardens investigate causes of fires; frame buildings, three stories; shingle roofs; department consists of 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 500 feet rubber hose, good; value of apparatus and supplies, $3500; 1 building owned; membership 50, all volunteers; bell alarm. Chief elected by members. T. Sniffin.
WATER SUPPLY—Water-works. Wilford Purdy, Town Clerk.

Sackett's Harbor, Jefferson Co., population 885; area, 2000 acres; causes of fires investigated; mercantile buildings, brick, two and one-half stories; shingle roofs; dwellings, wood, two and one-half stories; department consists of 1 hand engine, 1 hose carriage; 450 feet rubber hose, good; 150 feet leather, good; 200 feet poor; new apparatus to be purchased; value of apparatus and supplies, $2000; 1 building owned, value $1200; membership 30, 2 paid; annual expenses, $85; bell alarm.
WATER SUPPLY—Wells, reservoirs and lake. B. W. Metcalf, Town Clerk.

Sag Harbor, Suffolk Co., population 1996; buildings, brick and frame, two and a half and three stories; wooden roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriage; 400 feet rubber hose, good; 450 feet cotton, good; 350 feet linen, good; value of apparatus and supplies, $2000; membership 85, all volunteers; annual expenses, $320; bell and whistle alarm. J. Wm. Beebee.
WATER SUPPLY—Wells; 200 feet pipe; 2 hydrants; water-works about to be constructed; to be stand-pipe system, and to include 32 hydrants. T. Cunningham, Town Clerk.

Salamanca, Cattaraugus Co., population *5000; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; 500 feet rubber hose; 3100 feet cotton, good; value of apparatus and supplies, $15,000; buildings, $2000; membership, 180, volunteers; annual expenses, $2000; bell alarm. Chief elected by department. F. R. Stillman.
WATER SUPPLY—Water-works, gravity pressure; 2 reservoirs; 4 miles street mains and supply pipes; diameter, 4 to 10 inches; 55 hydrants; pressure, 120 pounds; $1250 is paid to water company for water for fire purpose. A. H. Krieger, Jas. Mulcoy.

Salem, Washington Co., population 1410; area, 2560 acres; fireworks ordinance; frame buildings, two stories, slate roofs; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, $7000; 1 building owned by department, value $2000; 2 buildings rented; mem

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bership 136, all volunteers; annual expenses, $150; bell alarm. Chief elected by members. J. M. Williams.

WATER SUPPLY—12 wells. S. W. Russell, Jr., Village Clerk.

Sandy Hill, Washington Co., population *3000; 1 steam engine; 2 hose carriages; 1250 feet good cotton hose; 2 men paid full time, 65 volunteers. S. H. Parks.

WATER SUPPLY—River, canal and 12 cisterns; water-works; 43 hydrants; 6 miles mains; 34 gates; 15 meters, Crown. R. W. Sherman, Supt.; G. M. Ingalsbee, Town Clerk.

Saratoga Springs, Saratoga Co., population *13,000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and four stories; wooden roofs permitted outside of fire limits; dwellings, frame, two stories; department consists of 1 hook and ladder truck, 2 hose wagons in active service, with 1 steam engine; 1 hose wagon in reserve; apparatus drawn by horses; 3800 feet good cotton hose; value of apparatus, $18,000; 2 buildings owned by department, value $24,000; membership 27, part paid; annual expenses, $9000; fire alarm telegraph, 21 street boxes. Chief elected board of fire commissioners of the villages. E. J. Shadwick.

WATER SUPPLY—Direct pumping, Holly system; daily capacity of pumps, 12,000,000 gallons; 210 hydrants; 29 miles mains; diameter 3 to 20 inches; Ludlow gates; meters; pressure, 90 to 120 pounds; works cost $250,000; annual expenses, $9,000. M. F. Meehan, Pres.; G. F. Bacon, Supt.; S. F. Corey, Village Clerk.

Saugerties, Ulster Co., population *4000; 1 steam engine, 1 hand engine; 1 hook and ladder truck, 4 hose carriages; 1000 feet good rubber hose; volunteer department, 100 men. Wm. Ziegler.

WATER SUPPLY—7 cisterns; water-works; gravity pressure; 50 hydrants. J. M. Low, M. Freligh, Village Clerk.

Savannah, Wayne Co., population 1200; buildings, wood, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; value of apparatus and supplies, $750; members 50, all volunteers; bell alarm. L. C. Sherman.

WATER SUPPLY—1 reservoir. A. P. Smith, Village Clerk.

Sayville, Suffolk Co., population *2000; area, 8000 acres; fire limit, 3000 acres; mercantile buildings, frame, two and a half stories; wooden roofs permitted; dwellings, two to three stories; department consists of 1 chemical hand extinguisher, 1 hook and ladder truck; value of building, $400; 40 volunteer members; whistle alarm. Chief elected by members.

WATER SUPPLY—Wells.

Schaghticoke, Rensselaer Co., population 1275; buildings, brick and wood, two stories; force pumps; bell alarm. S. S. Congdon.

WATER SUPPLY—River. T. J. Willy, Village Clerk.

Schenectady, Schenectady Co., population *23,000; fireworks ordinance; causes of fires investigated; buildings, brick and frame, two and three stories; department consists of 1 steamer, 1 fireboat, 1 hook and ladder truck; 5900 feet cotton hose; 800 feet good leather; value of apparatus and supplies, $55,000; 135 volunteer members; expenses in 1888, $2000; whistle alarm. Chief elected by council. John A. Vedder.

WATER SUPPLY—Direct pumping system; 15 cisterns; 2 pumps, Dean, Gaskill; daily capacity, 5,000,000 gallons; 20 miles street mains; diameter, 4 to 16 inches; 160 hydrants, Ludlow; Eddy gates; pressure, 95 pounds; annual expenses of water department, $12,000; 1 mile mains to be laid, and 1 new pump to be put in during 1889. Edgar M. Jenkins, Chairman Commrs. M. O. Caldwell, Supt.; R. G. Glen, City Clerk.

Schoharie, Schoharie Co., population 1181; area, 2650 acres; fire limit, same; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 900 feet leather hose, good; value of apparatus and supplies, $2100; 1 building in use, value $4500; 60 volunteer members; annual expenses, $100; bell alarm. Chief elected by company. A. H. Farquhar.

WATER SUPPLY—7 cisterns supplied from buildings; capacity, 1200 gallons daily; driven well, hydrants and brook. R. N. Stafford, Town Clerk.

Schulyersville, Saratoga Co., population 1617; area, 200 acres; fire limit, same; fireworks ordinance; and for investigating causes of fires; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, wood and brick, two stories; department consists of 1 hand engine, 1 steam engine, 10 chemical hand extinguishers, 2 hose carriages; 600 feet good rubber hose; 100 feet good leather; 560 feet poor; 1 building owned by department, value $5000; 70 volunteer members; annual expenses, $1000; bell alarm. Chief elected by board of trustees. J. J. Cavanaugh.

WATER SUPPLY—4 reservoirs and 1 force pump; 800 feet of 6-inch iron pipe, with hydrants attached, fed by reservoir upon the hill back of the village; water drawn from well 200 feet deep. E. C. Bulord; G. R. Salisbury, Town Clerk.

Scottsville, Monroe Co., population *800; causes of fires investigated; brick and frame buildings, two stories; shingle roofs; department consists of 1 hand engine, 1 supply wagon; 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 500 feet linen hose, good; value of apparatus and supplies, $2000; membership 60, all volunteers; annual expenses, $200; bell alarm. Chief elected by department. I. W. Salyords.

WATER SUPPLY—Creek; mill race. J. J. Weingand, Town Clerk.

Seneca Falls, Seneca Co., population *7000; 1 steam engines, 1 hand engine, 1 chemical engine, 5 hose carts, 1 hook and ladder truck, 1 hose carriage, 1 protective wagon; 2200 feet cotton hose, good; 1500 feet poor; 22 men paid, call men; 15 volunteers; 2 horses. N. N. Rumsey.

WATER SUPPLY—River and canal; 26 cisterns; 5000 feet private street mains; 22 hydrants. C. Silsby, Village Clerk.

Sherburne, Chenango Co., population 946; area, 1200 acres; fire limit, same; mercantile buildings, brick and wood, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 hand engines, 3 hose carriages; siamese couplings used; 400 feet rubber hose; 500 cotton; 250 leather; value of apparatus and supplies, $1200; membership 75, all volunteers; annual expenses, $50; bell alarm. Chief elected by members. L. A. Blanding.

WATER SUPPLY—Gravity; 4 miles mains; 21 hydrants; 105 pounds pressure. Wm. E. Davis, Supt.; Geo. S. Loomis, Village Clerk.

Sherman, Chautauqua Co., population *1000; department consists of 1 hand engine, 2 chemical extinguishers; 650 feet hose. A. G. Saxton.

WATER SUPPLY—Creek and 2 reservoirs, 250 barrels capacity. Thomas J. Newell, Town Clerk.

Silver Creek, Chautauqua Co., population 1500; buildings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet cotton hose, good; value of

paratus and supplies, $3000; members, 65; ex-
nses in 1888, $90; bell alarm. F. B. Porter.
WATER SUPPLY—2 creeks and Lake Erie. Wm.
rtlett, Village Clerk.

Sing Sing, Westchester Co., population 7500;
a and fire limit, 560 acres; fireworks ordinance,
ses of fires investigated; mercantile buildings,
ck, three and four stories; wooden roofs permit-
l; dwellings, wood and brick, two and three
ries; department consists of 1 steam engine, 2
d engines, 1 hook and ladder truck, 5 hose car-
ges; siamese couplings used; 400 feet good rub-
hose, 200 poor; 1000 feet fair leather hose; 1000
t cotton; value of apparatus and supplies, $10,-
; 3 buildings owned, value $2500; membership,
; 2 paid; annual expenses, $1000; bell alarm.
ief elected by members. A. E. Smith.
WATER SUPPLY—Water-works; pumping to 4 re-
voirs; 13 miles street mains, diameter 4 inches;
hydrants; 80 gates; pressure, 30 pounds. Henry
stin, Town Clerk.

Ikaneateles, Onondaga Co., population *2500;
a and fire limit, 640 acres; mercantile buildings,
ck, three stories; wooden roofs permitted; dwell-
s, frame, two stories; department consists of 2
d engines, 1 hook and ladder truck, 2 hose car-
ges; 500 feet leather hose; 1000 feet good rubber
e; 100 poor; value of apparatus and supplies,
00; 60 volunteer members; bell alarm. Geo. C.
ch.
WATER SUPPLY—Lake and 3 reservoirs. S. E.
edict, Village Clerk.

outhampton, Suffolk Co., population 949;
ldings, frame, two stories; wooden roofs permit-
department consists of 1 hand engine, with
ders; 250 feet good cotton hose; value of appa-
s and supplies, $800; 24 volunteer members;
alarm. Oscar L. Howell.
WATER SUPPLY—Fire wells and cisterns. L.
den.

outh Nyack, Rockland Co. See Nyack.

outhold, Suffolk Co., population 1221; build-
s, frame, two stories; wooden roofs permitted;
artment consists of 1 hand engine, 1 hook and
der truck; 450 feet good linen hose; value of ap-
atus and supplies, $700; 60 volunteer members;
alarm. A. R. Vail.
WATER SUPPLY—Wells and cisterns. W. A.
hran, Town Clerk.

pring Valley, Rockland Co., population 1000;
and fire limit, 640 acres; frame buildings, two
a half stories; shingle roofs permitted; depart-
t consists of 2 hand engines, 1 hose carriage;
feet good cotton hose; 80 poor; 200 feet good
her hose; 50 poor; value of apparatus and sup-
s, $2400; 1 building owned, value $100; mem-
hip 40, volunteers; annual expenses, $75; alarm
Chief elected by department. L. R. Brooks.
WATER SUPPLY—Brook and cistern.

pringville, Erie Co., population *2000; area,
acres; fire limit, 50 acres; frame and brick build-
, two and three stories; wooden roofs; depart-
t consists of 2 hand engines, 2 chemical hand
guishers, 1 hook and ladder truck, 1 hose car-
e; siamese couplings used; 800 feet hose, in
d condition; value of apparatus and supplies,
50; annual rent for buildings, $100; membership
all volunteers; annual expenses, $250; bell
m. Chief elected by members. Geo. H. Bar-

WATER SUPPLY—Water-works; Holly system;
ydrants; 7 miles mains; diameter, 4 to 12 inch;
sure, 40 to 80 pounds; works cost $16,000. C.
Shuttleworth, Supt.; W. Thornbro, Town
k.

amford, Delaware Co., population *800; de-
ment consists of 1 hand engine, 1 hose carriage;
feet good cotton hose 200 feet poor leather;
membership 44, all volunteers; 1 building in use.
D. Chichester.
WATER SUPPLY—Reservoirs; gravity system; 16
hydrants; 3 miles mains; diameter, 4 to 8 inch;
charcoal filtration; pressure 50 pounds. J. Hamil-
ton, Supt.; G. W. Kendall, Town Clerk.

Stapleton, Richmond Co. See Edgewater.

Stillwater, Saratoga Co.; buildings, brick and
frame, two and three stories; department consists of
1 steamer, 1 hand engine, 1 hose carriage; 600 feet
good rubber hose; 200 poor; 500 good cotton; value
of apparatus and supplies, $6000; members, 57, vol-
unteers; expenses in 1888, $500; bell alarm. T. T.
Judd.
WATER SUPPLY—Hudson river and canal. M.
G. Hewett, Village Clerk.

St. Johnsville, Montgomery Co., population
*2000; 1 hand engine; 1 hook and ladder truck; 2
hose carriages; 550 feet good cotton hose; 500 feet
poor; 123 men, volunteers.
WATER SUPPLY—9 cisterns. F. S. Mosher,
Town Clerk.

Suspension Bridge, Niagara Co., population
2476; area, 650 acres; fire limit, 600 acres; fire war-
dens investigate causes of fires; mercantile build-
ings, brick and stone, three stories; wooden roofs
permitted; dwellings, frame, two stories; depart-
ment consists of 1 hook and ladder truck, 3 hose
carriages; 600 feet cotton hose; 800 feet good
leather hose; value of apparatus, $3100; 1 building
owned by department, value $1000; 85 volunteer
members; annual expenses, $175; bell alarm. Chief
elected by village. O. R. Sackett.
WATER SUPPLY—Direct pumping system; 7
miles street mains and supply pipes; diameter of
largest, 14 inches; smallest, 4 inches; 50 hydrants
(double); hydrant pressure, 125 pounds; annual
expenses of water department, $4595. P. Seymore,
C. F. Liscome.

Syracuse, Onondaga Co., population *90,000;
area, 9000 acres; fire limit, same; fireworks ordi-
nance; mercantile buildings, wood and brick, three
to five stories; wooden roofs permitted; dwellings,
brick and wood, two stories; department consists of
6 steam engines, 1 chemical engine, 4 chemical
hand extinguishers, 2 hook and ladder trucks, 6
hose carriages; 8500 feet good cotton hose; 30
horses; membership 61, full paid; annual expenses,
$75,000; telephone and telegraph alarm, 65 street
boxes. Chief elected by commissioners. Henry
Reiley.
WATER SUPPLY—Water-works; 5 reservoirs,
supplied from springs and pumps, capacity 266,-
000,000 gallons daily; 46 miles street mains; diam-
eter, 4 to 30 inches; 383 hydrants; pressure, 45
pounds; annual expenses of water department,
$26,000; new works to be constructed during pre-
sent year. D. S. Brice, Pres.; John Butler, Supt.;
W. B. Kirk, Mayor; H. W. Bannister, City Clerk.

Tarrytown, Westchester Co., population 4500;
buildings, brick and wood, three stories; shingle
roofs permitted; department consists of 1 hook and
ladder truck, 6 hose carriages; 3500 feet of good
hose; 1 hand engine; value of apparatus and sup-
plies, $6000; 3 buildings used; annual rent, $1100;
value, $5000; 95 volunteer members; annual ex-
penses, $1000; bell alarm. Chief elected by de-
partment. Wm. Falton, Jr.
WATER SUPPLY—1 reservoir, supplied by pump-
ing from well; capacity, 200,000 gallons daily; 7
miles street mains; diameter, 4 to 10 inches. 40
hydrants; pressure, 128 pounds; annual expenses
of water department, $1800. Wm. Taylor, Supt.;
W. F. Wiley, Town Clerk.

Ticonderoga, Essex Co., population 3304;
area, 630 acres; fire limit, 100 acres; mercantile
buildings, brick, two to four stories; metal roofs;
dwellings, frame, one and a half and two stories;

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department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; number feet serviceable hose, 700 cotton, 950 linen, rubber-lined; value of apparatus, $3500; 1 building owned by department, value $1000; 48 volunteer members; bell alarm. C. S. Mickle.

WATER SUPPLY—Water-works; 1 reservoir; 3¼ miles street mains; diameter of largest, 8 inches; smallest, 4 inches; number of hydrants, 12; pressure, 100 pounds. C. E. Bennett; J. C. Fenton, Town Clerk.

Tivoli, —— Co., population ——; buildings, wood, two stories; department, 1 steam engine; 1 hose carriage; 950 feet good rubber hose; 50 volunteer members; value of apparatus, $4,000; bell alarm. J. L. de Peyster.

WATER SUPPLY—River, creek and 2 reservoir. F. H. Burnet, Village Clerk.

Tompkinsville, Richmond Co. See Edgewater.

Tonawanda, Erie Co., population 10,000; fireworks ordinance; mercantile buildings, brick, three stories; dwellings, frame and brick, two stories; department consists of 2 steam engines, 1 hand engine, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; 3500 feet good linen hose; 1000 feet good leather hose; 215 volunteer members; annual expenses, $3000; telegraph alarm. Chief appointed by department. J. O. Day, M. J. Wattengh.

WATER SUPPLY—Direct system; 2 sets compound duplex pumps, each of 2,000,000 gallons; capacity 8,000,000 gallons in 24 hours if needed; pump boilers and main pipes all duplicated; diameter of pipes 4 to 12 inches; 16 miles street mains; 175 hydrants; 100 to 200 pounds pressure; annual expenses of water department, $8000. Tonawanda Water-works Co., Charles J. Hagen.

Totteuville, Richmond Co., population 1147; 1 engine; 1 hose cart; 1 hook and ladder truck; 1 force pump; 600 feet of good hose. Geo. Simonson.

WATER SUPPLY—Wells and cisterns. Edward Cole, Town Clerk.

Troy, Rensselaer Co., population 56,737; area, 3388 acres; fire limit, 530 acres; fireworks ordinance; mercantile buildings, brick, two to six stories; dwellings, brick and frame, two to three stories; department consists of 8 steam engines, 12 chemical hand extinguishers, 2 hook and ladder trucks, 8 hose carriages; siamese couplings used; 8200 feet good hose; 8000 poor; 23 horses; value of apparatus and supplies, $75,000; 10 buildings owned, value $60,000; 1 rented at $120 per year; membership 419, volunteers 388; annual expenses, $53,588; telegraph alarm, 63 street boxes. Chief elected by commissioners, confirmed by council. J. L. Lane.

WATER SUPPLY—River and reservoirs; 54 miles street mains and supply pipes; diameter 3 to 36 inches; 620 hydrants; 900 Eddy and Ludlow gates; 50 meters, various; pressure 35 to 115 pounds; works cost $1,000,000; annual expenses, $80,000. S. O. Gleason, Pres.; P. N. Baermann, Supt.; D. T. Whelan, Mayor; J. J. McCormack, City Clerk.

Trumansburgh, Tompkins Co., population 1376; 1 chemical engine; 1 hand engine; 1 hose carriage; 400 feet good rubber hose; 800 feet good cotton; membership 63, all volunteers. Geo. P. Becker.

WATER SUPPLY—Creek; 6 reservoirs. C. L. Adams, Town Clerk.

Unadilla, Otsego Co., village population 1200; area, 1000 acres; brick and wood buildings; department; 1000 feet cotton hose.

WATER SUPPLY—Water-works; gravity pressure; 3 reservoirs, supplied by springs; capacity 250,000 gallons daily; wells; river; 1 mile of street mains; diameter of largest, 6 inches; smallest, 4 inches; 15 hydrants; water pressure 65 pounds.

Union, Broome Co., population 1000; area and fire limit, 640 acres; fireworks ordinance; causes of fires investigated; buildings, frame, two to three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good cotton hose; 400 feet fair leather; 1 building owned, value $2000; membership 100, volunteers; bell alarm. Chief elected at annual meeting. S. S. Skillman.

WATER SUPPLY—8 cisterns, supplied from wells and springs; capacity 1000 barrels each. R. Pratt, Town Clerk.

Union Springs, Cayuga Co., population 1111; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet hose; membership 100, volunteers. R. W. Tate.

WATER SUPPLY—Springs; ponds; cisterns; wells; reservoir. D. J. Bray, Town Clerk.

Upper Nyack, Rockland Co. See Nyack.

Utica, Oneida Co., population *80,000; area, 3200 acres; fire limit, 100 acres; cause of fires investigated; mercantile buildings, brick, four to seven stories; dwellings, brick and frame, two to three stories; department consists of 5 steam fire engines, 1 chemical engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 5750 feet good cotton hose; 21 horses; value of apparatus, etc., $87,382; 10 buildings in use, value $28,000; membership 71, 21 paid full time, 54 part time; fire alarm telegraph, 57 street boxes. Chief appointed by commissioners. W. Dimbleby.

WATER SUPPLY—4 reservoirs, supplied by springs; capacity 5,000,000 gallons daily; gravity system water-works; 54 miles street mains; diameter 4 to 24 inches; 337 hydrants; pressure 25 to 70 pounds. C. W. Pratt, Supt.; P. J. McQuade, City Clerk.

Valatie, Columbia Co., population 1200; 1 hand engine; 1 hose carriage; 950 feet rubber-lined hose, good; 40 volunteers. D. Hilton.

WATER SUPPLY—1 cistern; 1 hydrant; creek; 2 force pumps. W. P. Pulver, Village Clerk.

Waddington, St. Lawrence Co., population 977; buildings, brick, stone and wood, one to three stories; department consists of 1 hand engine, 1 hose carriage; 500 feet good hose; 500 poor; value of apparatus and supplies, $2000; members 40; expenses in 1888, $50; bell alarm. W. C. Jarvis.

WATER SUPPLY—St. Lawrence river and wells. Thos. Hargrave, Town Clerk.

Walden, Orange Co., population *3000; area and fire limit, 1053 acres; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage, 2 jumpers; siamese couplings used; 1500 feet rubber hose, good; 900 cotton, good; 100 leather, poor; value of apparatus and supplies, $8800; 1 building owned, value $7000; membership 105, volunteers; annual expenses, $400; bell alarm. Chief elected by members. Jas. L. Crawford.

WATER SUPPLY—Stream.

Walton, Delaware Co., population *3000; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two stories; shingle roofs; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 900 feet cotton and 1050 feet leather hose, good; 150 poor; 1 building used; annual rent, $50; value $1000; membership 90, all volunteers; bell and whistle alarm. Chief elected by members. M. C. Sellier.

WATER SUPPLY—1 reservoir, supplied by brook and springs; gravity pressure; 5 miles street mains

nd supply pipes; diameter, 4 to 8 inches; 25 hy-
rants; pressure, 90 pounds. J. W. St. John,
res.; S. Comstock, Supt.; J. Olmstead, Town
Clerk.

Wappinger's Falls, Dutchess Co., popula-
on *5000; department consists of 1 steam engine,
hand engines, 2 hose carriages; 500 feet rubber
nd cotton hose, good; 600 feet poor; membership
0, all volunteers; 2 horses. C. W. Clapp.
WATER SUPPLY—Water-works; gravity; 1 reser-
oir; 10 hydrants. J. W. Connell, Town Clerk.

Warrensburg, Warren Co., population 1725;
chemical extinguishers.
WATER SUPPLY—Gravity pressure; 1½ miles of
ains and supply pipes. Bates & Cole, R. G. Jar-
s, Town Clerk.

Warsaw, Wyoming Co., population *3000;
ea, 960 acres; fire limit, 400 acres; mercantile
uildings, brick, three stories; dwellings, wood,
o stories; department consists of 2 chemical hand
tinguishers, 1 hook and ladder truck, 2 hose car-
ages; 2100 feet good hose; 1 building owned by
epartment, value $2000; membership 65, all vol-
nteers; bell alarm. Chief elected by board of
rustees. C. T. Watkins.
WATER SUPPLY—2 reservoirs, supplied by
rings and brooks; gravity system; pressure 150
ounds. O. L. Morris, N. S. Wells.

Warwick, Orange Co., population *1170; mer-
ntile buildings, brick, three stories; wooden roofs
rmitted; dwellings, wood, two and three stories;
partment consists of 1 hose carriage, 2 jumpers;
amese couplings used; 400 feet good leather hose;
0 feet good cotton; value of apparatus and sup-
es, $1200; 3 rooms used; membership 50, all vol-
teers; annual expenses, $100. Chief elected by
embers. B. F. Vail.
WATER SUPPLY—Reservoir; gravity system;
7 miles of street mains; diameter 3 to 12 inches;
hydrants; annual expenses of water department,
00. W. A. Hulse, J. McWilliams.

Waterford, Saratoga Co., population 6000;
a, 50 acres; fireworks ordinance; mercantile
ildings, brick, three stories; wooden roofs per-
tted; dwellings, wood, two stories; department
nsists of 2 steam engines, 3 hose carriages; 2100
t good hose; 1 building used; membership 60, 2
d; bell alarm. Chief selected by company, ap-
nted by trustees. W. F. Holroyd.
WATER SUPPLY—Hydrants; canal and river; 8½
es of street mains; 60 hydrants; pressure 75
150 pounds. Wm. A. Dennis, Supt.; Geo. E.
kett, Clerk.

Waterloo, Seneca Co., population *5480; 2
am engines; 1 hand engine; 1 hook and ladder
ck; 1 patrol carriage; 4 hose carriages; 1700 feet
d rubber hose; 500 feet poor; 400 feet poor
her hose; volunteer department, 240 men; inde-
ndent hydrant hose, 20 men. T. E. Mills,
WATER SUPPLY—Water-works; stand-pipe and
ect pumping; Worthington pumps used; daily
acity 2,000,000 gallons; 57 hydrants; 9 miles
ns; 40 Ludlow gates; pressure 40 to 100 pounds;
ks cost $72,000. Geo. Clark, Supt.; J. S.
eford, Town Clerk.

Watertown, Jefferson Co., population *13,-
; area, 5481 acres; fire limit, 2500 acres; fire-
ks ordinance; mercantile buildings, brick, five
six stories; slate and tin roofs; dwellings, frame
brick, two and three stories; department con-
s of 2 steam engines, 1 hook and ladder truck,
hose carriages; siamese couplings used; 3500 feet
d cotton hose; 2000 poor; 6 horses in use; value
apparatus and supplies, $15,000; 2 buildings
ed, 1 by city, value $14,000; 2 rented, annual
$700; value $9000; 130 volunteer members; ex-
penses in 1888, $2729; telegraph alarm. Chief
elected by department. J. L. McCarty.
WATER SUPPLY—Reservoir, supplied by pump,
capacity 3,500,000 gallons daily; 18 miles street
mains, diameter 3 to 16 inches; 140 hydrants; pres-
sure, 65 pounds; annual expenses of water depart-
ment, $17,000. A. Salisbury, W. D. Hanchette.

Waterville, Oneida Co., population *2000;
buildings, wood and brick, from one to four stories;
wooden roofs permitted; department consists of 1
steam engine, 1 hand engine, 2 hose carriages; 2000
feet of good hose, 250 poor; value of apparatus and
supplies, $6500; 1 building owned, value $4000;
membership, 60, 3 paid; annual expenses, $450; bell
alarm. Chief elected by corporation. John F.
Hamill.
WATER SUPPLY — Cisterns; gravity system,
water-works; 50 hydrants; 7½ miles mains; pres-
sure, 70 to 100 pounds. T. H. Coggshall, Mayor
and Chairman Water Board; Henry Peck, Village
Clerk.

Watkins, Schuyler Co., population *3000; 1
steam engine, 1 hook and ladder truck, 3 hose car-
riages; 1300 feet good rubber hose; 100 volunteers.
Geo. O. Norman.
WATER SUPPLY—Lake, driven wells and 7 cis-
terns. E. A. Gillett, Town Clerk.

Waverly, Tioga Co., population *3000; area,
640 acres; mercantile buildings, brick, two and three
stories; dwellings, wood and brick, two stories; de-
partment consists of 1 steam engine, 1 hook and
ladder truck, 3 hose carriages; siamese couplings
used; 1500 feet good cotton hose, 1000 poor; 1 build-
ing used; 150 volunteer members; bell alarm.
Chief elected by department. C. W. Jones.
WATER SUPPLY—Water-works; gravity pressure;
1 reservoir; 8 miles street mains, diameter 4 to 12
inches; 27 hydrants; pressure, 90 pounds. J. T.
Sawyer, A. J. Van Atta, Supt.; J. F. Shoemaker.
Town Clerk.

Wayland, Steuben Co., population *900; area,
640 acres; fire limit. same; fireworks ordinance;
causes of fires investigated; mercantile buildings,
brick, two stories; wooden buildings not permitted
in fire limits; department consists of 3 chemical hand
extinguishers, 1 hook and ladder truck; value of de-
partment buildings, $2200; 40 volunteer members;
bell alarm. P. H. Zimmerman.
WATER SUPPLY—Wells. C. C. Tinker, Village
Clerk.

Weedsport, Cayuga Co., population *1800;
area, 640 acres; fireworks ordinance; causes of fires
investigated; mercantile buildings, brick, two and
three stories; dwellings, wood, two stories; depart-
ment consists of 1 steam engine, 1 hand engine, 1
chemical hand extinguisher, 1 hook and ladder
truck, 2 hose carriages; siamese couplings used;
400 feet rubber hose; 1500 feet good cotton hose;
value of apparatus and supplies, $8500; member-
ship 70, 2 paid; annual expenses, $200; bell alarm.
Chief elected by members. H. D. Brewster.
WATER SUPPLY—Canal, creek and reservoirs.
H. D. Brown, Town Clerk.

Wellsville, Allegany Co., population *5000;
department consists of 1 steam engine (in reserve),
1 hand engine (in reserve), 1 hook and ladder
truck, 3 hose carriages; 3000 feet of good linen hose;
100 volunteer members. Wm. C. Clark.
WATER SUPPLY—Water-works; springs; gravity
system; 6 miles mains; 31 hydrants; pressure 85
pounds. Simons and Arnold, E. R. Allen.

West Brighton, Richmond Co. See New
Brighton.

West Nyack, Rockland Co. See Nyack.

Westfield, Chautauqua Co., population *1924;
area, 800 acres; fire limit, 480 acres; fireworks ordi-
nance; causes of fires investigated; frame buildings,

NEW YORK—*Continued.*

two and three stories; shingle roofs permitted; department consists of 1 hand engine, 5 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 1000 feet rubber hose; 200 feet good leather; value of apparatus and supplies, $2000; 1 building owned, value $3000; 100 volunteer members; annual expenses, 150; bell alarm. Chief elected by department.

WATER SUPPLY—Reservoirs; gravity system; 1½ miles street mains; diameter 4 to 6 inches; smallest 4 inches; 12 hydrants; pressure 15 pounds.

West Point, Orange Co., population 1131; buildings, brick, stone and frame, two stories; wooden roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; 1500 feet good rubber hose; 4 horses, property of the U. S. Government; membership, all U. S. employees or enlisted men; electric alarm, 5 boxes. Post Quartermaster.

WATER SUPPLY—Gravity system; by 6 and 12-inch pipe from springs and stream to 4 reservoirs; 58,600,000 gallons capacity; 6 miles mains; diameter, 4 to 12 inch; 17 hydrants; 11 Chapman gates; 30 pounds pressure. Capt. Thos. W. Williams.

West Troy, Albany Co., population *13,000; area and fire limit, 856 acres; fireworks ordinance; causes of fires investigated; buildings, brick and wood, two and three stories; wooden roofs permitted; department consists of 3 steam engines, 2 chemical hand extinguishers, hook and ladder truck, hose carriages; 1000 feet good rubber hose; 600 poor; 3300 feet good cotton; 500 feet good leather; 350 poor; 3 hose; value of apparatus and supplies, $19,150; 5 buildings owned, value $21,200; membership, 195, 5 full paid; 3 part paid; expenses, $5440; bell alarm. Chief appointed by commissioners. Lewis Smith.

WATER SUPPLY—Reservoir and direct pumping from canal and river; diameter, 4 to 30 inches; 87 hydrants; pressure, 70 pounds; 11 miles mains; Eddy gates; daily capacity, Worthington pumps, 2,500,000 gallons. C. M. Storer, Supt.; John Cahill, City Clerk.

Whitehall, Washington Co., population *45,000; fire limit, 3840 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two and two and a half stories; department consists of 2 steam engines, 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; 4000 feet rubber hose, good; 350 feet poor; value of apparatus and supplies, $15,000; 4 buildings owned, value $6000; membership 158, 2 paid; annual expenses, $1200; bell alarm; telephone connections with chief. Chief appointed by trustees, F. H. Gaylord.

WATER SUPPLY—Good water-works; creek, canal and lake; system, pumping to mains and reservoir; daily capacity, Davidson pumps, 1,500,000 gallons; 51 hydrants; 8 miles mains; 43 Eddy gates; pressure, 60 to 120 pounds; works cost $75,000. C. M. Hotchkiss, Supt.; Chas. Barker, Town Clerk.

White Plains, Westchester Co., population 4500; 3 hand engines, 1 hook and ladder truck, 3 hose carriages; 2000 feet hose. Lewis C. Platt, Jr.

WATER SUPPLY—Water tower, Holly system; 85 hydrants; 7 miles mains. —— Fasset; F. M. Thompson, Town Clerk.

Whitesboro, Oneida Co., population 1370; buildings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 900 feet cotton hose, good; 200 feet leather hose, good; value of apparatus and supplies, $5000; 50 members, 1 paid part time; expenses in 1888, 400; engine bell alarm. Melvin Bancroft.

WATER SUPPLY—Canal and creek. Geo. A. Kirkland, City Clerk.

Whitestone, Queens Co., population 2500; department consists of 1 hook and ladder truck, membership 50; value of apparatus, $1500. J. F. Merritt.

WATER SUPPLY—Cisterns.

Whitney's Point, Broome Co., population *1100; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steamer, 1 hand engine, 2 hose carriages; 1400 feet good cotton hose; 300 feet poor rubber; value of apparatus and supplies, $2000; 1 building, value $2500; membership 75, all volunteers; annual expenses, $250; bell and whistle alarm. Chief elected by members. S. E. Birdsall.

WATER SUPPLY—River and wells. D. L. Mansfield, Village Clerk.

Willet's Point, Queens Co., buildings, wood, one to two stories; department consists of 1 steam engine, 2 hose carriages; 1250 feet good rubber hose; members, 350; bugle alarm.

WATER SUPPLY—Flushing water-works; cisterns; 14 hydrants; pressure, 60 pounds. Mr. W. R. King.

Williamsville, Erie Co., population 800; area, 640 acres; fire limit, same; fireworks ordinance; buildings, frame, one and a half to three stories; shingle roofs; department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 500 feet good linen hose; 100 feet good leather hose; 400 feet poor; value of apparatus and supplies, $2000; membership 60, all volunteers; annual expenses, $25; bell alarm. Chief appointed by trustees. H. M. Long.

WATER SUPPLY—2 reservoirs, supplied from creek; capacity, 750 barrels daily.

Windham, Greene Co., population *450; buildings, frame, two stories; wooden roofs permitted; 3 hand engines; siamese couplings used; 450 feet good leather hose; 200 feet poor; value of apparatus, $800; 1 building owned, value $50.

WATER SUPPLY—Creeks, wells and mill race. Addison P. Roach, Town Clerk.

Wolcott, Wayne Co., population *2500; buildings, wood or brick, two stories; department consists of 1 horse-power engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 1500 feet good cotton hose in use; value of fire apparatus, $2500; 85 members. H. A. Graves.

WATER SUPPLY—Pond and cisterns; 5 reservoirs; capacity 300 to 500 barrels each. E. A. Wadsworth, Town Clerk.

Worcester, Otsego Co., population *1100; buildings, brick and wood, two stories; 1 hose carriage; ladders and axes; 650 feet good cotton hose; value of apparatus and supplies, $1000; 40 members; bell alarm. J. R. Pickett.

WATER SUPPLY—Lake; direct pressure; 1 mile street mains; 17 hydrants; pressure 70 pounds. J. T. Hadsell, William Fem.

Yonkers, Westchester Co., population *30,000; area, 11,000 acres; fire limit, 5120 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, wood and brick, two and three stories; department consists of 2 hand engines, 4 chemical fire extinguishers, 2 hook and ladder trucks in use and 2 in reserve, 6 hose carriages in use, 3 extra; 6400 feet good cotton hose, 300 poor; 1450 feet good rubber; value of apparatus and supplies, $15,000; 7 buildings owned, value about $60,000; 400 volunteer members; annual expenses, $3500;

Gamewell alarm. Chief elected by members. Jas. McVicar.

WATER SUPPLY—1 storage reservoir; capacity 400,000,000 gallons, supplies low and high service works; two low service pumps, 2,250,000 and 3,500,000 gallons capacity in 24 hours; pumps to mains and to distributing reservoir, 4,000,000 gallons capacity, 300 feet above the river; one 1,000,000 gallon pump for high service works, takes water from the low service distributing reservoir and raises it 125 feet into a tank holding 40,000 gallons; 390 hydrants; pressure varies from 50 to 125 pounds; 35 miles street mains; diameter of largest 18 inches; annual expenses of water department, $26,112. Jas. A. Lockwood, Supt.; Wm. H. Doty, City Clerk.

The following places have no fire protection: Allegany, Cattaraugus Co., population 1049. Altona, Clinton Co., population 1200 Augusta, Oneida Co., population 2171. Bangor, Franklin Co., population 2440. Beekmantown, Clinton Co., population 2644. Bridgehampton, Suffolk Co., population *1500. Canarsie, Kings Co., population 1760. Candor, Tioga Co., population 4323. Carmel, Putnam Co., population 2811. Chester, Orange Co., population 1200. Chemung, Chemung Co., population 2098. Clarence, Erie Co., population 3495. Clay, Onondaga Co., population 2910. Cold Springs, Putnam Co., population 2111. Groghan, Lewis Co., population 3374. Dickinson, Franklin Co., population 2329. Deranesburg, Schenectady Co., population 2995. Dundee, Yates Co., population 1025. East Co., population 1800. Ephr ulation 2157. Esopus, Ulster Fallsburg, Sullivan Co., po ham, Dutchess Co., populati Queens Co., population 1112. Co., population 3238. Harts population 1275. Havana, S tion 1700. Hector, Schuyler Highland, Ulster Co., popula Erie Co., populati n 1720. Li ulation 2399. Liverpool, On tion 1350. Livingston, Colu 2060. Marlborough, Ulster New Lebanon, Columbia C Norfolk, St. Lawrence Co., p Suffolk Co., population 138 Co., population 2962. Oyst population *1500. Peru, Cli 2610. Philmont, Columbia Pittstown, Rensselaer Co., p Ewen, Ulster Co., populati Seneca Co., population 276 rence Co., population 2403. population *1000. South G Co., population *1500. Stuyv population 2097. Three Mile pop. 1041. Verplanck, West tion 1337. Vestal, Broome C Washington, Dutchess Co. Westport, Essex Co., populat town, Oswego Co., populatio

NORTH CAROLINA.

Asheville, Buncombe Co., population 10,500; area, 1500 acres; fire limit, 40 acres; buildings, frame and brick, two and three stories; 3 hose carts; 1 hook and ladder truck; 2450 feet good hose; 40 volunteer members; bell alarm. Chief elected by aldermen. James P. Sawyer.

WATER SUPPLY—Wells; water-works; 1 reservoir; capacity of reservoir 350,000 gallons; Gordon and Maxwell pumps; daily capacity 300,000 gallons; gravity pressure; capacity of stand-pipe 750,000 gallons; 5 miles street mains; diameter 4 to 10 inches; 53 hydrants; 25 Ludlow gates; quality of water, soft; Hyatt filtering plant; pressure 60 to 100 pounds; cost of works, $100,000; operated by city. F. M. Miller, Supt. and City Clerk; H. S. Harkins, Mayor.

Charlotte, Mecklenburg Co., population *11,000; area, 1000 acres; fire limit, 16 blocks; sale and use of fireworks prohibited; causes of fires investigated; mercantile buildings, brick, two and four stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3200 feet rubber hose, in good condition; 500 feet poor; 3 horses; value of apparatus and supplies, $35,000; membership of department 45, 14 paid call members; fire alarm, 20 boxes; annual expense about $4000. Chief elected by board of aldermen. P. F. Asbeery.

WATER SUPPLY—Water-works; pumping into stand-pipe; Blake machinery; daily capacity 2,500,000 gallons; 6 miles street mains and supply pipes; diameter of largest 12 inches; smallest 4 inches; 100 hydrants; meters; pressure 35 to 100 pounds. R. J. Brevard, Pres.; D. P. Hutchisen, Supt.; F. B. McDowell, Mayor; Fred. Nash, City Clerk.

Concord, Cabarrus Co., population 1264; department consists of 1 hook and ladder truck, 1 hose cart; 500 feet rubber hose; membership 18. E. H. Hall.

WATER SUPPLY—Spring, having an outflow of 30,000 gallons daily; steam pump to tank; capacity 30,000 gallons; 700 feet of mains; 8 double hydrants; water-works owned by a citizen who has a 25-year contract with the city. P. B ble.

Durham, Durham Co., pc 645 acres; fire limit, 100 acres; mercantile buildings, brick, tw frame, two stories; department cal engine, 1 hook and ladder ratus and supplies, $3000; 60 annual expenses, $200; bell al by commissioners. R. D. Bla

WATER SUPPLY—River; 3,000,000 gallons capacity; 13 1 12 inches; 88 hydrants; pressu Holman, G. W. Woodward.

Elizabeth City, Pasquot *4500; brick and frame buildin 1 hand engine; 1 hook and l carts; 1200 feet hose. George

WATER SUPPLY— River, cr capacity of latter 20,000 gallons Town Clerk.

Fayetteville, Cumberlan 3485; buildings, brick and fram sists of 1 steam engine, 1 hand ladder truck; 500 feet good ru poor; 1000 feet good cotton; 10 value of apparatus and supplie ship, 1 paid full time, 4 paid teers; annual expenses, $850; b

WATER SUPPLY—Spring; g miles mains; 7 hydrants; 50 po W. Hardie.

Goldsborough, Wayne Co area, 1000 acres; fire limit, 100 dinance; buildings, brick and volunteer department, 75 me consists of 1 steam engine, 1 hose carriages; siamese couplin good rubber hose; 2 horses; and supplies, $10,000; 1 buil $5000; annual expenses, $1000; elected by aldermen. Jas. J. R

WATER SUPPLY—Cisterns; 1

NORTH CAROLINA—*Continued.*

city, 20,000 gallons daily; water-works constructing. T. H. Bain, City Clerk.

Greensboro, Guilford Co., population *5000; buildings, brick and wood, two and three stories; department consists of 1 steamer, 1 hand engine in reserve, 1 chemical engine, 3 hose carriages; 2000 feet good cotton hose; value of apparatus and supplies, $5000; members, 30; bell alarm. C. F. Thomas.

WATER SUPPLY—Water-works; 3 reservoirs; capacity, 65,000 gallons; water-works in course of construction. John D. White, City Clerk.

Greenville, Pitt Co., population *1900; fireworks ordinance; buildings, frame, one and two stories; department consists of 1 hook and ladder truck; membership 25, volunteers.

WATER SUPPLY—Wells.

Henderson, Vance Co., population 3500; department consists of 1 hand engine, 1 hook and ladder truck; 500 feet good hose. A. W. Schaum.

WATER SUPPLY—5 cisterns. Reding Perrey, City Clerk.

Hickory, Catawba Co., population *1800; fire limits fixed; fireworks ordinance; department consists of 1 hand engine; no good hose; 25 members, volunteers.

WATER SUPPLY—1 cistern.

Kinston, Lenoir Co., population *2500; area, 300 acres; fireworks ordinance; buildings, frame and brick, two stories; volunteer department, 50 members; 1 chemical engine, 1 hose carriage, 1 hook and ladder truck; 500 feet good rubber hose; bell alarm; 1 building owned, value $150; night police. Chief elected by members.

WATER SUPPLY—Wells and river. L. McCullen, Town Clerk.

Lenoir, Caldwell Co., population *700; buildings, brick and wood, three stories; department consists of 1 steam engine; value of apparatus and supplies, $125; 12 members; bell alarm. J. A. Allen.

WATER SUPPLY—Cisterns. J. W. Kirby, Town Clerk.

Lincolnton, Lincoln Co., population *1200; 1 hand engine; 100 feet cotton hose, good; 35 men, volunteers. T. H. Hake.

WATER SUPPLY — Wells. W. R. Edwards, Town Clerk.

Milton, Caswell Co., population *800; fireworks ordinance; department consists of 1 hand engine, 1 hose cart; 600 feet good linen hose; 80 volunteer members.

WATER SUPPLY—2 large cisterns, capacity 74,000 gallons; 13 private cisterns.

Monroe, Union Co., population *2000; fireworks ordinance; buildings, brick and frame, one, two and three stories; 1 steam engine; 2 hose carts; 1 hook and ladder truck; 1000 feet hose; 70 members; 2 horses; bell alarm. R. V. Houston.

WATER SUPPLY—6 cisterns; capacity of one 40,000 and balance 12,000 gallons each. J. M. Stewart, Town Clerk.

Mooresville, Iredell Co.; 1 hook and ladder truck.

New Berne, Craven Co., population 6443; fire limit, 9 blocks; buildings within fire limit, brick and iron; department consists of 2 steam engines, 8 hose carriages, 2 hook and ladder trucks; 1500 feet of good rubber hose; 500 feet cotton, good; 6 horses; value of apparatus and supplies, $1500; 3 buildings in use, value $4000; membership, 186, 110 white, 76 colored volunteers; 4 men paid; annual expenses of department, $2500; bell alarm. Chief elected by board of officers of department. E. M. Pavie.

WATER SUPPLY—2 rivers and 28 inexhaustible wells. Silas Fulcher, City Clerk.

Oxford, Granville Co., population *3200; hook and ladder truck; no organized department.

WATER SUPPLY—Wells. W. O. Furman, Town Clerk.

Plymouth, Washington Co., population 1896; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hand engine; 200 feet of rubber hose, in good condition; 200 feet cotton; value of apparatus and supplies, $1500; membership 35, all volunteers; bell alarm. E. R. Latham.

WATER SUPPLY—River and wells. Joseph Tucker, Town Clerk.

Raleigh, Wake Co., population *14,500; area, 1440 acres; fire limit, same; fireworks ordinance; mercantile buildings, wood and brick; height, two to four stories; wooden roofs permitted; dwellings, wood, three stories; department consists of 1 steam engine, 1 hand engine, 2 chemical engines, 2 hook and ladder trucks, 5 hose carriages; 2100 feet rubber hose, in good condition; 200 poor; 700 feet cotton, good; 500 feet leather hose; 5 horses; value of department apparatus and supplies, $20,000; buildings owned by the city; membership of department 200, all volunteers; Gamewell alarm; 11 street boxes; annual expenses of department, $2000; bell alarm. Chief elected by city council. E. B. Englehard.

WATER SUPPLY—Tower and direct pressure; 12 cisterns; capacity, 365,000 gallons; 120 hydrants; pressure, 45 to 90 pounds. Ed. Englehard, Supt.; C. W. Lambeth.

Reidsville, Rockingham Co., population *3500; fireworks ordinance; causes of fires investigated; frame buildings not allowed in business part of town; brick buildings, six stories; department consists of 1 steam engine, 2 hose carriages; 1800 feet of good cotton hose; value of apparatus and supplies, engine house, etc., $15,000; members are paid for time served at fires. Chas. Derry.

WATER SUPPLY—Cisterns. W. B. Wray, City Clerk.

Salem, Forsyth Co., population *3000; fireworks ordinance; causes of fires investigated; buildings, brick and wood, one to five stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 3 hose carriages; 1000 feet rubber, 1200 cotton; 50 leather hose in good condition; membership 22; bell alarm. Chief elected by company. F. C. Menning.

WATER SUPPLY—2 reservoirs, capacity 450,000 gallons daily; 3 cisterns, supplied by pumps; diameter of mains, 2 to 6 inches; 37 hydrants. C. A. Fogle, Supt.; L. N. Clinard, Town Clerk.

Salisbury, Rowan Co., population *4500; area, 740 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet hose; value of apparatus and supplies, $5000; 1 building in use; annual rent $100; value $1000; membership 100, volunteers; bell alarm. Alex. Parker.

WATER SUPPLY—Stand-pipe; capacity, 240,000 gallons; 61 hydrants; 6 miles mains; pressure, 60 pounds. E. B. Neave, Supt.; D. R. Julian, City Clerk.

Statesville, Iredell Co., population *3000; frame and brick buildings, 1 steam engine, 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., $5000; 1 building owned, valued at $1500. Chief elected.

WATER SUPPLY—Cisterns, with capacity of 60,-100 gallons daily.

Tarboro, Edgecombe Co., population *2500; 1 hand engine; 1 chemical engine; 6 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 600 feet good rubber hose; 175 men, volunteers.
WATER SUPPLY—Wells; water-works in course of construction. S. P. Beatty, Town Clerk.

Warrenton, Warren Co., population *1200; 1 hook and ladder truck; 30 members, volunteers.

Washington, Beaufort Co., population *3000; 1 steamer; 4 hand engines; 1 hook and ladder truck; 3 hose carriages; 1900 feet leather hose; 1000 feet rubber, in good condition; volunteer department, 175 men. E. S. Hoyt.
WATER SUPPLY—River; 5 artesian wells. Jas. I. Hoyt, City Clerk.

Wilmington, North Hanover Co., population 22,000; area, 2250 acres; fire limit, 460 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, frame, two stories; department consists of 3 steam engines, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; 4000 feet good linen hose; 1000 poor; 12 horses; value of apparatus and supplies, $20,600; 7 buildings owned, value $10,000; membership 300, volunteers; 6 full paid; annual expenses, $12,000; telegraph alarm, 19 boxes. Chief elected by aldermen. J. G. Oldenbuttel.
WATER SUPPLY—Direct pumping and stand pipe system combined; 20 cisterns, supplied from pumps and hydrants; capacity, 240,000 gallons daily; 12½ miles street mains; diameter, 4 to 12 inches; 117 hydrants; pressure, 45 to 90 pounds; annual expenses of water department, $7000. J. C. Chase, W. A. Wilson.

Winston, Forsyth Co., population *8000; 1 steam fire engine; 7 chemical extinguishers; 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., $5000; 30 members, all volunteers; bell alarm. W. F. Keith.
WATER SUPPLY—Springs; reservoir; 4 miles street mains; diameter, 4 to 10 inches; 45 hydrants; pressure, 50 pounds. Geo. W. Hinshaw, Supt.; Charles Buford, Mayor; E. H. Wilson, Town Clerk.

The following places have no fire protection: Edenton, Chowan Co., population *2000. Enfield, Halifax Co., population *1000. Franklinton, Franklin Co., population *1200. Newton, Catawba Co., population *1200. Smithfield. Southport, Brunswick Co., population 1008.

OHIO.

Ada, Hardin Co., population *2500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1400 feet good hose; 60 men, volunteers. J. W. Karrode.
WATER SUPPLY—9 cisterns. T. J. Rutledge, Town Clerk.

Akron, Summit Co., population *30,000; area, 100 acres; fire limit, 44 acres; fireworks ordinance; mercantile buildings, brick and stone, two stories; wooden roofs permitted; dwellings, frame, one and half to four stories; department consists of 4 steam engines, 1 hook and ladder truck, 4 hose carriages; 300 feet rubber hose, good; 900 feet linen, good; 7 horses; value of apparatus, $40,000; 4 buildings owned, value $25,000; membership 73, 21 full paid, 1 part paid; annual expenses, $36,000; telegraph alarm. Chief appointed by Mayor. J. Maunderich.
WATER SUPPLY—Cisterns, supplied from waterworks; capacity 448,000 gallons; 25 miles street mains; diameter 4 to 16 inches; 192 hydrants; pressure 20 to 85 pounds; owned by private company. Newton Ford, Town Clerk.

Alliance, Stark Co., population *9000; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 8 chemical extinguishers, 2 hook and ladder trucks, 3 hose carts; 1750 feet rubber hose, good; value of apparatus and supplies, $8000; membership 60, 1 paid full time, 59 part time; annual expenses, $4000; bell alarm. C. A. Goddard.
WATER SUPPLY—Water-works; stand-pipe and direct pumping system; capacity of pump 150,000 gallons; 7 miles mains; 75 hydrants; 50 to 100 pounds pressure. J. C. Reed, Supt.; Thos. Casman.

Amherst, Lorain Co., population 3259; 1 hand engine; 1 hose carriage; 800 feet good rubber and leather hose; 60 men, volunteers. H. C. Smith.
WATER SUPPLY—6 cisterns. E. A. Steivold, Town Clerk.

Antwerp, Paulding Co., population 1400; area, 320 acres; buildings, brick and frame, one to three stories; department consists of 2 hand engines, 2 hose carriages; 700 feet good rubber hose; 250 poor; value of apparatus and supplies, $2500; 1 building owned, value $1500; 25 members, volunteers; expenses in 1888, $75; bell alarm. E. C. Munson.
WATER SUPPLY—7 cisterns, capacity $15,000 barrels; expenses for water department, $25.

Ashland, Ashland Co., population 4000; 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1200 feet of good rubber hose; 200 feet poor leather hose; membership 65, volunteers. P. A. Myers.
WATER SUPPLY—16 cisterns. B. C. Miller, Town Clerk.

Ashtabula, Ashtabula Co., population *7500; area and fire limit, 3840 acres; mercantile buildings, wood and brick, two and three stories; shingle and tin roofs; dwellings, wood and brick, two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 7 hose carts, 1 hook and ladder and 1 hand engine in reserve; 1000 feet new rubber hose; 2500 feet good rubber hose; 1100 feet good cotton hose; 1000 feet old serviceable hose; value of apparatus and supplies, $16,000; 2 buildings owned; membership 98, 2 members part paid, rest paid for time in service; expenses 1888, $2305; bell alarm. Chief recommended by Mayor, confirmed by council. John C. Crosby.
WATER SUPPLY—42 cisterns, supplied from creek and other sources; total capacity, 15,700 barrels; water-works; 100 hydrants; 12 miles mains; Worthington pumps; direct pressure and standpipe. O. B. Clark; Supt.; F. C. Moore, Town Clerk.

Athens, Athens Co., population *5000; fireworks ordinance; frame and brick buildings; 1 hook and ladder truck. C. R. Sheldon, Town Clerk.

Barnesville, Belmont Co., population *2735; area, 640 acres; fire limit, 160 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose, 200 poor; value of apparatus and supplies, $2000; 1 room in town building in use, value of building $10,000; 100 volunteer members; annual expenses, $25; bell alarm. Chief elected by city council. H. S. Barnes.
WATER SUPPLY—18 cisterns, supplied from

OHIO—*Continued.*

roofs, capacity 10,800 gallons per day. H. E. Barns, Town Clerk.

Batavia, Clermont Co., population 1015; buildings, frame, one and two stories; wooden roofs permitted; department consists 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 400 feet good rubber hose; value of apparatus and supplies, $800; 50 volunteer members; bell alarm.
WATER SUPPLY—Cisterns.

Bellaire, Belmont Co., population 8025; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 hook and ladder truck, 4 hose carriages, 2000 feet good rubber hose, 1800 feet poor; value of apparatus and supplies, $28,000; 4 buildings owned, value $2000; membership 124; volunteer members, 120; annual expenses, $23,000; bell alarm. Chief elected by wardens.
WATER SUPPLY—Reservoir, supplied by pumping from Ohio river; capacity, 700,000 gallons per day; 15 miles street mains; diameter, 6 to 12 inches; 259 hydrants; pressure, 178 pounds; annual expenses of water department, $29,000. H. G. Wilson.

Bellefontaine, Logan Co., population *4200; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet cotton hose; 300 feet good rubber hose; 1 man paid full time, 2 men part; 2 horses. C. F. Martin.
WATER SUPPLY—Dam; 1 reservoir; 8¼ miles mains; 73 hydrants; gravity pressure; water-works; 72 Eddy gates; works cost $100,000; pressure, 65 pounds. C. F. Martin, Supt. A new pumping plant under construction. R. B. Johnston, Town Clerk.

Bellevue, Huron Co., population *3500; area, 2500 acres; fire limit, 400 acres; causes of fires investigated; fireworks ordinance; frame buildings, 2 stories; department consists of 1 steam fire engine, 1 hand fire engine, 2 hose carriages; 1000 feet rubber hose; 500 feet good cotton hose; 750 feet poor rubber; value of apparatus, etc., $6500; 1 building used, value $6000; 50 volunteer members; 1 paid part time; bell alarm. H. E. Basford.
WATER SUPPLY—Reservoirs; 3½ miles street mains; 21 hydrants; annual expenses of water department, $200. J. L. Painter; C. H. Goodson, Town Clerk.

Berea, Cuyahoga Co., population 1682; fireworks ordinance; buildings, brick, frame and stone, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 200 feet good rubber hose; value of apparatus, $800; buildings, $5000; 25 volunteer members; annual expenses, $50; bell alarm. W. Hennister.
WATER SUPPLY—River and tank. C. F. Lane, Town Clerk.

Bluffton, Allen Co., population *1500; 1 hook and ladder truck. Jas. A. Mummard.
WATER SUPPLY—2 large cisterns; capacity, 2500 barrels; stone quarries. James Doty, Town Clerk.

Bowling Green, Wood Co., population *3500; buildings, brick and frame, one and half to three stories; department consists of 2 chemical extinguishers, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1500 feet good cotton hose; value of apparatus and supplies, $2000. G. W. Gaghan.
WATER SUPPLY—1 town cistern and wells; water-works building. I. C. Taber, Town Clerk.

Brooklyn, Cuyahoga, Co., population *4000; causes of fires investigated; department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carts; 1200 feet new hose; value of apparatus and supplies, $1200; 20 volunteer members; bell alarm. Chief elected by members.
WATER SUPPLY—Wells and cisterns, also lake; 19 hydrants; 3 miles mains; diameter, 4 to 8 inch; 32 Ludlow gates; 40 Worthington meters; cost of work, $17,600; pressure, 50 pounds. S. Trowbridge, Pres.; F. E. Bliss, Mayor; H. M. Farnsworth, Secretary Water Co., and Town Clerk.

Bryan, Williams Co., population *4000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet good rubber hose, 500 feet poor; 30 men paid 50 cents an hour, 2 full paid; 2 horses.
WATER SUPPLY—1 reservoir; 20 cisterns. S. Poeples, Town Clerk.

Bucyrus, Crawford Co., population *5700; 1 steam engine; 1 hook and ladder truck; 3 hose carriages, 2000 feet good rubber hose; 10 minute men. C. Scheib.
WATER SUPPLY—Water-works; direct pumping system; 8 miles mains; 73 hydrants; pressure, 120 pounds; 9 cisterns. Henry Miller, S. Welsh.

Cadiz, Harrison Co., population *2000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1800 feet good rubber hose; 50 volunteers, 3 paid. J. C. Glover.
WATER SUPPLY—7 cisterns; capacity 3700 barrels. W. H. Lucas, Town Clerk.

Caledonia, Marion Co., population *672; brick and wood buildings, two stories; department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck; 400 feet good rubber hose; value of apparatus and supplies, $2000; 32 volunteer members; expenses in 1888, $150; bell alarm. A. M. Dilts.
WATER SUPPLY—6 reservoirs; capacity 200 barrels; 1 hydrant. L. M. Hipsher, Town Clerk.

Cambridge, Guernsey Co., population *3500; area, 240 acres; fire limit, 2560 acres; fireworks ordinance; mercantile buildings, brick, one and two stories; wooden roofs permitted; dwellings, frame and brick, one story; department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; siamese couplings used; 1500 feet good cotton hose; 800 feet poor rubber; value of apparatus and supplies, $8000; 120 members, 1 paid; annual expenses, $800; bell alarm. Chief elected by department. F. M. Raymond.
WATER SUPPLY—9 cisterns, supplied by creek and steamer; capacity 100 to 150 barrels daily; water-works under consideration. J. J. Lee, Town Clerk.

Canal Dover, Tuscarawas Co., population *3500; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet good hose; 90 volunteers. J. C. Shroop.
WATER SUPPLY—Canal, mill-race and river; 8 cisterns. E. Aureck, Town Clerk.

Canal Fulton, Stark Co., population 1196; area, 600 acres; fire limit, 300 acres; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; brick and wood dwellings, one and two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 600 feet rubber hose; 900 feet good cotton hose; value of apparatus and supplies, $5000; 1 building in use, value $800; 40 members, 3 paid; annual expenses, $300; bell alarm. Chief elected by council. Chas. Sorn, Sr.
WATER SUPPLY—Canal and river; 3 cisterns; capacity 2000 gallons daily. Henry Murphy, Town Clerk.

Canton, Stark Co., population *29,000; 2 steam engines; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 5 hose reels; 5000 feet good

rubber hose; 1000 feet poor; 9 men paid full time, 248 men part paid; 3 horses.

WATER SUPPLY—Water-works; direct pumping system and direct pressure; 6 cisterns; 30 miles of mains and supply pipes; 232 hydrants, operated by company. C. D. Monnot, Pres.; L. B. Ohliger, Supt.; J. F. Blake, Mayor; Henry Schwab, City Clerk.

Carey, Wyandot Co., population 1148; buildings, brick and frame, two stories; department consists of 1 hook and ladder truck, rubber buckets; value of apparatus and supplies, $600; members 40, volunteers; bell alarm. T. W. McClure.

WATER SUPPLY—Stream, wells and cisterns. F. C. Starr, Town Clerk.

Cedarville—1 steam fire engine; 1 hand engine; 2 hose carts; 1000 feet hose.

Celina, Mercer Co., population 1345; buildings, frame, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 800 feet good rubber hose; 100 feet poor; 8 horses; value of apparatus and supplies, $2000; membership 50, volunteers; annual expenses, $100; bell alarm.

WATER SUPPLY—12 cisterns. C. C. Gable.

Chagrin Falls, Cuyahoga Co., population *1700; 1 hose carriage; 1 force pump; 1000 feet good rubber hose. A. E. Smith, Town Clerk.

Chicago Junction, Huron Co., population *1000; buildings, wood, two stories; shingle roofs; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 900 feet good cotton hose, 200 poor; 2 horses; members 40, volunteers; bell alarm. H. M. Sugler.

WATER SUPPLY—Cisterns and 2 reservoirs; gravity and pumping system; daily capacity of pumps, 200,000 gallons; 12 hydrants; 1 mile mains; 10 gates; works are owned and operated by the B. and O. R. R. Co. D. N. Carpenter, Mayor; J. J. Denison, Town Clerk.

Chillicothe, Ross Co., population *13,000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and one-half stories; shingle roofs permitted; dwellings, wood and brick, two stories; department consists of 2 steam engines, 2 hose carriages, 1 combination ladder truck, with hose reel attached; 2500 feet hose, good; 5 horses; value of supplies and apparatus, $43,000; 3 buildings owned, value $12,000; membership, 6 men full paid; annual expenses, $6500; telegraph alarm, 28 street boxes. Chief elected by council. Dan Hammel.

WATER SUPPLY—1 reservoir; capacity, 3,500,000 gallons daily; 120 hydrants; 20 miles street mains, diameter 4 to 16 inches; pressure, 95 pounds. F. A. Stacey, Supt.; C. A. Malone, City Clerk.

Cincinnati, Hamilton Co., population *325,000; area and fire limit, 24 square miles; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, stone and wood, one to nine stories; wooden roofs permitted; dwellings, brick and wood, two and a half and three stories; department consists of 20 steam engines, 3 chemical engines, 14 chemical hand extinguishers, 7 hook and ladder trucks, 40 hose carriages; siamese couplings used; 30,000 feet hose with 5000 for reserve; 106 horses; 25 buildings owned; membership 216, full paid; expenses for 1888, $282,969.51; telegraph alarm, 290 street boxes. Chief elected by commissioners. L. Wesbey.

WATER SUPPLY—Pumping system; 3 reservoirs and 3 tanks, supplied by pumping from the Ohio river, capacity 32,000,000 gallons daily; 300 cisterns, supplied from reservoirs; 190 miles of street mains, diameter 4 to 40 inches; 1000 hydrants; pressure, 45 pounds. A. Moore, Supt.; E. Henderson, City Clerk.

Circleville, Pickaway Co., population *9000; area, 640 acres; fire limit, 300 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood and brick, one to two stories; department consists of 2 steam engines, 3 hose carriages; 1000 feet rubber hose, good, 1000 poor; 1000 feet cotton hose, good; 4 horses; value of apparatus and supplies, $15,000; 1 building owned, value $10,000; membership 5, full paid; annual expenses, $3500; telephone alarm, 15 street boxes. Chief appointed by Mayor. Levi Hammil.

WATER SUPPLY—37 cisterns, capacity 5000 gallons per day; water-works; reservoir; 102 hydrants; 12 miles mains, pressure 70 to 100 pounds. W. E. Bolin, Supt.; R. T. Dresback, Town Clerk.

Cleveland, Cuyahoga Co., population *225,005; area, 18,880 acres; fire limit, 1400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two to ten stories; dwellings, wood, brick and stone, two stories; department consists of 16 steam engines (2 in reserve), 3 chemical engines, 12 chemical hand extinguishers, 5 hook and ladder trucks (1 in reserve), 1 fireboat, 15 hose carriages; siamese couplings used; 5500 feet rubber hose; 12,250 feet cotton hose, good; 86 horses; value of apparatus and supplies, $186,000; buildings and lots, $212,000; membership 200, full paid; annual expenses, $217,067; telegraph and telephone alarm, 180 street boxes. Chief elected by commissioners. J. W. Dickinson.

WATER SUPPLY—2 reservoirs, supplied by Worthington and Knowles pumps from Lake Erie; capacity 70,000,000 gallons daily; 150 cisterns, direct pumping and gravity; 275¾ miles street mains, diameter 4 to 36 inches; 2894 hydrants; 5591 gates, Lord, Bowler; 1644 meters, Worthington; pressure, 20 to 90 pounds; cost of works, $5,371,878; annual expenses, $100,000. Geo. S. Paine, Pres.; Geo. W. Gardner, Supt.; H. H. Burgess, City Clerk.

Clyde, Sandusky Co., population *2952; area, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1000 feet rubber hose; 1000 feet cotton hose, good; value of apparatus and supplies, $6500; value of buildings used, $4500; membership 60; bell alarm. Chief elected by companies, confirmed by council. N. T. Wilder.

WATER SUPPLY—Water-works; direct pressure; 2½ miles mains; 13 hydrants. W. C. Terry, C. I. Eaton.

Columbiana, Columbiana Co., population 1223; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; 21 volunteer members; bell alarm. W. H. Barger.

WATER SUPPLY—Cisterns. J. W. Detwiler, Town Clerk.

Columbus, Franklin Co., population *90,000; area and fire limit, 7680 acres; fireworks ordinance; mercantile buildings, brick, six stories; wooden roofs permitted; dwellings, brick, two stories; department consists of 2 steam engines, 3 chemical engines, 2 chemical hand extinguishers, 3 hook and ladder trucks, 8 hose carriages; 10,000 feet good rubber hose; 28 horses; value of apparatus and supplies, $30,000; value of buildings in use, $125,000; membership, 51, full paid; annual expenses, $57,000; telegraph alarm, 67 boxes. Chief appointed by Mayor, confirmed by council. D. D. Tresenrider.

WATER SUPPLY—Direct pumping system; Holly machinery; daily capacity 18,000,000 gallons; 90 miles street mains; diameter, 4 to 24 inches; smallest, 4 inches; 710 hydrants; 748 gates; 450 meters, National and Hersey; pressure 70 to 120 pounds; cost

OHIO—*Continued.*

of works to 1889, $1,329,000; annual expenses, $33,-000. L. W. Sherwood, Pres. trustees; A. H. McAlpine, Supt.; H. E. Bryan, City Clerk.

Columbus Grove, Putnam Co., population *1800; brick and frame buildings, two stories; 1 hand fire engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; value of apparatus, $2000; building, $500; 100 volunteer members; bell alarm. Chief elected by companies, confirmed by council. H. J. Saunders.

WATER SUPPLY—Cisterns. J. W. Morris.

Conneaut, Ashtabula Co., population *2500; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 5 chemical hand extinguishers, 2 hose carriages; 500 feet good rubber hose; value of apparatus and supplies, $2000; 1 building in use; membership 40; full paid, 15; part paid, 25; annual expenses, $300; bell alarm. C. Hayward.

WATER SUPPLY—20 wells; 1 large cistern; capacity, 1000 barrels. J. R. Stenson, Corporation Clerk.

Covington, Miami Co., population *2000; 1 steam engine; volunteer company. Geo. Drees.

WATER SUPPLY—10 cisterns; capacity, 500 barrels. W. F. Maier, Town Clerk.

Crestline, Crawford Co., population 4200; department consists of 1 hand engine, 2 hook and ladder trucks, 4 hose carriages; 1000 feet good rubber hose; 600 feet good cotton; members 90, volunteers. Fred. Kress.

WATER SUPPLY—Gravity pressure; 2 reservoirs; capacity, 3,000,000 gallons; 12 miles street mains; 35 hydrants. David Ogden, Town Clerk.

Cuyahoga, Summit Co., population *3000; buildings, brick, two stories; department consists of 1 hook and ladder truck, 4 hose carriages, 10 chemical extinguishers; 1500 feet good rubber hose; value of apparatus and supplies, $2500; members 27, volunteers; steam whistle alarm. T. A. Carney.

WATER SUPPLY—Direct pressure; 3 Holly pumps; 1 mile street mains; 25 hydrants; 13 gates. A. Higgs, Town Clerk.

Dayton, Montgomery Co., population, *65,400; fireworks ordinance; mercantile buildings, brick and stone, four stories; wooden roofs permitted; dwellings, frame, brick and stone, two stories; department consists of 3 steam engines, 2 chemical engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 9 hose carriages; 2500 feet rubber hose; 12,350 feet good cotton hose; 27 horses; value of apparatus and supplies, $59,271; buildings owned by department, value $60,300; membership, 55; full paid 46; part paid 8; annual expenses, $31,662; telegraph alarm, 75 street boxes. Chief elected by commissioners.

WATER SUPPLY—Wells and river; direct system; 30 cisterns; 50 miles street mains and supply pipes; 473 hydrants; water pressure, 120 pounds. Wm. Hoffman, Pres.; E. Sherin, City Clerk.

Defiance, Defiance Co., population *7500; area, 2720 acres; fireworks ordinance; mercantile buildings, brick and stone, two and three stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; department consists of 2 steam engines, 1 hook and ladder truck drawn by horse; 3 hose carriages; siamese couplings used; 2500 feet good rubber and cotton hose; 6 horses; membership 30, volunteers; 5 men full paid; telephone and bell alarm. Chief appointed by Mayor. L. Spring.

WATER SUPPLY—Water-works; stand-pipe system; Blake pumps; daily capacity, 2,500,000 gallons; 136 hydrants; 13¼ miles mains; diameter, 4 to 18 inch; 50 Ludlow gates; water is filtered; plant not described; pressure, 65 pounds; cost of works, $175,000. D. Boddy, Pres.; S. M. Stevens, Supt.; M. B. Gorman.

DeGraff, Logan Co., population *1250; buildings, brick and frame, one to three stories; wooden roofs permitted;. department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton hose; value of apparatus and supplies, $6500; membership 57, volunteers; annual expenses, $500; bell alarm. H. P. Runyon.

WATER SUPPLY—Wells, cisterns and mill-race. J. H. McKinnie, Town Clerk.

Delaware, Delaware Co., population *10,000; area and fire limit, 2560 acres; fireworks ordinance; mercantile buildings, brick and stone, two to three stories; wood, brick and stone dwellings, one and one-half and two stories; department consists of 2 steam engines, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 chemical engine siamese couplings used; 1000 feet good cotton hose; 500 feet poor linen; 5 horses; value of apparatus and supplies, $25,000; buildings, $30,000; 17 members, 5 full paid, 12 part paid; annual expenses, $3500; telephone and bell alarm. Chief nominated by Mayor, appointed by city council. W. E. Moore.

WATER SUPPLY—4 reservoirs, 15 cisterns, stream and river; water-works in course of construction. John T. Evans, Town Clerk.

Delphos, Allen Co., population *5000; area and fire limit, 950 acres; brick and wood buildings, two to four stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2500 feet good rubber hose; value of apparatus, $11,000; 1 building owned, value $15,000; 75 volunteer members. Chief elected by council. F. Roushard.

WATER SUPPLY—Canal, creek, 17 cisterns. J. M. Kollsmith, City Clerk.

Dunkirk, Hardin Co., population *2000; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage.

WATER SUPPLY—4 cisterns, 200 barrels; 10 cisterns, 100 barrels. J. J. Orth, Town Clerk.

East Liverpool, Columbiana Co., population *11,000; 1 hook and ladder truck; 3 hose carriages; 2500 feet good hose; 3 horses; telegraph alarm, 8 boxes; 40 volunteer members, 16 paid. N. A. Frederick.

WATER SUPPLY—Water-works; system, direct and pumping to reservoirs; daily capacity of Gordon and Maxwell pumps, 1,500,000 gallons; 50 hydrants; 17 miles mains, diameter 4 to 12 inches; Eddy gates; 6 Worthington meters; pressure, 85 pounds; cost of works, $36,000; annual expenses, $4500. N. A. Frederick, Pres.; Phil. Morley, Supt.; Wm. Griggs, Town Clerk.

East Palestine, Columbiana Co., population 1047; frame buildings, two stories; wooden roofs permitted; department consists of 2 chemical engines, 4 chemical extinguishers, 1 hook and ladder truck; 200 feet good rubber hose; value of apparatus and supplies, $1300; 36 volunteer members; annual expenses, $50; bell alarm. J. R. Hays.

WATER SUPPLY—Wells. H. A. Gray, Town Clerk.

Eaton, Preble Co., population *4000; area, 600 acres; fire limit, 500 acres; frame buildings, two stories; shingle roofs; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1100 feet rubber hose, good; 800 feet linen, good; 500 feet poor; value of apparatus and supplies, $8500; 1 building owned by city, value $7000; 35 paid members; annual expenses, $800; bell alarm. Chief elected by company. J. A. Hubbell.

WATER SUPPLY—13 cisterns. J. N. Silver, Town Clerk.

Edgerton, Williams Co., population *950; 1 hemical engine; 1 hand engine; 1 hose carriage; 1 orce pump; 100 feet rubber hose, good; volunteer, 8 men.
WATER SUPPLY—1 hydrant; 3 cisterns.

Elmore, Ottawa Co., population *1500; department consists of 2 hand engines, 1 hook and ladder ruck, 2 hose carriages; 500 feet rubber hose; 500 eet cotton, good; 65 members, volunteers. G. W. ialland.
WATER SUPPLY—10 cisterns. E. Tankey, Town Clerk.

Elyria, Lorain Co., population *5500; area and re limit, 1575 acres; fireworks ordinance; mercanle buildings, brick, two and three stories; dwellıgs, frame, two stories; department consists of 1 eam engine, 1 hook and ladder truck, 5 hose arriages; 1500 feet rubber hose, good; 400 poor; 00 feet cotton, good; value of apparatus and suplies, $8000; 3 buildings owned, value $30,000; 4 members, part paid; annual expenses, $18,000; ell alarm. Chief appointed by Mayor. J. Iafner.
WATER SUPPLY—Direct pressure; 20 reservoirs; apacity, 1,500,000 gallons daily; 8 miles mains and ipply pipes; diameter, 4 to 12 inches; 60 hydrants; gates; pressure, 125 pounds; annual expenses f water department, $5000. D. M. Clark, Supt.; r. L. C. Kelsey, Town Clerk.

Fayette, Fulton Co., population 580; buildıgs, brick, two stories; department consists of 1 and engine, 1 chemical extinguisher, 1 hose carage, ladders; 500 feet rubber hose, good; value of pparatus and supplies, $1200; 24 volunteer memrs; expenses in 1888, $35; bell alarm. E. T. ierce.
WATER SUPPLY—13 reservoirs filled from buildgs. Frank Mattern, Town Clerk.

Felicity, Clermont Co., population 1047; buildgs, brick and frame, two stories; wooden roofs ermitted; department consists of 2 hand engines; 0 feet good rubber hose; value of apparatus and ipplies, $300. F. J. Frambes.
WATER SUPPLY—Wells.

Findlay, Hancock Co., population *24,000; 2 eam engines; 2 hand engines; 1 chemical engine; hook and ladder truck; 1 hose wagon; 7 hose rriages; 33,550 feet good rubber hose; 2000 feet tton; 14 paid full time; 2 paid part time; 70 volıteers; 11 horses. Murray Waltman.
WATER SUPPLY—River; water-works; system, ımping direct and to reservoir; Gordon machiny; daily capacity, 3,000,000 gallons; 140 hydrants; miles mains; diameter, 4 to 24 inch; 110 Eddy ıtes; pressure, 40 to 70 pounds; cost of works, 80,000. The city has a new system of waterorks under construction, to be completed in July, 89. B. F. Kimmons, Pres.; J. W. Righter, pt.; Theo. Totten, Mayor; W. R. Black, City erk.

Fostoria, Seneca Co., population *5000; area, miles square; causes of fires investigated; mernntile buildings, brick, three stories; wooden roofs rmitted; dwellings, brick and wood, two stories; partment consists of 2 steam engines, hook and lder truck, 2 hose carriages; siamese couplings ed; 4500 feet good rubber hose; value of apparatus d supplies, $15,000; 1 building in use, value o,000; membership 90, volunteers; 4 paid; bell ırm. Chief elected by council; 4 horses hired; 1 ım owned by city. W. H. H. Williams.
WATER SUPPLY—14 cisterns and well. J. M. atzell, Town Clerk.

Franklin, Warren Co., population *3000; 1 am engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet good rubber hose; 23 men paid part time, 22 volunteers. F. R. Evans.
WATER SUPPLY—River, canal and 3 cisterns; direct pressure; water-works supplied by 6 driven wells. John A. Reece, Town Clerk.

Fremont, Sandusky Co., population *10,000; area, 2560 acres; fire limit, 30 acres. mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 1 hand engine (in reserve), 1 hose wagon; 1 hose cart; siamese couplings used; 600 feet good rubber hose; 1000 feet good cotton hose; 2 horses; value of apparatus and supplies, $5800; membership 9, part paid; annual expenses, $1200; bell alarm. Chief appointed by council. C. F. Reiff.
WATER SUPPLY—Water-works, stand-pipe and direct pressure; 12 miles of mains, 110 hydrants; 90 Ludlow gates, 7 meters; Hersey, Crown, Union; pressure, 90 pounds; cost of works, $140,000; annual expenses, $3900. James W. Moore, Pres.; C. T. Reiff, Supt.; H. B. Smith, Mayor; F. Quilter, City Clerk.

Galion, Crawford Co., population 5635; area, 2560 acres; fire limit, 640 acres; mercantile buildings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 4 hose carriages; siamese couplings used; 1000 feet good rubber hose, 300 poor; 400 feet good cotton; value of apparatus and supplies, $7450; 2 buildings owned, value $8000; 70 volunteer members; 6 full paid, 7 part paid; Gamewell alarm. Chief elected by company, confirmed by council.
WATER SUPPLY—Wells; stand-pipe; system, water-works; Deaa pumps; daily capacity, 2,000,000 gallons; 87 hydrants; 8 miles mains; diameter, 4 to 14 inch; 40 Chapman gates; pressure, 45 to 100 pounds; works cost $100,000. A. C. Squires, Mayor; C. F. Eise, City Clerk.

Gallipolis, Gallia Co., population 4400; area, 200 acres; fire limit, 126 acres; causes of fire investigated; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, brick and frame, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 3000 feet good rubber hose; 500 poor; 2 horses; 1 building owned, value $1000; membership 55, 1 full paid, 3 part paid; annual expenses, $1500; bell alarm. Chief elected by department.
WATER SUPPLY—20 cisterns, supplied from Ohio river; capacity, 1000 to 1500 barrels.

Garrettsville, Portage Co., population 969; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 horsepower engine, 4 chemical extinguishers, 1 hook and ladder truck; 750 feet good linen hose; value of apparatus and supplies, $2500; 35 volunteer members; annual expenses, $100; bell alarm. J. Lampson.
WATER SUPPLY—River; stand-pipe; 3 reservoirs, capacity 500 barrels each. E. L. Davis, Town Clerk.

Geneva, Ashtabula Co., population *2500; area and fire limit, 800 acres; mercantile buildings, brick and wood, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder company, 4 chemical hand extinguishers, 2 hose carriages; siamese coupling used; 1000 feet good rubber hose; manufacturing shops have tanks and hose; value of apparatus and supplies, $10,000; 1 building used, owned by village, value $11,000; 28 paid members; annual expenses, $500; bell and electric alarm. Chief elected by council. W. H. Munger.
WATER SUPPLY—8 wells; capacity, 5500 gallons daily. F. B. Wetmore, City Clerk.

OHIO—*Continued.*

Genoa, Ottawa Co., population 930; area, 150 acres; fire limit, same; brick and frame buildings; 1 hand fire engine, 2 hose carriages; 250 feet good rubber hose; 500 cotton, new; value of apparatus, $1500; 35 volunteer members; bell alarm. S. H. Burgess.

WATER SUPPLY—1 cistern, capacity 500 barrels; also wells. G. H. Foster, Town Clerk.

Georgetown, Co., population ——; buildings, brick and wood, two and three stories; department consists of 1 hand engine, 1 hose carriage; 40 members, volunteers; value of apparatus, $1,600; bell alarm. G. C. Reisinger.

WATER SUPPLY—Wells and cisterns. R. E. Campbell, Town Clerk.

Germantown, Montgomery Co., population *1800; area, 1250 acres; fire limit, 500 acres; fireworks ordinance; buildings, brick and wood, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hose carriage; 1000 feet of good rubber and cotton hose; value of apparatus and supplies, $6000; 1 building owned, value $1500; 70 members, 2 paid; annual expenses, $200; bell alarm. Chief elected by company. Adam Frank.

WATER SUPPLY—7 wells and 9 cisterns; cisterns supplied by pumping from wells, capacity 84,000 gallons daily. J. C. Schaeffer, City Clerk.

Girard, Trumbull Co., population *2000; frame and brick buildings; no organized department; 1 hand engine; 100 feet good rubber hose; 1 bucket brigade; bell alarm.

WATER SUPPLY—Cisterns, pumps, wells and river.

Glendale, Hamilton Co., population *1650; 1 chemical engine; fire company has 60 members.

Greenfield, Highland Co., population *2400; area, 1200 acres; fire limit, 500 acres; frame and brick buildings, two and three stories; 1 hook and ladder truck, 4 chemical hand extinguishers; bell alarm.

WATER SUPPLY—Wells and cisterns.

Green Spring, Seneca Co., population *1200; 1 hand engine; 4 chemical extinguishers; 2 hose carriages; 1000 feet good rubber hose; 25 volunteers. H. Parker.

WATER SUPPLY—4 cisterns and reservoir. D. McConnell, Town Clerk.

Greenville, Darke Co., population *5000; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1500 feet good hose; 500 feet poor; membership, 4 paid full time, 51 volunteers; electric alarm. Z. T. Dorman.

WATER SUPPLY—3 cisterns; 7 wells; capacity, 1000 barrels each. Wm. Sullivan, City Clerk.

Hamilton, Butler Co., population *15,600; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 6000 feet fair rubber hose; telegraph alarm, 31 street boxes; 47 men, part paid; horses. D. Lingler.

WATER SUPPLY—Pump to reservoir; 27 miles of mains; 21 hydrants; pressure, 80 pounds. R. N. Andrews, Major J. J. McMakin.

Harmar, Washington Co., population 1572; area, 500 acres; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; 1 steam engine; 1 hose carriage; 1500 feet rubber hose; 1000 feet good leather hose; value of apparatus and supplies, $5500; 1 building in use, value $2000; membership 25, 3 paid; annual expenses, $300; bell alarm. Chief elected by company and confirmed by council. Geo. Stephens.

WATER SUPPLY—5 cisterns, supplied from river, capacity, 12,000 gallons daily. W. Judd, Town Clerk.

Harrison, Hamilton Co., population 1850; fire limit, 160 acres; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, one and two stories; department consists of 1 steamer, 1 hand engine, 7 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 2800 feet good leather hose; value of apparatus, $3000; 1 building used; value $17,000; membership 50, volunteers; annual expenses, $200. Chief appointed by company. Henry Slete.

WATER SUPPLY—13 cisterns, supplied from buildings, capacity 15,000 gallons per day each. Jos. Mettler, Town Clerk.

Hillsboro, Highland Co., population 4000; area, 1500 acres; fire limit, 1000 acres; fireworks ordinance; causes of fires investigated; buildings, frame and brick, two and three stories; wooden roofs permitted; 1 steam engine; 1 hand engine, 1 hook and ladder truck; 4 hose carriages; siamese couplings used; 2000 feet good rubber hose; 2000 poor; 200 feet poor cotton hose; 2 horses; value of apparatus and supplies, $7700; 2 buildings in use, value $6000, owned by city; membership 38, 3 full paid, 25 part paid; annual expenses, $200; Gamewell alarm; 10 street boxes. Chief appointed by Mayor. R. J. Duffy.

WATER SUPPLY—41 cisterns, supplied from roofs, capacity 80,000 gallons daily. N. H. Ayers, Town Clerk.

Hubbard, Trumbull Co., population 1511; buildings, wood, one and two stories; department consists of 1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; 175 feet good rubber hose; 175 poor; 150 feet good cotton; members 20, volunteers; bell alarm. Geo. Terry.

WATER SUPPLY—Wells, stream and private reservoir. R. J. Roberts.

Hudson, Summit Co., population 1817; 1 hand engine; 1 hose carriage; 1 hook and ladder truck; 386 feet good rubber and leather hose; 45 men, volunteers.

WATER SUPPLY—13 cisterns. A. N. Waite, Town Clerk.

Ironton, Lawrence Co., population *14,000; buildings, brick and wood, one and two stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 6 hose carriages; 2800 feet rubber hose; 65 volunteer members. Wm. George.

WATER SUPPLY—Water-works; 1 reservoir; 4,000,000 gallons capacity; 9¾ miles of mains; 16 hydrants. S. J. Laton, Supt.; H. C. Burr, Town Clerk.

Jackson, Jackson Co., population 5000; 1 steam engines; 3 hose carriages; 1500 feet rubber hose, good; 300 feet poor; 9 men, volunteers. John Harding.

WATER SUPPLY—17 cisterns. John S. Johnson, Town Clerk.

Jamestown, Greene Co., population *1800; buildings, brick, stone and wood, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder trucks, 1 hose carriage; 800 feet rubber hose, good; value of apparatus and supplies, $800; membership 38, 1 paid part time, 34 volunteers; bell alarm. F. W. Ogam.

WATER SUPPLY—6 cisterns, 400 barrels each; also wells. W. K. Shiflette, Town Clerk.

Jefferson, Ashtabula Co., population 1500; causes of fires investigated; mercantile buildings, brick and wood, three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 6 chemical hand extinguishers; 800 feet good rubber hose; 100 poor; 100 feet cotton, good; value of apparatus and supplies, $1000; 1 building in use, owned by village, value $15,000

volunteer members; annual expenses, $25. hief elected by company. D. S. Downing.
WATER SUPPLY—6 cisterns, supplied from roofs; 10 wells. D. L. Crosby, Village Clerk.

Kent, Portage Co., population *4000; 1 steam gine; 1 chemical engine; 1 hook and ladder truck; hose carriages; 1500 feet good cotton hose; 1 man id part time, 89 paid for services. D. M. Marall.
WATER SUPPLY—River; 3 cisterns; water-works; and-pipe and direct pressure. A. B. Young, pt.; J. Otis Smith, City Clerk.

Kenton, Hardin Co., population *7000; area, o acres; fire limit, 278 acres; mercantile buildings, ick, two to four stories; shingle roofs permitted; rellings, brick and wood, two stories; department nsists of 1 steam engine, 6 chemical hand extinishers, 1 hook and ladder truck, 2 hose carriages; amese couplings used; 1500 feet good rubber hose; oo poor; value of apparatus and supplies, $4500; lue of buildings owned $12,000; membership 60, paid, 12 minute men; annual expenses, $1500; lephone alarm. Chief elected by company, apinted by Mayor. W. H. Young.
WATER SUPPLY—Water-works; Holly system, rect pressure; 1 reservoir; pumping capacity, 00,000 gallons per day; 8 miles street mains; ameter, 8 to 14 inches; 73 hydrants; 10 gates; essure, 60 to 125 pounds; annual expenses, $4000; rks cost $80,000. W. W. Young, Pres.; Lewis akes, Supt.; M. Smith, Town Clerk.

Kingsville, Ashtabula Co., population *600; ame buildings; 1 chemical hand extinguisher, dders, etc. M. K. Lockwood.
WATER SUPPLY—Wells and cisterns.

Lancaster, Fairfield Co., population *8200; ea and fire limit, 2560 acres; fireworks ordinance; ildings, stone, wood and brick, one to three ories; wooden roofs permitted; department conts of 2 steam engines, 1 hook and ladder truck, 4 se carriages; value of apparatus and supplies, 5,000; buildings, $3000; membership 75, part id; annual expenses, $2000; bell alarm. Chief ected by city council, Louis Mayer.
WATER SUPPLY—Water-works; stand-pipe, cacity 150,000 gallons daily; 13 cisterns; 13 miles eet mains, diameter 4 to 12 inches; 85 hydrants; essure, 60 pounds; works cost, $72,000; annual penses, $1500. J. B. Orman, Supt.; H. Cannon, ayor; G. W. Trimble, City Clerk.

Larue, Marion Co., population *1200; area, 640 res; fire limit, 400 acres; causes of fires investited; mercantile buildings, brick, two stories; oden roofs permitted; dwellings, frame, two ories; department consists of 1 hand engine, 1 ok and ladder truck, 2 hose carriages; siamese uplings used; 1000 feet good rubber hose; value apparatus and supplies, $3000; buildings, $800; mbership 80, volunteers; annual expenses, $158; ll alarm. Chief elected by department approved council. A. Prettyman.
WATER SUPPLY—River, tanks and cisterns; mber of cisterns 7; capacity 25,000 gallons daily; meter of largest mains, 4 inches; 3 hydrants. A. Manley, Town Clerk.

Lebanon, Warren Co., population *3000; mertile buildings, frame, two stories; shingle roofs; ellings, brick and frame, two stories; department sists of 1 steam engine, 2 hand engines, 1 hook l ladder truck, 3 hose carriages; siamese coupgs used; 500 feet rubber hose; 1100 cotton; 1000 od leather; value of apparatus and supplies, $10,-; 2 buildings owned, value $3000; membership , 2 full paid, 4 part paid; bell alarm. Chief apnted by council. E. Sillers.
WATER SUPPLY—Cisterns. Mat. Gustin, Town k.

Leipsic, Putnam Co., population *1850; buildings, brick and wood, one and two stories; wooden roofs; buckets, axes, hooks and ladders; value of apparatus, $100.
WATER SUPPLY—Cisterns, capacity 500 barrels each; 2 hydrants, supplied by tank; capacity, 25 barrels; value, $500. W. A. Koher, Town Clerk.

Lima, Allen Co., population *17,000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 3500 feet hose; 4 men paid full time, 15 call men; telephone; 5 horses. J. Hubbard.
WATER SUPPLY—32 cisterns; 2 reservoirs; direct pressure. W. Fisk.

Logan, Hocking Co., population *2900; 1 steam engine; 2000 feet good rubber hose; 90 men, volunteers. R. O. Kittsmiller.
WATER SUPPLY—Canal; 4 cisterns, 2700 barrels capacity. G. G. Gage, Town Clerk.

London, Madison Co., population *3500; area and fire limit, 1440 acres; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 2000 feet good cotton hose; 4 horses; value of apparatus and supplies, $9000; 1 building in use; membership 30, 5 paid full time, 25 part time. J. M. Boyer.
WATER SUPPLY—14 cisterns, supplied by pumps from river. W. Furgison, Town Clerk.

Lorain, Lorain Co., population *5000; department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet rubber hose; membership 50, paid. F. A. Parks.
WATER SUPPLY—Lake Erie; direct pumping system; 12 miles mains; 4 to 10 inches. T. Norcross, John Stack.

Loudonville, Ashland Co., population 1872; area, 60 acres; brick and frame buildings, two stories; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; 1400 feet good cotton; value of apparatus and supplies, $3000; 70 volunteer members; bell alarm. J. B. Human.
WATER SUPPLY—12 cisterns, capacity 300 barrels each. J. Frankheiser, Town Clerk.

Louisville, Stark Co., population *1500; buildings, brick and frame, two stories; wooden roofs permitted; department consists of 1 hand engine; hose; bell alarm. L. J. Hang.
WATER SUPPLY—Cisterns. F. E. Favret, Town Clerk.

Loveland, Clermont Co., population 1884; buildings, frame, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 700 feet good rubber hose; 2 horses in use; value of apparatus and supplies, $2500; membership 60, volunteers, 1 paid full time; annual expenses, $100; bell alarm. Wm. Voris.
WATER SUPPLY—Cisterns and river. J. R. Anderson, Town Clerk.

Lyons, Fulton Co., population 219; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1350 feet rubber hose; department has disbanded. E. P. Cole.
WATER SUPPLY—Canal, 3 cisterns, 1000 barrels each; 1 cistern, 1500 barrels. F. A. Slater, Town Clerk.

McComb, Hancock Co., population *1400; buildings, brick and timber, two and three stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet good rubber hose; 4 horses; value of apparatus and supplies, $5000; 30 volunteer members; bell alarm. T. C. Meiser.
WATER SUPPLY—Cisterns. E. A. Cook, Town Clerk.

OHIO—*Continued.*

McConnellsville, Morgan Co., population *2600; bucket brigade.
WATER SUPPLY—River; cisterns. W. O. Fonts.

Mt. Gilead, Morrow Co., population *1600; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 60 men, volunteers. W. B. Tallmage.
WATER SUPPLY—18 cisterns. R. Baxter, Town Clerk.

Mt. Vernon, Knox Co., population *7500; area, 960 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; 1500 feet rubber hose; 500 feet cotton, good; value of apparatus, $15,000; 3 buildings owned; 21 members, part paid; annual expenses, $4800; bell and telephone alarm. Chief elected by Mayor and council. L. G. Hunt.
WATER SUPPLY—Cisterns and water-works; 16 street mains; diameter 4 to 12 inches; 80 hydrants; pressure 105 to 125 pounds. C. W. Koons, R. B. Chase.

Madison, Lake Co., population *1500; buildings, brick and wood, two stories; 6 chemical extinguishers.
WATER SUPPLY—Wells and cisterns. F. C. Allen, Town Clerk.

Manchester, Adams Co., population 2000; frame and brick buildings; 24 rubber buckets; 1 hook and ladder truck; value of apparatus and supplies, $150. C. W. Galbraith.
WATER SUPPLY—Wells and cisterns. W. H. Cooly, Town Clerk.

Mansfield, Richland Co., population *14,000; area, 2500 acres; fire limit, 200 acres; mercantile buildings, brick and wood, three and four stories; dwellings, brick and frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 3400 feet good hose; 5 horses; value of apparatus and supplies, $15,000; 3 buildings owned, $20,000; membership 15, paid; annual expenses, $6000. Chief elected by council. G. Knofflock.
WATER SUPPLY—Springs and wells, direct pressure; Gordon and Maxwell pumps; daily capacity, 5,000,000; 2 reservoirs, capacity, 5,000,000 gallons daily; 23 miles street mains and pipes; diameter, 4 to 14 inches; 130 hydrants; pressure 50 to 135 pounds; works cost $195,000; annual expenses, $5,700. A. C. Cummins, Pres.; Wm. Ritter, Supt.; R. B. McCrory, Mayor; John Glessner, City Clerk.

Marietta, Washington Co., population *6000; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, frame, brick and stone, two stories; department consists of 1 steam engine, 1 hand engine, 6 hose carriages; siamese couplings used; 2000 feet good rubber hose, 1000 poor; 2 buildings in use; 100 volunteer members; telephone and bell alarm. Chief appointed by Mayor. Henry Best.
WATER SUPPLY—22 cisterns, filled from river by steamer. George Weiser, Town Clerk.

Marion, Marion Co., population †5873; area and fire limit, 1440 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; frame dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2400 feet cotton hose; 3 horses; membership 65, 3 full paid, 62 part paid; bell alarm. Chief elected by council. William Fies.
WATER SUPPLY — 12 cisterns, supplied from roofs and wells; water-works in course of construction by Howland & Ellis. H. M. Ault, Town Clerk.

Martin's Ferry, Belmont Co., population *7000; 3 hose carriages, 1 hook and ladder truck, 1200 feet hose. S. H. Heaton.
WATER SUPPLY — Water-works; reservoir, capacity 2,750,000 gallons; direct pressure; capacity of pumps, 1,000,000 gallons daily; 7¾ miles mains; 46 hydrants, pressure 85 to 150 pounds. John Hanes, Pres.; R. F. Allender, Town Clerk.

Marysville, Union Co., population *3500; mercantile buildings, brick, three stories; tin or iron roofs; frame dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1 hose wagon; siamese couplings used; 300 feet good rubber hose; 1000 feet good cotton; 3 horses; value of apparatus and supplies, $15,000; 1 building used, value $17,000; membership 23, 3 full paid, 20 part paid; annual expenses, $2000; electric alarm. Chief elected by council. Geo. W. Fox.
WATER SUPPLY — 18 cisterns, supplied by steamer; capacity, 600 barrels each. L. G. English, Town Clerk.

Massillon, Stark Co., population 6836; 1 steam engine, 1 hand engine, 1 hook and ladder truck; 3 hose carriages; 3000 feet good rubber hose; 140 men, volunteers. S. Fritz.
WATER SUPPLY—Water-works; stand-pipe, 150 feet high; pump, 4,000,000 gallons capacity; direct pressure; 17 miles of water pipes; 180 hydrants. A. W. McCallum, I. R. White.

Maumee, Lucas Co., population 1780; 1 hand engine; no fire department.
WATER SUPPLY—River and canal.

Mechanicsburg, Champaign Co., population 2000; area, 640 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, frame one and a half and two stories; department consists of 5 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus, $500; 30 volunteer members; annual expenses, $100; bell alarm. Chief elected by members. J. W. Needham.
WATER SUPPLY—Cisterns; capacity, 500 gallons daily. F. E. Shepherd, Town Clerk.

Medina, Medina Co., population *2200; 1 steam engine; hook and ladder truck; 2 hose carriages; 900 feet rubber hose; 1 man paid, 65 volunteers; 2 horses. H. N. Brainard.
WATER SUPPLY—19 cisterns, wells and tanks. W. N. Hickox, H. Goodwin.

Mendon, Mercer Co.; buildings, wood, one and one-half and two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, $250; 22 volunteer members; bell alarm.
WATER SUPPLY—River and cisterns. J. H. Moore, Village Clerk.

Miamisburgh, Montgomery Co., population *3500; area and fire limit, 600 acres; fireworks ordinance; buildings, brick and wood, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck; 3 hose carriages, 2000 feet rubber hose, 1000 feet leather hose, good; value of apparatus and supplies, $2000; 1 building owned, value, $4000; 35 volunteer members; annual expenses, $75. Chief appointed by Mayor and ratified by council. John Rison.
WATER SUPPLY—Canal and river. A. C. Schell, Town Clerk.

Middleport, Meigs Co., population *3500; buildings, brick and wood, one and two stories, shingle roofs; department consists of 1 steam engine, 2 hose carriages; 1500 feet good rubber hose, 300 poor; 2 horses; expenses in 1888, $800; bell alarm. T. J. Gardner.
WATER SUPPLY—River and cisterns.

ries, brick, shingle and metal roofs; dwellings, one and two stories, brick and frame; department consists of 1 hook and ladder truck, 2 hose carriages, 4 chemical hand engines; 1000 feet rubber hose; 3000 feet good cotton hose; membership 24, 14 full paid, 10 part paid; annual expenses, $44; telephone alarm. Chief appointed by Mayor and council. Wm. Barnett.

WATER SUPPLY—Water-works, direct pumping; 7 miles of street mains; diameter, 4 to 12 inches; 65 hydrants; pressure 100 pounds, test pressure 150; expense of water department, $1800. L. Goff, Jas. V. Bonnell.

Milan, Erie Co., population 797; area and fire limit, 310 acres; mercantile buildings, brick and frame, two stories; wooden roofs permitted; dwellings, frame, two stories; 1 hand engine, 1 hose carriage; several private chemical hand extinguishers; 300 feet good leather hose; value of building owned, $200; bell alarm.

WATER SUPPLY—Springs: direct pumping system; water-works: Hughes pumps; daily capacity, 1,000,000 gallons; 18 hydrants; 2½ miles mains; 10 gates; works cost $15,800. Geo. R. Curtis, Mayor; Maltby Smith, Town Clerk.

Millersburg, Holmes Co., population *2500 2 hand engines; 2 hose carriages; 1 hook and ladder truck; 1000 feet good rubber hose; 500 feet poor; 1000 feet good leather hose; 140 men, volunteers.

WATER SUPPLY—Cisterns. F. G. Walkup, Town Clerk.

Mineron, Vinton Co., population 1500; buildings, brick and wood, two stories; shingle roofs; department consists of 2 hose carriages; 300 feet good hose; value of apparatus and supplies, $12,000; members 20; bell alarm.

WATER SUPPLY—Creek; steam pump. Wm. Unger, Clerk.

Minerva, Stark Co., population 1400; buildings, wood, two stories; shingle roofs permitted, department consists of 1 hand engine 1 hose carriage; 500 feet good rubber hose; 50 feet poor; 150 good cotton hose; value of apparatus and supplies, $2500; 1 building owned, value $600; membership 35, 1 paid; annual expenses, $500; bell alarm. Chief elected by company. T. J. Perdue.

WATER SUPPLY—Creek and basin; water-works. O. Morrow, Town Clerk.

Minster, Auglaize Co., population *1200; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet good cotton hose; 30 men, volunteers. B. Lange.

WATER SUPPLY—Canal and cisterns. J. B. Piening, Town Clerk.

Monroeville, Huron Co., population 1221; area, 800 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, rame, two stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1700 feet good rubber hose; 400 poor; 400 feet good cotton; value of apparatus and supplies, $5000; 1 building owned, value $300; bell alarm. Chief elected by council.

WATER SUPPLY—6 reservoirs, supplied from river, capacity 5000 gallons daily; 1 hydrant and 3 wells.

Montpelier, Williams Co., population *1200; buildings, brick and wood, two stories; shingle roofs; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber hose; value of apparatus and supplies, $1100; members 40, volunteers; expenses in 1888, $20; bell alarm. John Bager.

WATER SUPPLY—River; 2 reservoirs, capacity 200 barrels. F. M. Force.

brick, two and three stories; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1800 feet rubber hose, good; 400 poor; value of apparatus and supplies, $6000; 1 building owned, value $10,000; 65 volunteer members; bell alarm, Chief elected by companies, approved by council. E. E. Decker.

WATER SUPPLY—Canal and 7 cisterns; cisterns filled by engines. E. Dodd, Town Clerk.

Newark, Licking Co., population *14,000; 2 steam engines, 1 chemical engine, 1 hook and ladder truck, 4 hose carriages; 3200 feet rubber hose; 6 men part paid and 15 minute men; 4 horses; telegraph alarm, 25 boxes. J. Schlegel.

WATER SUPPLY—Water-works; pump to reservoir; 21 miles mains; 200 hydrants, pressure 120 pounds. W. A. Veach, Town Clerk.

New Athens, Harrison Co., buildings, brick and wood, two stories; shingle roofs, department consists of 1 hand engine, ladders; 150 feet good cotton hose; value of apparatus and supplies, $250; paid members; annual expenses, $600; telephone alarm. Chief appointed by Mayor. J. V. Justice.

WATER SUPPLY—Water-works; pump to tanks; capacity, 3,000,000 gallons daily, 10 miles of pipe; 94 hydrants; 100 pounds pressure. J. W. Coffland, Mayor; H. G. Day, Town Clerk.

New Bremen, Auglaize Co., population 1600; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 3 hand engines, 1 hook and ladder truck; 700 feet good rubber hose; 1,000 cotton; value of apparatus and supplies, $6,000; 2 buildings owned, value $3500; 100 volunteer members; bell alarm. G. F. Schulte.

WATER SUPPLY—Wells; 17 cisterns, 8 supplied from canal. J. H. Grothœus, Town Clerk.

New Comerstown, Tuscarawas Co., population 1200; buildings, brick and wood, two stories; shingle roofs; department consists of 1 crank pump, 1 hook and ladder truck.

WATER SUPPLY — Canal and wells. R. M. Temple, Town Clerk.

New Lexington, Perry Co., population, 1357; 1 hand engine, 5 chemical extinguishers, 1 hook and ladder truck; 1000 feet hose in good condition; membership 40, volunteers. J. Weiland.

WATER SUPPLY—Cisterns. F. E. Fox, Town Clerk.

New Lisbon, Columbiana Co., population 2028; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; dwellings, wood and brick, three stories; department consists of 2 hand engines, 1 hook and ladder truck, 4 chemical extinguishers, 4 hose carriages; 2000 feet good leather hose; bell alarm. L. J. Holton.

WATER SUPPLY—Reservoir, supplied by springs and wells; system, pumping direct and to reservoir; Gordon and Maxwell pumps; daily capacity, 300,000 gallons; 4½ miles of mains; diameter of largest, 10 inches; 38 hydrants; pressure of 55 to 120 pounds. W. A. Rankin, Supt.; E. A. King, City Clerk.

New London, Huron Co., population 1011; 1 hand engine.

WATER SUPPLY—Wells and cisterns. S. Sackett, Town Clerk.

New Philadelphia, Tuscarawas Co., population 5070; area, 600 acres; fire limit, 400 acres; fireworks ordinance; mercantile buildings, brick and stone, two stories; wooden roofs permitted; dwel-

OHIO—*Continued.*

ings, frame, one and one-half and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 500 feet good rubber hose; 1000 good cotton; 300 poor; value of apparatus and supplies, $1000; membership 75, part paid; annual expenses, $1100; bell alarm. Chief elected by department. S. F. Hensel.

WATER SUPPLY—Water-works; Holly system; well and reservoir. Operated and owned by Sharp and Sons, J. A. Corsell.

New Richmond, Clermont Co., population *3000; area and fire limit, 720 acres; fireworks ordinance; mercantile buildings, brick and wood, one to four stories, wooden roofs permitted; dwellings, wood, brick, stone and iron, one and two stories; department consists of 2 hand engines, 2 hose carriages; 550 feet good rubber hose; 100 poor; 100 feet good cotton hose; 2 buildings owned, 1 rented at $36 per year; membership 80, part paid; annual expenses, $200; bell alarm. Chief elected by common council.

WATER SUPPLY—Ohio river and cisterns. C. A. Bairman, Town Clerk.

New Straitsville, Perry Co., population *2782; area, 560 acres; causes of fires investigated; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine, 1 chemical engine, 3 chemical hand extinguishers, 2 hose carriages; siamese couplings used; 850 feet good rubber hose; value of apparatus, $2000; 40 volunteer members, 2 paid part time; annual expenses, $126; bell alarm. Chief chosen by ballot, approved by council.

WATER SUPPLY—5 cisterns; 3 reservoirs, supplied by creeks, capacity 80,400 gallons.

Newton Falls, Trumbull Co., population *900; area and fire limit, 700 acres; fireworks ordinance; fire wardens investigate fires; mercantile buildings, wood and brick, two stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 chemical engine, 1 hose carriage; 300 feet good rubber hose; 50 poor; 1 building owned, value $150; membership 70, part paid; annual expenses, $100. Chief elected by trustees.

WATER SUPPLY—Wells, cisterns and rivers. E. E. Butts, Town Clerk.

Niles, Trumbull Co., population 3879; buildings, brick and wood, two stories; shingle roofs; 1 steam engine; 1 hose carriage; 2000 feet good cotton hose; 4 horses; value of apparatus and supplies, $7500; members 21, 3 full paid; expenses in 1888, $1958; telephone and whistle alarm. E. A. Biery.

WATER SUPPLY—5 streams, 7 cisterns and 5 hydrants. M. J. Flaherty, Town Clerk.

North Amherst, Lorain Co., population 1542; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, wood, two stories; shingle roofs permitted; dwellings, wood, one and a half stories; department consists of 1 steam engine, 1 hand engine; 2 hose carts, 1 hook and ladder truck; 200 feet good rubber hose; 300 poor; 1300 feet good leather; bell alarm. Chief appointed by department, approved by council; no organization; chief and four pipe-men paid for actual services at fire, and 1 man to keep apparatus in order; ordinances empower marshal and chief to compel persons to work at fires. A. E. Stiwald.

WATER SUPPLY—13 reservoirs, supplied by springs; capacity 100,000 gallons daily; gravity pressure; 3 cisterns, supplied from buildings; ¼ mile of street mains and supply pipes; diameter of main 4 inches; annual expenses of water department, $150. H. G. Redington, Mayor; A. E. Stilwald, Town Clerk.

North Kingsville, Ashtabula Co., population 200; buildings, wood, two and one-half stories; department consists of 2 chemical extinguishers; 1 hook and ladder truck, 36 pails; value of apparatus and supplies, $125; members 36; bell alarm. M. K. Lockwood.

WATER SUPPLY—Wells and cisterns. —Peck.

Norwalk, Huron Co., population *6684; area and fire limit, 300 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; tin and iron roofs; dwellings, wood, two stories; department consists of 1 hand engine, 2 hand chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; 3000 feet good rubber hose; 3 horses; value of apparatus and supplies, $6000; 6 buildings owned, value $3500; 23 members; part paid; annual expenses, $1250; bell and telephone alarm. Chief appointed by council. Geo. W. Suhr.

WATER SUPPLY—Direct pumping system; 5½ feet of street mains; diameter 3 to 16 inches; 10 hydrants; pressure 90 pounds; annual expenses of department, $5400. A. Joslin, O. W. Williams.

Oak Harbor, Ottawa Co., population 1200; buildings, brick and frame, one and one-half and two stories; wooden roofs permitted; department consists of 1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus and supplies, $3000; 22 members part paid, 40 volunteers; annual expenses, $500; bell alarm. Geo. Viening.

WATER SUPPLY—River, wells and cisterns. Geo. Viening in charge; A. J. Nagle, Town Clerk.

Oberlin, Lorain Co., population *4000; area, 2560 acres; brick and frame buildings, two and three stories; shingle roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1500 feet rubber hose; 500 feet good leather; 1 building in use; bell alarm. L. P. Chapman.

WATER SUPPLY—River and cisterns; gravity and direct pumping system; Deane machinery, daily capacity 2,000,000 gallons; 60 hydrants; 5¼ miles mains; 50 gates; 4 crown meters; sand and gravel filtration; works cost $55,000; annual expense, $15,000; pressure 40 to 100 pounds. E. Regal, Pres.; G. C. Prince, Supt.; A. Dale, Mayor; A. J. Monroe, City Clerk.

Orrville, Wayne Co., population *2000; buildings, brick and frame, two and three stories; department consists of 1 steamer, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1150 feet good rubber hose; value of apparatus and supplies, $2600; 64 volunteer members; annual expenses, $100; bell alarm. C. Smith.

WATER SUPPLY—Cisterns and streams; 9 reservoirs; 95,000 gallons capacity. M. R. Zell, Town Clerk.

Ottawa, Putnam Co., population *2000; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 1 steamer, 1 chemical engine, 1 hook and ladder truck; 1200 feet hose; 15 paid and 30 volunteer members; bell alarm. W. W. Sutton.

WATER SUPPLY—Wells, cisterns and river. A. Schierlow, Town Clerk.

Oxford, Butler Co., population 1743; area, 640 acres; fire limit, 8 blocks; mercantile buildings, brick, two and three stories; wooden roofs; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1600 feet rubber hose, good; 300 feet leather hose, good; value of apparatus and supplies, $7000; city owns buildings used, value, $20,000; membership, 55, volunteers; annual expenses, $1500; bell alarm. Chief elected by company. H. W. Miller.

WATER SUPPLY—11 cisterns, supplied from roofs. J. A. Kennedy, Town Clerk.

Painesville, Lake Co., population †5000; fire-rks ordinance; causes of fires investigated; build-s, brick and frame, two to four stories; depart-nt consists of 1 steam engine, 1 hook and ladder ck, 4 hose carriages; siamese couplings in ; 3000 feet cotton hose; value of apparatus, etc.; ,000; membership, 28; annual expenses, $1600. ief chosen by council. W. C. Hathaway.
WATER SUPPLY—Wells and springs; stand-pipe d direct pumping system; Worthington machin-, daily capacity 2,000,000 gallons; 40 hydrants; miles mains; 25 Chapman gates; works cost 28,000; annual expenses, $3000; pressure, 50 to pounds. C. A. Abery, Pres.; B. F. Stevens, pt.; S. K. Gray, Mayor; H. P. Sanford, City erk.

Perrysburg, Wood Co., population 1909; area d fire limit, 640 acres; mercantile buildings, brick, stories; wooden roofs permitted; dwellings, me, two stories; department consists of 1 hand gine, 1 hook and ladder truck, 1 hose carriage; feet cotton hose, good; 150 feet poor; value of paratus and supplies, $2000; value of buildings ned, $600; membership of department 30, all lunteers; annual expenses, $72; bell and whistle rm. Chief elected by council. Nathan Tefft.
WATER SUPPLY—4 cisterns supplied from river, pacity 1160 barrels; river and wells. J. Amon, Oblinger.

Piqua, Miami Co., population *12,000; area, 00 acres; fire limit, 1000 acres; mercantile build-gs, brick and wood, two and three stories; shingle ofs permitted; dwellings, brick and wood, two ories; department consists of 1 hook and ladder ick, 5 hose carriages; siamese couplings used; 00 feet rubber hose, good; 1500 feet poor; 400 et cotton hose, good; 300 feet, leather, poor; 4 rses; value of apparatus and supplies, $4000; uildings in use, value $8500; 3 owned by city; 1 nted at $50 per year; membership 22; full paid embers, 4; part paid, 18; annual expenses, $4500; egraph, telephone and bell alarm; 1 street box. hief appointed by council. F. E. Hunter.
WATER SUPPLY—5 reservoirs, supplied from nals; capacity, 20,160,000 gallons daily; direct mping system, 12 miles street mains; diameter, o 16 inches; smallest, 4 inches; 110 hydrants; essure, 40 to 100 pounds; annual expenses of ater department, $1000. J. C. Smiley; J. H. atch, City Clerk.

Plymouth, Richard Co., population 1145; fire-orks ordinance; mercantile buildings, brick, two ories; wooden roofs permitted; dwellings, wood, o stories; chemical engine; 1 hook and ladder uck; 200 feet rubber hose, good; membership 15, lunteers. Chief elected by company.
WATER SUPPLY—Wells and cisterns. F. Beck-an, Town Clerk.

Pomeroy, Meigs Co., population *5424; area, 00 acres; fire limit, 1450 acres; mercantile build-gs, wood and brick, one to three stories; shingle ofs permitted; dwellings, wood and brick, one d two stories; department consists of 1 steam gine, 1 chemical engine, 1 hook and ladder truck, hose carriages; siamese couplings used; 1100 feet ubber hose, good; 500 feet cotton, good, value of paratus and supplies, $7000; 1 building owned, alue $800; membership 32, 2 paid; annual ex-enses, $250; bell alarm. Chief appointed by layor; L. H. Lee.
WATER SUPPLY—1 cistern, supplied by pump om river; total capacity, 25,000 gallons; 2 pumps wned by brewery and mills. W. H. Huntley, own Clerk.

Port Clinton, Ottawa Co., population *2000; rea, 80 acres; frame buildings, two and three ories; department consists of 1 hand engine, 1 ook and ladder truck, 1 hose carriage; 900 feet ubber hose, good; value of apparatus and supplies, 3500; 1 building in use, value $3000; membership 40, 1 paid; annual expenses, $400. Chief elected by the people. Henry Hornet.
WATER SUPPLY—Street mains from lake; cisterns; water-works to be erected. George Haller, Town Clerk.

Portsmouth, Scioto Co., population *15,000; area and fire limit, 1200 acres; fireworks ordinance; chief investigates causes of fires; buildings, brick, stone and wood, two to four stories; wooden roofs permitted; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; 2300 feet rubber hose; 100 feet leather, good; 4 horses; value of apparatus and supplies, $10,000; buildings, $1500; membership, 40 full paid, 60 volunteers; annual expenses, $3378; electric alarm, 8 street boxes, 60 telephone stations. Chief elected by city council. —Williams.
WATER SUPPLY—Direct pumping system; 22 miles street mains, diameter 4 to 12 inches; smallest, 4 inches; 109 hydrants, pressure 100 pounds; annual expenses of water department, $12,000. L. Smith, Pres.; Thos. Watkins, Supt.; Geo. A. Waller, Mayor; S. G. McColloch, City Clerk.

Proctorville, Lawrence Co., population *500; buildings, wood, 2 stories; shingle roofs; department consists of 1 hand engine; 115 feet rubber hose, good; value of apparatus and supplies, $225; members 40, 1 full paid; expenses in 1888, $215. A. Ripley.
WATER SUPPLY—Cisterns. E. F. Gillen, Town Clerk.

Ravenna, Portage Co., population *5000; area and fire limit, 970 acres; causes of fires investigated; mercantile buildings, brick, two and three stories in height; dwellings, wood, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 4 chemical extinguishers; siamese couplings used; 2500 feet rubber hose, good, 1000 poor; 3 horses; value of apparatus and supplies, $6000; value of buildings, $3000; 15 paid members; annual expenses, $600; telephone alarm. Chief appointed by Mayor. J. H. Helt.
WATER SUPPLY—Water-works; pump to tanks, capacity 3,000,000 gallons daily, 10 miles of pipe; 94 hydrants; 100 pounds pressure. W. H. Grenill, A. Seyton.

Reading, Hamilton Co., population *3800; area and fire limit, 500 acres; buildings, brick and frame, one and two stories; wooden roofs; fire department consists of 1 hand engine, 1 hose carriage, 1 hook and ladder truck; 600 feet serviceable hose; value of apparatus, $1000; volunteers.
WATER SUPPLY—Wells and cisterns.

Richfield, Summit Co.; buildings, wood, two stories; department consists of 2 hand engines, 1 chemical engine, 1 hand extinguisher.
WATER SUPPLY—Wells and cisterns. H. M. Welton, Village Clerk.

Richwood, Union Co., population 2000; area, 640 acres; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet rubber hose, good; 300 feet poor; value of apparatus and supplies, $6800; 1 building owned, value $2000; membership 26, volunteers; annual expenses, $500; bell alarm. Chief appointed by council. V. F. Collier.
WATER SUPPLY—Driven wells. Henry S. Styles, Town Clerk.

Ripley, Brown Co., population 2546; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick and frame, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1800 feet leather hose, good; 500 feet poor; value of apparatus and

OHIO—*Continued.*

supplies, $2000; 1 building in use; membership 68, volunteers; annual expenses, $100; bell alarm.

WATER SUPPLY—River; 14 cisterns, supplied from roofs; capacity 12,000 gallons daily.

St. Clairsville, Belmont Co., population *1500; 4 chemical extinguishers; 4 sets of hooks and ladders. R. C. Meyer, Town Clerk.

St. Mary's, Auglaize Co., population *2000; area and fire limit, 840 acres; frame buildings, one and a half to two stories; shingle roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 4 chemical hand extinguishers, 2 hose carriages; 600 feet rubber hose, poor; 1400 feet cotton hose, good; 400 feet leather hose, good; 300 poor; value of apparatus and supplies, $4500; 1 building owned, $6000; membership 75, all volunteers; annual expenses, $750; bell alarm. Chief elected by company. F. A. Hauss.

WATER SUPPLY—11 cisterns, supplied from roofs of buildings; capacity of each 11,500 gallons daily; canal and rivers. H. G. McLain, Town Clerk.

St. Paris, Champaign Co., population 1099; buildings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, good; value of apparatus and supplies, $4500; members 60, volunteers; expenses in 1888, $225; bell alarm. W. H. Rhynard.

WATER SUPPLY—Wells. Thos. Derr, Town Clerk.

Salem, Columbiana Co., population *5677; area and fire limit, 1280 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 2 steam engines, 2 hand engines (not in use), 1 hook and ladder truck, 5 hose carriages, 1 extension ladder; 1500 feet rubber hose; 1500 feet cotton, good; membership 147; bell alarm. Chief elected by council. C. F. Lease.

WATER SUPPLY—13 cisterns and small water-works; stand-pipe and direct pressure. T. W. Allison, Town Clerk.

Salineville, Columbiana Co., population *3000; area, 1280 acres; fire limit, 200 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hook and ladder truck; value of apparatus and supplies, $400; one building owned, value $100; membership 40, volunteer; bell alarm. Chief elected by company. J. W. Manning.

WATER SUPPLY—Wells and creek. H. Schubert, Town Clerk.

Sandusky, Erie Co., population *23,000; 3 steam engines, poor; 1 hook and ladder truck, 4 hose carriages; 5000 feet rubber and cotton hose, fair; 7 paid men, 30 part paid; 5 horses. David Meyers.

WATER SUPPLY—Water-works; gravity pressure; 7,000,000 gallons capacity; 1 reservoir; 20 miles mains; 362 hydrants; stand-pipe. Chas. A. Judson, A. W. Miller.

Seville, Medina Co., population *800; buildings, brick and wood, two stories; shingle, tin and slate roofs; department consists of 1 hand engine, 1 hose carriage; 400 feet rubber hose; bell alarm.

WATER SUPPLY—Two streams and 8 tanks. Egbert Smith, Town Clerk.

Shawnee, Perry Co., population †4000; buildings, frame, two stories; wooden roofs; department consists of 1 hand engine, 4 chemical extinguishers, 1 hose carriage; 1200 feet rubber hose, good; value of apparatus and supplies, $1500; 30 volunteer members; expenses in 1888, $125; bell alarm. E. W. Williams.

WATER SUPPLY—Cisterns. S. W. Pascoe, Town Clerk.

Shelby, Richland Co., population *2000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 400 feet rubber hose; 1250 feet cotton, good; membership, 100 volunteers. R. Smiley.

WATER SUPPLY—15 cisterns. J. W. Williams, Town Clerk.

Sidney, Shelby Co., population *6000; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 2000 feet hose, good; value of apparatus, $12,000; value of buildings owned, $8000; membership, 3 full paid, 17 part paid; annual expenses, $2500; electric alarm, 12 street boxes. Chief elected by council. J. W. Kendall.

WATER SUPPLY—River; stand-pipe and direct pumping systems; Gordon machinery, daily capacity 2,000,000 gallons; 220 hydrants; 9 miles mains, 4 to 12 inches; 26 gates; water is filtered; plant American F. Co.; cost of works, $60,000; annual expenses, $1200; pressure, 60 to 110 pounds. J. Wagner, Supt.; M. C. Hale, Mayor; John Knox, City Clerk.

Somerset, Perry Co., population †1400; buildings, brick, stone and wood, two stories; wooden and other roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose, new; value of apparatus and supplies, $2500; 60 volunteer members; bell alarm. J. G. Achauer.

WATER SUPPLY—Wells and cisterns. Thomas Scanlon, Town Clerk.

Springfield, Clarke Co., population *37,000; 3 steam engines; 2 chemical engines; 1 hook and ladder truck; 5 hose carriages; 5000 feet good rubber hose; 4900 feet cotton hose; telegraph alarm, 58 boxes; 16 men paid full time; 17 call men; 14 horses. E. W. Simpson.

WATER SUPPLY—Water-works; stand-pipe; 34 miles street mains; diameter, 6 to 24 inches; 265 hydrants; pressure, 80 pounds; 38 cisterns. W. Powell, Supt.; J. S. Shewalter, City Clerk.

Steubenville, Jefferson Co., population *14,000; area, 2000 acres; fire limit, 600 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, one and two stories; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; 1000 feet good rubber hose; 4000 feet good cotton hose; value of apparatus and supplies, $12,000; 3 buildings owned, value $20,000; 12 paid members; 15 full paid members; annual expenses, 14,000; Gamewell alarm. Chief appointed by Mayor, confirmed by council. Ed. Nicholson.

WATER SUPPLY—1 reservoir, supplied by pumping from river; capacity, 1,500,000 gallons daily; 13 miles street mains; diameter, 4 to 20 inches; 120 hydrants; pressure, 60 pounds; annual expenses of water department, $13,000. J. M. Reynolds, City Clerk.

Tiffin, Seneca Co., population *10,000; area, 2560 acres; fire limit, 30 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three and four stories; dwellings, wood and brick, one and one-half to three stories; department consists of 2 steam engines, 1 hand engine, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; 4000 feet good rubber hose, 4 horses; value of apparatus and supplies, $20,000; 5 buildings owned by city; 108 members, 2 paid; annual expenses, including water-works, $12,000. John Roller.

WATER SUPPLY—10 cisterns, supplied from springs; water-works; direct pressure; 17 miles street mains; diameter, 5 to 16 inches; 109 hydrants; pressure, 100 pounds. M. Scannell, J. Rer.

Tippecanoe City, Miami Co., population 2500; area, 200 acres; buildings, brick and wood, wo and three stories; wooden roofs permitted; department consists of 1 steam engine, 1 heater, 1 ook and ladder truck, 5 hose carriages; siamese ouplings used; 1600 feet rubber hose; 500 feet ood cotton; value of apparatus and supplies, 6000; value of buildings, $6000; 55 volunteer mem-ers; bell alarm. Chief appointed by council. C. 'ruff.

WATER SUPPLY—Canal and wells. E. A. ackson, City Clerk.

Toledo, Lucas Co., population *85,000; area, 1½ miles; fire limit, 6 miles; mercantile buildings, rick, two to five stories; dwellings, brick and ame, two stories; department consists of 4 steam ngines, 2 chemical engines, 2 chemical hand ex-nguishers, 2 hook and ladder trucks, 7 hose car-ages; 10,000 feet good hose; 21 horses; value of pparatus and supplies, $65,000; buildings, $180,-00; 63 members, full paid; annual expenses, $56,-00; telegraph alarm, 252 street boxes. Chief ap-ointed by Mayor, confirmed by council. John lagely.

WATER SUPPLY—Water-works; stand-pipe sys-em; 60 miles street mains; diameter, 6 to 32 inches; 54 hydrants; pressure, 105 pounds; annual ex-enses of water department, $23,000. H. C. Cot-er, G. H. Cole.

Troy, Miami Co., population *6000; area and re limit, 800 acres; causes of fires investigated; ercantile buildings, brick, three stories; wooden oofs permitted; dwellings, frame, two stories; de-artment consists of 2 steam engines, 1 hook and dder truck, 3 hose carriages; 1900 feet rubber hose nd 200 feet linen hose, good; 500 feet cotton hose, ew; 3 horses; value of apparatus and supplies, 25,000; membership 27, part paid time; annual xpenses, $2000; bell and telephone alarm. Chief ppointed by council. George Mayer.

WATER SUPPLY—Wells and cisterns; water-orks; pump to tank; 7 miles of mains; 84 hydrants; ressure, 35 to 100 pounds. Frank Ross. J. H. onklin.

Upper Sandusky, Wyandot Co., population 540; 1 steam engine, 1 chemical engine, 2 hook and dder trucks, 2 hose carriages; 1500 feet rubber ose, good; 2 men paid full time, 113 part time. W. . Coon.

WATER SUPPLY—20 cisterns, 12,000 gallons ca-acity. E. N. Halbedel, Village Clerk.

Urbana, Champaign Co., population *8500; rea, 2200 acres; fire limit, 4 blocks; causes of fires vestigated; mercantile buildings, brick and wood, vo and three stories; dwellings, wood, two stories; epartment consists of 1 steam engine, 1 hook and dder truck, 5 hose carriages; 2500 feet rubber ose, 500 feet cotton hose, good; 5 horses; value of pparatus and supplies, $9000; 2 buildings owned, alue $2500; 1 building rented at $200; membership 4, 4 full paid, 8 part paid; annual expenses, $4500; lephone alarm. Chief and assistant appointed by layor, confirmed by council. W. G. Weaver.

WATER SUPPLY—Direct pressure, Holly system; apacity, 1,500,000 gallons daily; 15 miles of direct reet mains, diameter 4 to 14 inches; 111 hydrants; Ludlow gates; works cost, $125,000; pressure, 0 pounds; annual expenses of water department, 7200. W. M. Ambrose, Supt.; O. Horr, City lerk.

Utica, Licking Co., population 702; area, 104 res; fire limit, 120 acres; fireworks ordinance; auses of fires investigated; frame buildings, two ories; shingle roofs; department consists of 1 hand gine, 1 chemical hand extinguisher, 1 hook and dder truck, 1 hose carriage; 20 feet rubber hose, 0 feet cotton hose, good; value of apparatus and pplies, $700; membership 30, volunteers; bell arm. Chief appointed by council. C. A. Berlt.

WATER SUPPLY—Wells and streams, H. E. Harris, Town Clerk.

Vermillion, Erie Co., population 1069; fire-works ordinance; mercantile buildings, wood, brick and stone, two and three stories; shingle roofs per-mitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hose carriage; 700 feet good cotton hose, 200 poor; value of apparatus and supplies, $110; value of buildings, $500; member-ship 27, volunteers; annual expenses, $250; bell alarm. Chief elected by company.

WATER SUPPLY—River and cisterns.

Versailles, Darke Co., population *1600; build-ings, brick and frame, two stories; wooden roofs; department consists of 1 steam engine, 1 hose car-riage; 1000 feet cotton hose; 200 linen, good; value of apparatus and supplies, $3000; members 36, 1 part paid, rest volunteers; bell alarm. J. G. Stierle.

WATER SUPPLY—Creek and cisterns. J. G. Stierle, Supt.; Wesley Ault, Village Clerk.

Wadsworth, —— Co., population ——; buildings, brick and wood, two and three stories; shingle roofs permitted; 3 Babcock extinguishers; ladders and buckets; no department.

WATER SUPPLY—Springs; gravity system, water-works; 30 hydrants; 6 miles mains; 3 meters; pressure, 40 to 60 pounds; cost of works, $10,000; annual expenses, $200. R. Weaver, Supt.; J. A. Clark, Town Clerk.

Wapakoneta, Auglaize Co., population *3500; buildings, brick and frame, one to three stories; shingle roofs; department consists of 1 steamer and 1 hand engine, 4 hose carriages; 1500 feet rubber hose, poor; 1000 cotton, poor; members 110, volun-teers; expenses in 1888, $800; bell alarm. James Stecknell.

WATER SUPPLY—1 reservoir. Jos. Meyers.

Warren, Trumbull Co., population *7000; area and fire limit, 1000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwell-ings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 3000 feet cotton and rubber hose, good; 4 horses; value of appara-tus and supplies, $10,000; value of buildings used, $50,000; membership, full paid 2; volunteer, 35; annual expenses, $2500. F. Wilson.

WATER SUPPLY—River; stand-pipe system water-works; Dean pumps, daily capacity 3,000,000 gallons; 100 hydrants; 12 miles mains; diameter, 4 to 16 inches; 48 Eddy gates; cost of works, $150,-000; pressure, 60 to 170 pounds. Geo. H. Quimby, Supt. and Town Clerk; J. L. Smith, Mayor.

Washington, Fayette Co., population *6000; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs per-mitted; dwellings, wood and brick, two stories; department consists of 1 steam engine, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 7500 feet rubber hose, good; 1000 feet poor; 850 feet cotton hose, good; 2 horses; value of appa-ratus and supplies, $15,000; 1 building owned, value $10,000; membership, 130; 2 paid; telegraph alarm, 10 street boxes. Chief elected by council. John Milliken.

WATER SUPPLY—6 cisterns, supplied from creek; capacity, 1500 gallons daily, and well; water-works building to be completed during year. A. Burnett, Town Clerk.

Wauseon, Fulton Co., population 1960; area, 240 acres; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, stone and wood, two and three stories; wooden roofs permitted; dwellings, brick and wood, two stories; department consists of 2 hand engines,

OHIO—*Continued.*

2 hose carriages; 1300 feet cotton hose, good; value of apparatus and supplies, $4500; 1 building, value $15,000; membership 65, volunteers; annual expenses, $65; bell alarm. Chief elected by company.

WATER SUPPLY—30 cisterns; capacity, 10,000 gallons daily. C. J. Nachtrieb, Town Clerk.

Waverly, Pike Co., population *1600; area, 200 acres; fire limit, 150 acres; fireworks ordinance; mercantile buildings, brick and wood, one to three stories; shingle and tin roofs; dwellings, wood and brick, one to three stories; department consists of 1 steam engine, 1 chemical hand extinguisher, 1 hook and ladder wagon, 2 hose carriages; 1000 feet rubber hose, good; value of apparatus and supplies, $8000; 1 building owned, value $800; 25 volunteer members; annual expenses, $100; bell alarm. Chief elected by company. C. L. Haubeil.

WATER SUPPLY—Canal and 3 cisterns. W. D. Hartshorn, Town Clerk.

Waynesburgh, Stark Co., population 622; no fire department.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir, 4000 gallons capacity per diem; 1 cistern, 200 gallons; one-half mile street mains and supply pipes; 24 hydrants. W. A. Robertson, W. Klots.

Wellington, Lorain Co., population *2500; buildings, brick and frame, two stories; shingle roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 24 buckets; 500 feet rubber hose, good; 50 poor; 400 cotton, good; 150 poor; value of apparatus and supplies, $19,600; 30 members, paid $10 per year; expenses in 1888, $200; bell alarm.

WATER SUPPLY—Cisterns. R. Goodwin, Village Clerk.

Wellsville, Columbiana Co., population *5875; area, 1000 acres; fire limit, 550 acres; fireworks ordinance; brick and frame buildings; 1 hook and ladder truck; 2 hose carriages; 1500 feet good cotton hose; value of apparatus, $2500; 2 buildings in use, value $2500; 37 volunteer members; bell and whistle alarm. C. R. Van Fosson.

WATER SUPPLY—River; stand-pipe and direct pumping system; Worthington machinery; daily capacity 50,000 gallons; 60 hydrants; 10 miles mains; diameter 4 to 10 inches; 50 Ludlow gates; 4 Crown meters; works cost $61,000; annual expenses, $4000. Jno. Lyth, Pres.; A. S. Fogo, Supt.; G. B. Cooper, Mayor; C. B. Maylone, City Clerk.

West Liberty, Logan Co., population *1200; buildings, wood and brick, one and two stories; wooden roofs; 1 hook and ladder truck and rubber buckets; no fire department.

WATER SUPPLY—Mill race, east and south. J. W. Brown, Village Clerk.

West Salem, Wayne Co., population *1200; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose; 1000 feet leather hose; good; 50 volunteer members. A. J. Gerhart.

WATER SUPPLY—15 cisterns. O. F. More, Town Clerk.

West Toledo, Lucas Co. See Toledo.

Wilmington, Clinton Co., population *3500; area and fire limit, 1200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1400 feet good rubber hose; 300 feet poor; 2 horses; value of apparatus and supplies, $6,000; city owns buildings; 70 volunteer members; annual expenses, $700. Chief elected by company, approved by council. W. H. McLain.

WATER SUPPLY—16 cisterns; supplied from roofs. Ed. Hughes, City Clerk.

Wooster, Wayne Co., population 7060; 2 steam engines; 1 hook and ladder truck; 8 hose carriages; 3000 feet good rubber hose; 50 feet cotton, poor; 170 volunteers. W. A. Eberly.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs, 2,500,000 gallons capacity; 10½ miles of street mains and supply pipes; 101 hydrants; 5[illegible] pounds pressure. Z. Potter; C. C. Adams.

Zenia, Greene Co., population *10,000; area 640 acres; ordinance for investigating causes of fires; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages, 4400 feet rubber hose; 100 feet good cotton hose; value of apparatus and supplies, $15,000; 2 buildings owned by department, value $10,000; membership of department, 15; full paid members, 6; part paid, 9; annual expenses of department, $7500; telegraph alarm, 17 street boxes. Chief elected by city council.

WATER SUPPLY — Springs; stand-pipe system; water-works; Gordon pumps, daily capacity 5,000,000 gallons; 180 hydrants; 19 miles mains, diameter 6 to 14 inches; 100 Chapman gates, 5 meters, National; works cost $200,000; pressure 80 pounds. John Little, Pres.; G. F. Cooper, Supt.; C. Howard, Mayor; J. A. Hivling, City Clerk.

Youngstown, Mahoning Co., population *35,000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 3600 feet good cotton hose; membership, 12 paid full time, 10 paid part time; 9 horses. Chief elected by council. John P. Mercer.

WATER SUPPLY—River; direct pumping system; Worthington and Deane pumping machinery, total daily capacity 8,000,000 gallons; 205 hydrants; 23 miles mains, diameter 4 to 20 inches; 200 gates, Ludlow, Galvin; 95 meters, Worthington, Crown; pressure, 90 to 120 pounds. J. O. McGaven, Pres.; W. S. Hamilton, Supt.; R. Montgomery, Mayor; J. S. Roller, City Clerk.

Zanesville, Muskingum Co., population *21,000; area, 4445 acres; fire limit, 3368 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 combined hose and ladder truck, 4 two-horse hose carriages; 11 horses; value of apparatus and supplies, $4000; 3 buildings used, owned by city, value $16,000; members, 16; 15 full paid, 1 part paid; annual expenses, $14,000; telegraph alarm and bell, 37 street boxes. Chief appointed by Mayor, confirmed by city council. L. F. Langley.

WATER SUPPLY—2 reservoirs supplied by pumps from river; capacity, 5,000,000 gallons daily; gravity pressure; 35 miles street mains, diameter 2 to 12 inches; 200 hydrants; pressure, 80 pounds; annual expenses of water department, $13,630. R. L. Saup, Supt.

The following places have no fire protection: Belpre, Washington Co., population 901. Bridgeport, Belmont Co., population 3800. Brunswick, Medina Co., population 1000. Collamer, Cuyahoga Co., population 2400. Coshocton, Coshocton Co., population *3201. Doylestown, Wayne Co., population *1200. Dresden, Muskingum Co., population *1200. Ebenezer, Prebel Co., population 214. Georgetown, Brown Co., population *2000. Harwell, Hamilton Co., population 892. Hicksville, Defiance Co., population *2500. Kelley's Island, Erie Co., population 1050. Leetonia, Columbiana Co., population 2552. Mineral Ridge, Trumbull Co., population 1150. Minersville, Meigs Co., pop-

lation *1500. Morgan, Ashtabula Co., population 450. North Fairfield, Huron Co., population 1359. North Monroeville, Huron Co., population 1342. Palmyra, Portage Co., population 1115. Parma, Cuyahoga Co., population 1444. Rockport, Cuyahoga Co., population 2676. Syracuse, Meigs Co., population 1545. Uhricksville, Tuscarawas Co., population 2790. Wellston, Jackson Co., population 3200. West Toledo, Lucas Co., population 1200. Willoughby, Lake Co., population 1001. Yellow Springs, Greene Co., population 1377. Zaleski, Vinton Co., population 1175.

OREGON.

Albany, Linn Co., population *4000; area, 785 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, one to three stories; shingle roofs permitted; dwellings, wood and brick, one to three stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 700 feet good hose; 500 feet fair; value of apparatus and supplies, $10,000; 4 buildings owned by city, value $6000; 130 volunteer members; annual expenses, $1500; bell alarm. Chief elected by members. C. H. Stewart.

WATER SUPPLY—Direct pumping system; 8 cisterns; capacity of each, 10,000 gallons; 6 miles street mains, diameter 1 to 6 inches; 3 hydrants; pressure, 40 to 100 pounds. N. J. Henton, City Clerk.

Astoria, Clatsop Co., population *7000; fireworks ordinance; chief investigates causes of fires; buildings, brick and wood, two stories; wooden roofs permitted; department consists of 2 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 4000 feet rubber hose in good condition; value of apparatus and supplies, $22,000; 2 buildings in use by department, owned by city, value $10,000; 300 volunteer members; telegraph alarm, 6 street boxes. Chief elected by members of department. B. S. Worsley.

WATER SUPPLY—River; 2 reservoirs, supplied by mains from Bear creek; pipe lines from Pacific Ocean supply water for fire purposes. J. W. Welsh, T. S. Jewett.

Baker City, Baker Co., population 2300; buildings, frame, one and a half and two stories; wooden roofs permitted; department consists of 1 hook and ladder truck; value of apparatus and supplies, $1500; 68 volunteer members; bell alarm. D. M. Kelly.

WATER SUPPLY—Wells. J. T. Donley, Town Clerk.

Corvallis, Benton Co., population *2000; area, 160 acres; causes of fires investigated; frame and brick buildings; 1 hand engine; 1 hook and ladder truck; 2 hose carts; 1000 feet good rubber and leather hose; 500 feet poor; 2 buildings used, owned by city; 125 volunteer members; bell alarm. Chief elected by department.

WATER SUPPLY—7 cisterns; wells; water-works; direct pumping; street mains; 4 and 8 inches in diameter; 9 hydrants. Wm. Graves, Supt.; W. St. Clair, City Clerk.

Dallas, Polk Co., population *800; 1 hand engine; 3 hose carriages; 500 feet leather hose; 80 men, volunteers.

WATER SUPPLY—Water-works; gravity; 5 hydrants; 4 cisterns.

Eugene, Lane Co., population †5000; area, 640 acres; fire limit, 3 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 2700 feet good cotton hose; value of apparatus and supplies, $1000; 2 buildings in use; 125 volunteer members; annual expenses, $150; bell alarm. Chief elected by members. W. McGhee.

WATER SUPPLY—River; system, direct and pumping to reservoir; Dow machinery; daily capacity 2,000,000 gallons; 42 hydrants; 10 miles mains; diameter 2½ to 8 inches; Chapman gates; pressure 73 pounds. G. R. Chrisman, Supt.; A. G. Harvey, Mayor; B. F. Dorris, City Clerk.

Hood River, Wasco Co.; buildings, wood, two stories; no fire department.

WATER SUPPLY—Gravity pressure from springs to reservoir; capacity 2000 gallons; 2 miles street mains. H. C. Coe, Supt.

Jacksonville, Jackson Co., population †1200; 1 hand engine; 1 hose cart; 1 hook and ladder truck; 750 feet hose; bell alarm; 50 members. C. F. Smith.

WATER SUPPLY—3 cisterns; capacity 12,000 gallons; street mains. S. Huffer, Town Clerk.

Newport, Benton Co., population *700; buildings, frame, one and a half to two stories; 1 hook and ladder truck.

WATER SUPPLY—Direct pressure; capacity 120,000 gallons. Case & Bayley, J. H. Aldrich.

Oregon City, Clackamas Co., population †2000; area, 700 acres; fireworks ordinance; mercantile buildings wood and brick, one and two stories; shingle roofs; dwellings, wood, one and two stories; department consists of 1 hook and ladder truck, 4 hose carriages; 1400 feet rubber hose; 200 feet cotton hose in good condition; value of apparatus and supplies, $2000; 2 buildings owned by city, value $7000; membership 83, all volunteers; annual expenses, $100; bell alarm. Chief elected by members of department. T. F. Ryan.

WATER SUPPLY—River; direct pumping system; daily capacity of pumps 300,000 gallons; 14 hydrants; 1½ miles mains; diameter 2 to 6 inches; 3 gates; pressure 50 to 90 pounds; annual expenses, $1200. Wm. Howell, Supt.; C. O. T. Williams, City Clerk.

Pendleton, Umatilla Co., population *3250; buildings, brick and frame, one to four stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1600 feet good rubber hose; 450 feet poor; 2 horses; value of apparatus and supplies, $9000; membership 100, all volunteers; annual expenses, $1800; bell alarm. J. N. Young.

WATER SUPPLY—Wells; gravity and pumping system; Blake machinery; daily capacity 1,000,000 gallons; 22 hydrants; 6 miles mains; diameter 2 to 10 inches; 20 gates; pressure 60 to 80 pounds; works cost $30,000; annual expenses, $6000; owned by city. J. B. Wilson, Supt.; W. F. Matlock, Mayor; Chas. Carter, City Clerk.

Portland, Multonah Co., population †65,000; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three and four stories; dwellings, wood, two stories; department consists of 4 steam engines, 2 hook and ladder trucks, 4 hose carriages; 6000 feet rubber hose in good condition; 22 horses; value of apparatus and supplies, $75,840; 7 buildings owned by department, value $98,000; membership 70; 20 full paid, 50 part paid; annual expenses, $57,000; fire alarm telegraph, 22 street boxes. Chief elected by fire commissioners. Harry Morgan.

WATER SUPPLY—4 reservoirs, supplied by pumping system; Worthington machinery; capacity 16,000,000 gallons daily; 50 miles street mains; 4 to 30 inches; 120 hydrants; Chapman gates; 72 meters, various; cost of works, $600,000; annual expenses, $60,000; pressure 30 to 70 pounds; owned

OREGON—*Continued.*

by city. Isaac W. Smith, Supt.; W. H. Wood, City Auditor.

Salem, Marion Co., population 8000; area, 723 acres; fire limit, 26 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carts; siamese couplings used; 2500 feet rubber hose in good condition; value of apparatus and supplies, $12,500; 4 buildings owned by department, value $7700; membership 250, paid; annual expenses, $1200; bell alarm. Chief elected by members. C. N. Churchill.

WATER SUPPLY—Water-works; direct pressure; 5 cisterns; capacity 1,000,000 gallons daily; 11 miles street mains and supply pipes; diameter 4 to 12 inches; 46 hydrants; 24 gates, Eddy and Chapman; water pressure, 55 pounds; cost of works, $150,000; annual expenses, $5000; works owned by company. James M. Martin, Pres. and Supt.; Geo. Williams, Mayor; L. F. Carne, City Clerk.

Union, Union Co., population 800; buildings, frame and brick, one and two stories; wooden roofs; department consists of 50 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $500; 25 volunteer members; annual expenses, $75; triangle and bell alarm. E. E. Davis.

WATER SUPPLY—2 creeks and wells. J. E. Tuttle, Town Clerk.

The following places have no fire protection:

Albina, Multnomah Co., population 700. Arlington, Gilliam Co., population 600. Ashland, Jackson Co., population 2500. Centreville, Umatilla Co., population 500. Drain, Douglas Co., population 500. East Portland, Multnomah Co., population 6000. Grant's Pass, Josephine Co., population 800. Heppner, Morrow Co., population 600. Independence, Polk Co., population 850. Junction City, Lane Co., population 500. La Grange, Union Co., population 800. Lebanon, Linn Co., population 500. Linkville, Klamath Co., population 600. McMinnville, Yam Hill Co., population 2000. Marshfield, Coos Co., population 1200. Milton, Umatilla Co., population 500. Prineville, Crook Co., population 600. Rosenburg, Douglas Co., population 2500. The Dalles, Wasco Co., population 4450. Weston, Umatilla Co., population 800.

PENNSYLVANIA.

Allegheny, Allegheny Co., population *90,000; fireworks ordinance; fire marshal investigates fires; mercantile buildings, brick, four stories; wooden roofs permitted; dwellings, three stories, brick; department consists of 10 steam engines, 10 chemical hand extinguishers, 2 hook and ladder trucks, 12 hose carriages; siamese couplings used; 45 horses; value of apparatus and supplies, $80,000; 11 buildings owned, value $80,000; membership 76, full paid; fire alarm telegraph, 103 street boxes. Chief elected by city council. J. E. Crow.

WATER SUPPLY—Reservoir, supplied by pumping engine; capacity, 18,000,000 gallons daily; 70 miles of mains; diameter, 6 to 36 inches; 900 hydrants; pressure, 15 to 130 pounds. (Additional pumping machinery having a capacity of 12,000,000 gallons has recently been put in.) E. Armstrong, Supt.

Allentown, Lehigh Co. population *26,000; area, 2014 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; slate and tin roofs; dwellings, brick, two and three stories; department consists of 4 steam engines, 6 hose carriages; 4550 feet linen hose, good; 2550 leather hose, ordinary; 16 horses; value of building owned by city, $70,000; by department, $15,000; membership 558, volunteers; annual expenses, $7000; telegraph alarm. Chief appointed by Mayor. H. Cleveland.

WATER SUPPLY—2 reservoirs and 1 stand-pipe; capacity, 422,000 gallons daily; 2 Knowles pumps, 3,000,000 gallons daily capacity; 28 miles street mains; diameter, 3 to 24 inches; 166 hydrants; pressure, 60 pounds; cost of works, $80,000; annual expenses, $25,000. S. S. Thompson, Supt.; H. W. Allison, Mayor; James Housman, City Clerk.

Altoona, Blair Co., population *27,775; area and fire limit, 1500 acres; fireworks ordinance; causes of fires investigated; frame buildings, one and one-half stories; shingle roofs; department consists of 2 steam engines, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; 12,000 feet good cotton hose; 15 horses; value of apparatus, $2600; membership 500, volunteers; annual expense, $5000; electric alarm, 35 boxes. Chief elected by companies. F. P. Molloy.

WATER SUPPLY—Gravity pressure; 1 reservoir, capacity 550,000 gallons daily; 32 miles street mains and supply pipes; diameter, 2 to 16 inches; 175 hydrants; pressure, 75 pounds; annual expenses of water department, $8,000. S. Galey; H. T. Heisling.

Annville, Lebanon Co., population *1600; 2 hand engines; 1 steamer; 1 hose carriage; 300 feet leather hose; 500 feet good cotton. W. Martin.

WATER SUPPLY—Wells, cisterns and creeks. D. O. Shenk, Town Clerk.

Archbald, Lackawanna Co., population 304; no fire department.

WATER SUPPLY—Water-works; gravity pressure, 4 miles of mains; 6 hydrants; pressure 90 pounds. J. Carroll, D. Atkinson, Jr.

Arnot, Tioga Co., population *4000; 1 fire engine; 1000 feet of hose owned by Blossburg Coal Company and run by their direction; no organized fire department. N. Shultz.

WATER SUPPLY—2 steam pumps; reservoirs. F. F. Lyon, S. S. Miller.

Ashland, Schuylkill Co., population *9000; mercantile buildings, brick and wood, two stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 1 hook and ladder truck; 2 hose carriages; 1500 feet leather hose; 100 feet good linen; 2 buildings owned, value $6000; membership 170, volunteers; annual expenses, $48. Chief elected by members.

WATER SUPPLY—Pipes from dam; gravity system; diameter of mains 3 to 12 inches; 30 hydrants; annual expenses of water department, $700.

Ashley, Luzerne Co., population 4000; area, 300 acres; fire limit, 300 acres; fireworks ordinance; brick and frame buildings, two stories; 2 chemical hand extinguishers; 3 hose carriages; 2000 feet good rubber-lined hose; value of apparatus, $600; 1 building used, value $4000; 40 men, volunteers; expenses for 1888, $72; steam gong alarm. W. T. Reed.

WATER SUPPLY—Lake; 3 miles street mains; 3 and 4 inches in diameter; 19 hydrants; pressure 110 pounds. J. K. P. Fenner, Town Clerk.

Athens, Bradford Co., population 3000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; wooden roofs; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 600 feet rubber hose; 500

feet good leather; 1 building owned, value $600; membership 72, volunteers; bell alarm. Chief elected by company. C. H. Henne.

WATER SUPPLY—River; water-works; 7 miles of mains; 18 hydrants; pressure 120 pounds. A. Elmer.

Audenreid, Carbon Co., population 2000; buildings, frame, one and two stories; no fire department; buckets and hose; whistle alarm.

WATER SUPPLY—1 reservoir, capacity 2,500,000 gallons; steam pumps; 3 miles of mains; 11 hydrants; pressure, 55 pounds.

Austin, Potter Co.; buildings, hemlock and lumber, two stories; shingle roofs; department consists of 2 hose carriages, 300 fire buckets; 600 feet good cotton hose, 300 poor; 400 feet good leather hose, 200 poor; value of apparatus and supplies, $250; membership, 30, volunteers; expenses in 1888, $150; steam whistle alarm. Paul Costa.

WATER SUPPLY—Springs, well and brooks; 3 Worthington pumps. M. J. Young.

Bangor, Northampton Co., population *3000; buildings, frame and brick, two stories; department consists of 1 hose carriage; 1000 feet good fabric hose; value of apparatus and supplies, $1000; 35 members. W. R. Grubb.

WATER SUPPLY—Reservoir; gravity pressure; 15 hydrants. M. Flory, C. K. Stier.

Beaver, Beaver Co., population *1000; 1 hand engine.

WATER SUPPLY—Water-works; gravity pressure; 20 hydrants; 5 cisterns; 1 steam pump; capacity, 200 gallons per minute; pump forces water through force main to cisterns; are about to make direct connection from force main to distributing mains to be used in case of fire.

Beaver Falls, Beaver Co., population *10,000; area, 400 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet good rubber hose; value of apparatus and supplies, $15,000; 1 building owned, value $12,000; 50 volunteer members; telephone and bell alarm. Chief elected by department. Jas. R. Braden.

WATER SUPPLY—Direct pumping and reservoir systems; 1 reservoir; 15 miles of street mains, diameter 4 to 12 inches; daily capacity of pumps, 4,500,000 gallons; 90 hydrants; pressure, 80 pounds; cost of works, $180,000. J. Ramsey, Supt.; James Piper, Mayor; Wm. Rayner, Town Clerk.

Bedford, Bedford Co., population *2670; department consists of 1 steamer, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 200 feet good rubber hose; 900 feet good leather; 1500 feet cotton; 54 men, volunteers. R. McNamara.

WATER SUPPLY—Mountain springs, by gravity to reservoir; 14 hydrants; 8¾ miles mains, diameter 2 to 4 inches; 26 gates, pressure 30 pounds; annual expenses, $200. Committee in charge. Geo. M. Steckman, Mayor; T. Armstrong, Town Clerk.

Bellefonte, Centre Co., population *6000; area and fire limit, 360 acres; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet of rubber and 1500 feet leather hose, good; value of apparatus and supplies, $4600; 2 buildings in use, value $2400; 1 rented at $200 per year; membership 190, volunteers; annual expenses, $1000. Chief elected by company. L. T. Munson.

WATER SUPPLY—Reservoir, supplied by steamer and power; capacity 10,000 barrels daily; spring; diameter of mains, 4 to 16 inches; 75 hydrants; annual expenses of water depa
Rine, I. Mitchell.

Berwick, Columbia Co.
hand engine, 2 hose carriage
hose; 80 volunteers. John K
WATER SUPPLY—Water-w
3 miles of mains; 24 hydrants
Geo. De Puy, Supt.; F. A. W.

Bethlehem, Northampt
*8000; 2 steam engines, 1 han
ladder truck, 9 hose carriag
hose and 1200 cotton, good;
bell alarm. Wm. E. Beckel.
WATER SUPPLY—Springs;
pumping system; Worthingto
chinery; daily capacity, 1,00
drants; 8 miles mains, diamet
gates, various; quality water,
40 to 60 pounds; works cost,
penses, $4100. L. F. Giering,
sioners; Chas. Bodder, Supt.
Mayor; T. O. Fradenech, Tow

Birdsborough, Berks C
area and fire limit, 640 acres;
brick and stone buildings, two
stories; 1 hose carriage; 1000 f
value of apparatus, $1500; valu
$5200; 75 volunteer members.
WATER SUPPLY—1 reserv
gallons daily; 5 miles street ma
inches; 36 hydrants; pressure
owned by E. & G. Brooke Iro
Supt.; C. K. Rhoads, Town C

Blairsville, Indiana Co., p
and fire limit, 200 acres; firewo
cantile buildings, brick, two st
dwellings, frame, two stories;
of 1 hook and ladder truck, 2
couplings used; 1000 feet good
couplings used; also at R. R.
400 feet cotton hose; 1 horse; va
supplies, $1400. J. Kalbach.
WATER SUPPLY—River; pu
miles of mains; 18 hydrants;
pounds. Samuel Lyons, May
Town Clerk.

Bloomsburgh, Columbi
*5000; fireworks ordinance; m
brick, three and four stories; sh
ted; dwellings, brick and wo
partment consists of 1 hook a
hose carriages; 500 feet good c
good leather; 100 feet poor; val
supplies, $3000; annual rent
volunteer members; bell alarm
department.
WATER SUPPLY—1 reservoir
ing from a stream, capacity 1,00
gravity system; 5 miles street m
8 inches; 60 hydrants; 70 poun
works owned by private corpor

Blossburg, Tioga Co., po
works ordinance; causes of fire
cantile buildings, brick and
wooden roofs permitted; wood
ries; department consists of 1 s
gine, 3 hose carriages; 200 fe
1200 feet good cotton; value o
105 volunteer members; annual
alarm. Chief elected by men
self-supporting, 30 permanent
lands.
WATER SUPPLY—2 reserv
springs and river. J. F. Ely, T

Boyertown, Berks Co., po
640 acres; fire limit, 250 acres; m
brick, three stories; tin and s
and brick dwellings, two and th

PENNSYLVANIA—*Continued.*

ment consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; 400 feet poor; value of apparatus and supplies, $10,000; 2 buildings owned, value $2000; 150 volunteer members; bell alarm. H. M. Binder.

WATER SUPPLY—1 reservoir, supplied by springs, capacity 25,000 gallons daily; direct pumping system; 3 miles street mains, 3 to 6 inches diameter; hydrants; 200 pounds pressure; annual expenses, $2500. J. Sweinhart, C. F. Emes.

Braddock, Allegheny Co., population *13,000; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet rubber hose. James L. Black.

WATER SUPPLY—River; direct system waterworks; Worthington pumping machinery; daily capacity, 2,500,000 gallons; 55 hydrants; 15 miles mains; diameter, 2 to 20 inch; pressure, 80 to 120 pounds; works cost $85,000. G. L. Jones, Supt.; A. S. Brubaker, Town Clerk.

Bradford, McKean Co., population 9197; fireworks ordinance; causes of fires investigated; brick and frame buildings, two and three stories; department consists of 2 steam fire engines, 20 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; 10 fire pumps; siamese couplings used; 900 feet good rubber hose; 2000 feet linen; value of apparatus, etc., $15,000; 6 buildings owned, value $8000; 240 members, 2 paid full time, 3 part time, 235 volunteers; electric alarm, 8 street boxes. Chief elected by ballot; fire patrol, 30 volunteer members; expenses of patrol in 1888, $200. B. McAllister.

WATER SUPPLY—Gravity system water-works; 2 reservoirs; capacity 5,000,000 gallons daily; 15 miles street mains; diameter 3 to 14 inches; 57 hydrants; 202 Ludlow gates; pressure 85 pounds; expenses for 1888, $3000; new reservoir in course of construction; 32,000,000 gallons capacity; works cost, $125,000. C. J. Lane, Supt.; H. McSweeney, Mayor; James A. Lindsey, City Clerk.

Bristol, Bucks Co., population about 7000; fireworks ordinance; mercantile buildings, frame, two and three stories; wooden roofs permitted; dwellings, brick and frame, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1100 feet leather hose; value of apparatus and supplies, $10,000; 2 buildings and stable owned, value $6500; 125 volunteer members; annual expenses, $1100; bell alarm. F. N. Boos.

WATER SUPPLY—Water-works; stand-pipe pressure; 6 miles of mains; diameter 4 to 12 inches; 50 hydrants; pressure 60 pounds; works cost, $35,000. A. Swain, Pres.; C. E. Scott, Supt.; J. W. Wright, Town Clerk.

Brookville, Jefferson Co., population 2136; 1 hook and ladder truck; 2 hose carts; 1000 feet of hose; 40 volunteers.

WATER SUPPLY—Creeks and wells; water-works; 2 reservoirs; capacity 1250 barrels each; 5¼ miles of mains; 8 inches in diameter; 26 hydrants; pressure, 80 to 110 pounds. W. D. J. Martin, C. Z. Gordon.

Butler, Butler Co., population *7000; 4 hose carriages; 1 hook and ladder truck; 2000 feet cotton rubber-lined and 300 feet rubber hose, good; 225 volunteers. A. L. Reiber.

WATER SUPPLY—Water-works; system, pumping to reservoir; daily capacity of machinery 33,000 barrels; 62 hydrants; 5 miles mains; 4 gates; works cost, $48,000. James McCullough, Pres.; Wm. Meredith, Supt.; J. D. Marshall, Town Clerk.

Canton, Bradford Co., population *1500; fireworks ordinance; mercantile buildings, brick and wood, two stories; dwellings, frame, two stories; department consists of 1 hook and ladder truck; 800 feet of good linen hose; 200 poor; 25 volunteer members; annual expenses, $100; bell alarm. L. E. Crane.

WATER SUPPLY—1 reservoir, supplied from stream; gravity system; 2¼ miles street mains and supply pipes; 4 to 12 inches in diameter; 14 hydrants; water pressure, 280 pounds. G. A. Guernsey, C. E. Riggs.

Carbondale, Lackawanna Co., population *12,000; 1 hand engine; 2 hose carriages; 900 feet good leather hose; 37 volunteers. J. H. Foy.

WATER SUPPLY—Gravity pressure from springs to reservoir; 8 miles of mains; 36 hydrants; pressure, 90 pounds. Wm. Tuts, Supt.; John Kelly, Mayor; Robert Stuart, Town Clerk.

Carlisle, Cumberland Co., population 7000; department consists of 3 steam engines, 1 hook and ladder truck, 7 hose carriages; 600 feet good cotton hose; 3000 feet good leather; membership 750, volunteers.

WATER SUPPLY—Creek; pump to reservoir; 12 miles of mains; 50 hydrants. J. G. Heiser.

Catasauqua, Lehigh Co., population *5000; 2 steam engines; 5 hose carriages; 4000 feet good hose; 150 volunteers.

WATER SUPPLY—Water-works; stand-pipe system; daily capacity of pumps, 800,000 gallons; 5 miles mains; 47 hydrants; pressure, 30 to 45 pounds; works owned by Crane Iron Co. W. R. Thomas, Supt.; Jno. W. Hopkins, Mayor; Ed. D. Boyer, Town Clerk.

Catawissa, Columbia Co., population *2200; department consists of 2 hand engines (old), 1 hose cart; quantity of good hose.

WATER SUPPLY—Gravity pressure.

Chambersburg, Franklin Co., population *8500; fireworks ordinance; buildings, brick, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 100 chemical hand extinguishers, 1 hook and ladder truck; hose carriages; 3000 feet good leather hose; value of apparatus and supplies, $6000; buildings, $8000; membership 360, volunteers; annual expenses, $300. Chief elected by council. A. C. Brady.

WATER SUPPLY—Creek; reservoir system; daily capacity of machinery, 1,000,000 gallons; 70 hydrants; 8½ miles mains; diameter, 4 to 10 inches; 42 gates, Ludlow, Eddy; pressure, 40 to 70 pounds; work cost $55,000; annual expenses, $3,300; a new reservoir to be built during 1889. A. C. McGrath, Supt.; D. B. Kirby, City Clerk.

Chester, Delaware Co., population *32,000; 3 steam engines; 1 hook and ladder truck; 5 hose carriages; 5500 feet good rubber hose; 1300 feet poor; 225 men, volunteers; 12 horses. T. Hargraves.

WATER SUPPLY—River; system direct and pumping to reservoir; daily capacity, Holly machinery, 8,000,000 gallons; 76 hydrants; 33 miles mains, diameter, 6 to 24 inches; 240 gates, various; 300 meters, National; pressure, 50 pounds. J. L. Forwood, Prest.; W. S. Johnson, Supt.; J. R. Coates, Mayor; Geo. T. Jones, City Clerk.

Clarendon, Warren Co., population 1500; area, 200 acres; fire limit, 150 acres; fireworks ordinance; buildings, wood, one and a half and two stories; department consists of two hose companies, 1 hook and ladder truck, 1 fire police; 1500 feet good rubber and cotton hose; value of apparatus and supplies, $3000; 3 buildings in use, 1 owned by hose company, 1 by hook and ladder company, and 1 owned by borough, valued at $800; membership 200, volunteers; annual expense, $350; fire alarm, bells and whistles. Chief and two assistants elected by companies, approved by council. A. S. Knight.

WATER SUPPLY—4 reservoirs, supplied by well and force pump; capacity, 65,000 gallons daily

sure, 300 pounds; water-works, owned by private company; force pump and water line owned by borough. Elston Heirs, J. O'Neil.

Clarion, Clarion Co., population *2500; 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; 600 feet good leather; 60 men, volunteers. W. J. McIntire.

WATER SUPPLY—River; water-works; pump to tank; 2 miles of mains; 15 hydrants; pressure, 40 pounds. J. B. Knox; C. E. Smith.

Clearfield, Clearfield Co., population *3000; fire department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose; value of apparatus, etc., $3000; 60 volunteer members; 1 building. O. L. Moore.

WATER SUPPLY—Creek; gravity; reservoir; 6 miles of mains; 42 hydrants; pressure, 180 pounds. J. M. Stewart, S. Bell.

Coatesville, Chester Co., population 2766; area and fire limit, 1200 acres; fireworks ordinance; mercantile buildings, mostly brick, three stories; wooden roofs permitted; dwellings, brick and frame, two and a half stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 500 feet good leather hose; 500 feet cotton; value of apparatus and supplies, $5500; 1 building owned, value $5000; membership 120, volunteers; annual expenses, $150; bell alarm. Chief elected by company, Geo. W. Brooks.

WATER SUPPLY — Reservoir; capacity, 300,000 gallons daily; gravity pressure; 5 miles of supply pipes and street mains; diameter, 3 to 8 inches; 53 hydrants, pressure, 26 pounds; annual expenses of water department, $250. I. Spackman, Town Clerk.

Columbia, Lancaster Co., population *10,000; 3 steam engines; 7 hose carriages; 3000 feet good cotton and leather hose; 450 men, volunteers. Newton Jackson.

WATER SUPPLY—Water-works; gravity; 3 reservoirs; 12 miles of mains; 93 hydrants; pressure, 56 pounds. W. B. Fasig, Dr. S. A. Bockius.

Conneautville, Crawford Co., population *1000; buildings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; 10,000 feet good rubber hose; 5000 good cotton; 5000 good leather; value of apparatus and supplies, $4000; 100 volunteer members; expenses in 1888, $25; bell alarm. H. B. Moulthrop.

WATER SUPPLY—Canal and creek. Ira Fetterman, Town Clerk.

Connellsville, Fayette Co., population *7000; area, 640 acres; fire limit, 480 acres; fireworks ordinance; brick and frame buildings; 2 hose carriages; 900 feet good rubber hose; value of apparatus, etc., $1500; 60 volunteer members; whistle and bell alarm. Chief chosen by department and approved by council. K. C. McCormick.

WATER SUPPLY—Reservoir, capacity 12,000,000 gallons daily; gravity system; 7 miles of street mains; diameter, 4 to 12 inches; 67 hydrants; pressure, 110 pounds. Geo. A. Munson; W. H. Hughes, Town Clerk.

Conshohocken, Montgomery Co., population 4561; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and wood, two and one-half stories; department consists of 1 steam engine, 3 hose carriages; siamese couplings used; 1200 feet good rubber hose; 400 poor; 1150 good cotton; value of apparatus and supplies, $7750; 1 building owned, value $4000; 110 volunteer members; annual expenses, $500; bell alarm.

WATER SUPPLY—1 reservoir, supplied by pumps; capacity, 440,000 gallons daily; 4¾ miles street

ward, Town Clerk.

Corry, Erie Co., population *8000; area, 2908 acres; fire limit, 540 acres; mercantile buildings, brick, three stories; tin and iron roofs; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; 250 feet rubber hose; 3000 feet good cotton hose; 500 poor; 2 horses; value of apparatus and supplies, $8000; 2 buildings owned, value $4000; 125 members, 2 full paid, 1 part paid; annual expenses, $500; bell and whistle alarm. Chief elected by department. J. F. Austin.

WATER SUPPLY—Waterworks; gravity and pumping system; 12 reservoirs, supplied from springs; capacity, 5000 gallons daily; 9 miles of mains; 60 hydrants; pressure, 110 pounds; annual expenses for water department, $3000. B. F. Knause, Supt.; M. N. Baker, City Clerk.

Curwensville, Clearfield Co., population 1580; area, 1025 acres; buildings, brick and frame, two and three stories; department consists of 1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, $2000; 50 volunteer members; expenses in 1888, $1600; steam whistle alarm. Wm. Holden.

WATER SUPPLY—4 reservoirs, capacity 500 barrels each. A. Bloom.

Danville, Montour Co., population 9000; department consists of 1 steamer and 2 hand engines, 4 hose carriages; 700 feet good leather hose, 1125 poor; 1500 feet good cotton; 178 volunteer members. J. L. Russell.

WATER SUPPLY—Wells; Holly system, direct pumping; daily capacity of machinery, 1,500,000 gallons; 106 hydrants; 13 miles mains; diameter, 2 to 12 inches; 36 Ludlow gates; pressure, 60 to 100 pounds; works cost $168,000; new pump to be added this year. John Farnsworth, Pres.; P. M. Kerns, Supt.; Jos. Hunter, Mayor; Benj. Harris, Town Clerk.

Darby, Delaware Co., population *2000; 1 hand engine; 500 feet of hose. Controlled by council.

WATER SUPPLY—Creek. B. D. Legin, Town Clerk.

Derry Station, —— Co., population *2500; buildings, wood, two stories; department, 1 chemical engine; 2 hose carriages; 600 feet good rubber hose; 30 volunteer members; value of apparatus, $800; whistle alarm.

WATER SUPPLY—Streams; gravity system; 24 hydrants; 5½ miles mains; diameter 4 to 10 ins.; 61 Ludlow gates; pressure, 95 pounds. C. S. Tims, Pres.; Murray Forbes, Supt.; John Doak, Town Clerk.

Doylestown, Bucks Co., population 2070; 2 hose carriages; 1000 feet good leather hose.

WATER SUPPLY—Springs, water-works, 32 fire plugs.

Downingtown, Chester Co., population *1800; no fire department.

WATER SUPPLY—Gravity pressure; 3 miles street mains; 400 hydrants. J. Hamilton.

Du Bois, Clearfield Co., population *7000; area, 1800 acres; fire limit, 600 acres; frame buildings, two stories; 100 volunteer members; 1 hose carriage, 1 hook and ladder truck; siamese couplings used; 850 feet good hose; value of apparatus, $3000. Chief elected by ballot. F. J. Foster.

WATER SUPPLY—Street mains and supply pipes, extending ½ mile; 25 hydrants; 1 force pump. J. Roscoe, C. Pentz.

Duke Centre, McKeon Co., population *800; area, 300 acres; fire limit, 150 acres; fireworks ordinance; causes of fires investigated; mercantile

PENNSYLVANIA—*Continued.*

buildings, wood, two stories; wood dwellings, one story; wooden roofs permitted; department consists of 1 chemical hand engine, 2 hose carriages; 500 feet good cotton hose, 1000 feet poor; value of apparatus and supplies, $1000; 1 building, value $500; 1 rented at $36 per annum; 50 volunteer members; annual expenses, $20; bell and steam whistle alarm. Chief elected by department.

WATER SUPPLY—Tanks; capacity, 1200 barrels, supplied by pump; 1¼ miles of mains and supply pipes, 2 to 3 inches diameter; 13 hydrants; annual expenses, $10. G. H. Dana.

Duncannon, Perry Co., population 1200; wood buildings, two stories; 2 hand engines, 2 hose carriages; 950 feet good leather hose, 800 feet poor; whistle alarm.

WATER SUPPLY—Rivers and wells. A. L. Lane, Town Clerk.

Dunmore, Lackawana Co., population *1200; brick and wood buildings, two and three stories; shingle roofs; department consists of 1 hose carriage 1 chemical hand engine; 500 feet good rubber hose; 75 volunteer members; whistle and telephone alarm.

WATER SUPPLY—Gravity pressure; 1 reservoir, 8 miles street mains; 4 hydrants. Wm. Gilmore, Supt.; C. P. Savage, Town Clerk.

East Brady, Clarion Co., population *1700; fireworks ordinance; causes of fires investigated; frame buildings, two stories; 2 chemical engines; 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus $2200; 1 building, value $250; 130 volunteers; bell alarm. Chief elected by members, approved by council. C. R. McCafferty.

WATER SUPPLY—5 cisterns, supplied by springs; direct pumping; 2-inch street mains and hydrants. R. R. McGregor, Town Clerk.

East Mauch Chunk, Carbon Co., population 2500; frame buildings, two and three stories; wooden roofs; no fire department; buckets.

WATER SUPPLY—2 reservoirs; gravity pressure; 3½ miles of mains, pressure, 50 pounds. Owned by Mauch Chunk Water Company, S. S. Smith, Supt.

Easton, Northampton Co., population *15,000; area, 1¼ square miles; fire limit, same; fireworks ordinance; mercantile buildings, brick and stone, three to six stories; slate roofs; dwellings, brick, stone and frame, two and a half to four stories; department consists of 3 steam engines, 1 hook and ladder truck, also 1 aerial truck, 5 hose carriages; 4000 feet good rubber hose, 500 poor; 2000 feet good cotton; 7 horses; value of apparatus, supplies, telegraph and buildings owned, $46,221.75; membership, 38, paid; annual expenses, $8000; telegraph alarm, 24 street boxes. Chief appointed by Mayor; term, 6 years. J. J. Smith.

WATER SUPPLY—River; combined gravity and pumping system; daily capacity of Worthington machinery 1,000,000 gallons; 25 miles street mains, diameter 4 to 20 inches; 50 hydrants; pressure, 60 to 100 pounds; 3 pumps, capacity 1,000,000 gallons each. J. S. Rodenbough, H. T. Buckley.

East Stroudsburgh, Monroe Co., population *1900; frame buildings, two and three stories; wooden roofs; no fire department.

WATER SUPPLY—Wells, cisterns and creek; water-works building. Geo. E. Stauffer.

East York, (Pricetown)—1 steam fire engine; 800 feet hose.

Ebensburg, Cambria Co., population 1123; fireworks ordinance; frame buildings, two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose, 600 feet cotton hose; value of apparatus and supplies, $2750 membership 63, volunteers; annual expenses, $75; 1 building used; bell alarm. Chief elected by company. Otis Lloyd.

WATER SUPPLY—Pumping system; 2 reservoirs; 1¾ miles street mains and supply pipes, diameter 4 to 6 inches; 15 hydrants; annual expenses of water department, $350. R. L. Thomas, W. H. Connell, Town Clerk.

Edenburg, Clarion Co., population *1000; buildings, frame and brick; one and two stories; department consists of 1 hose carriage, 1 hook and ladder truck; 550 feet of hose; value of apparatus and supplies, $900; 1 building, value $250; membership 46. J. R. Neely.

WATER SUPPLY—Water-works; gravity; capacity 900 barrels; 2000 feet mains; 3 and 4 inches in diameter; 5 hydrants; pressure 75 pounds; annual expenses of water department, $200. R. Corlett, Supt.; N. N. Booth, Town Clerk.

Eldred, McKean Co., population 1165; area, 600 acres; fire limit, same; frame buildings, two stories; shingle roofs permitted; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck; 1000 feet of hose; value of apparatus and supplies, $1000; 1 building in use; membership 45, all volunteers; bell and whistle alarm. Chief elected by company. T. L. Sartwell.

WATER SUPPLY—Wells and river; water-works; 3 inch mains. A. H. Mayo, Town Clerk.

Elizabethtown, Lancaster Co., population 3980; area and fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and frame, two stories; 1 steam engine; 1 hand engine; 2 hose carriages; 400 feet good rubber hose; 500 poor; 100 feet good cotton; value of apparatus and supplies, $5000; 1 building owned, value $4000; membership 75, volunteers; annual expenses, $100; bell alarm. Chief elected by company. J. C. Redsecker.

WATER SUPPLY—8 cisterns, supplied by pumping from creek; capacity 120,000 gallons daily; 1 plug. F. W. Miller, Town Clerk.

Emlenton, Venango Co., population *1500; brick and frame buildings; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 600 feet good rubber hose; 200 linen; 400 feet cotton; value of apparatus, etc., $2000; 1 building, value $2000; 50 volunteer members; expenses in 1888, $100. Chief elected by members. A. R. Newton.

WATER SUPPLY—Gravity system water-works; 1 reservoir, capacity 500,000 gallons; 4 miles street mains, 5 and 6 inches in diameter; 17 hydrants. J. R. Donnelly, Town Clerk.

Emporium, Cameron Co., population *2500; 1 hand engine; 1 hook and ladder truck; 2 chemical hand extinguishers; 2 hose carriages; 700 feet rubber hose, fair; 1250 feet good cotton; 110 men, volunteers. E. O. Bardwell.

WATER SUPPLY—Water-works; gravity system; 30 hydrants; 6¼ miles mains; pressure 110 pounds; works cost $35,000. J. F. Parsons, Pres. Co.; H. H. Mullen, Town Clerk.

Ephratah, Lancaster Co., population 1300; buildings, brick and wood, two and three stories; department consists of 1 steam engine, 1 chemical engine, 1 hose carriage; 400 feet good rubber hose, 400 poor; 1000 good cotton; value of apparatus and supplies, $3000; members 100, volunteers; expenses in 1888, $200; bell alarm. Geo. W. Groff.

WATER SUPPLY—Creek and 1 reservoir, capacity 500 hogsheads; 3 miles street mains; 20 hydrants; pressure, 70 pounds. E. S. Royer.

Erie, Erie Co., population *38,000; area, 465 acres; fire limit, 175 acres; fireworks ordinance; mercantile buildings, brick and wood, two to five

tories; dwellings, wood, one and two stories; department consists of 2 steam engines, 2 chemical and extinguishers, 1 hook and ladder truck, 6 hose carriages; 13,150 cotton hose, good; 21 horses; value of apparatus and supplies, $14,000; 6 buildings owned, value $50,000; membership 47, 10 full paid, 7 part paid; annual expenses, $20,632; fire alarm and telegraph, 39 street boxes. Chief elected by commissioners.

WATER SUPPLY—Water-works, pumping system; reservoir, capacity, 30,000,000 gallons; 38 miles street mains; diameter, 4 to 30 inches; 280 hydrants; pressure, 70 pounds; annual expenses of water department, $43,800. C. S. Clark, Mayor; Thos. Hanlon, City Clerk.

Everett, Bedford Co., population *2500; area and fire limit, 200 acres; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 steam engine, 3 hose carriages; 1000 feet good rubber hose; 500 feet cotton hose; value of apparatus and supplies, $4,600; value of buildings in use, $5000; 100 volunteer members; annual expenses, $25; bell alarm. Chief elected by council. D. B. Ott.

WATER SUPPLY—River and streams. J. F. Fisher, Town Clerk.

Foxburg, Clarion Co., population *800; 800 feet hose; 40 volunteers. G. Kiel.

WATER SUPPLY—Water-works; gravity pressure; river; 2 tanks; 2 miles of mains; 15 double hydrants. F. Dale.

Franklin, Venango Co., population *8000; area, 1500 acres; fire limit, 500 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; 1000 feet good rubber hose; 500 feet linen; value of apparatus, $11,350; 3 buildings owned by city, value $6000; 150 members, part paid 3; annual expenses, $1200; bell alarm. Chief elected by council. P. W. Welsh.

WATER SUPPLY—Springs, by gravity to reservoir; 10 miles street mains; diameter, 4 to 8 inches; 60 hydrants; pressure, 70 pounds; cost of works, $40,000; annual expenses, $550. F. W. Mitchell, Pres., Co.; J. L. Hanna, Supt.; Wm. Waller, City Clerk.

Freeland, Luzerne Co., population *4000; area, 400 acres; fire limit, same; fireworks ordinance; causes of fires investigated; frame buildings, two and three stories; shingle and slate roofs; 1 hook and ladder truck; 2 hose carriages; 1500 feet good cotton hose; value of apparatus, etc., $2000; 1 building; 57 volunteer members; bell alarm. Chief elected by council. Albert Goeppert.

WATER SUPPLY—1 reservoir; pumping system; Worthington machinery; 19 hydrants; 4 miles mains; works cost $21,000; pressure 30 to 75 pounds. Henry Fisher, Supt.; B. Davis, Mayor; T. A. Buckley, Town Clerk.

Freeport, —— Co., population ——; buildings, brick, two and three stories; shingle roofs permitted; bucket brigade; no fire department.

WATER SUPPLY—River; by pump to reservoir; Blake pumps; 2 hydrants; 6 miles mains; diameter, 5 and 6 inches; gravel filtration; pressure 90 pounds; annual expenses, $1000. John Ralston, Prest.; D. B. Golden, Supt.; G. M. Hill, Town Clerk.

Gettysburgh, Adams Co., population *3000; 1 steamer, 2 hand engines, 1 hook and ladder truck; 3 hose carriages; 1500 feet of cotton hose. J. M. Warner.

WATER SUPPLY—1 reservoir; pumping system; 28 hydrants; 2 miles mains; pressure 50 pounds; cost of works, $20,000. David Warren, Supt.; W. P. Grimesby, Mayor.

Girard, Erie Co., population 703; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 300 feet good rubber hose, 200 feet poor; 50 volunteer members.

WATER SUPPLY—Creek; 1 cistern. H. Ball, Town Clerk.

Girardville, Schuylkill Co., population *3000; 3 hose carriages; 1 hook and ladder truck. P. Cress.

WATER SUPPLY—Street mains from reservoir. E. C. Wagner; W. Parker.

Greenburg, Westmoreland Co., population *5000; area, 2560 acres; fireworks ordinance; mercantile buildings, brick, and stone, three stories; brick and stone dwellings, two stories; department consists of 3 hand engines, 1 hook and ladder truck, 1 hose carriages, 250 feet bad rubber hose; 100 poor; 150 feet good leather, 50 poor; 1 horse; value of apparatus and supplies, $2500; 2 buildings owned, value $500; 150 volunteer members; annual expenses, $250; bell alarm. Chief elected by the borough authorities; new city hall.

WATER SUPPLY—Wells and cisterns. Cyrus Gross, Town Clerk.

Greencastle, Franklin Co., population *2000; 1 steam engine, 2 hose carts; 1100 feet good rubber hose; 60 volunteer members. C. Kohun.

WATER SUPPLY—3 cisterns, capacity 60,000 gallons each; 2 small cisterns. J. E. Wilson, Town Clerk.

Greenville, Mercer Co., population *4000; area, 1200 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two stories; wood dwellings, two stories; department consists of 1 steam engine, 3 hose carriages; siamese couplings used; 2000 feet good rubber hose; value of apparatus and suplies, $5000; 90 members, 2 paid; annual expenses, $300; bell alarm, Chief elected by members. P. Leech.

WATER SUPPLY—Creek; water-works; gravity system; 35 hydrants; 6 miles mains, diameter 4 to 12 inches; 40 Eddy gates; pressure, 80 pounds; works cost, $50,000 annual expenses, $300. J. T. Blair, Pres. Co.; S. R. Cochran, Supt.; W. P. Leach, Mayor; E. S. Templeton, City Clerk.

Hamburgh, Berks Co., population 2110; 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet leather hose, good; 500 cotton, good; 100 men, volunteers. Wm. Sheridan.

WATER SUPPLY—River and canal. R. J. M. Miller, Town Clerk.

Hanover, York Co., population 5000; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck. 3 hose carriages; siamese couplings used; 1600 feet leather hose, good; value of apparatus and supplies, $6000; 1 building owned, value $5000; membership 75, all volunteers; annual expenses, $300; bell alarm. Chief elected by company. Wm. Long.

WATER SUPPLY — 2 reservoirs, supplied by springs; gravity pressure; 4 miles street mains; diameter, 4 to 9 inches; 28 hydrants; pressure, 70 pounds. S. Keeper, W. R. Soliday.

Harrisburg, Dauphin Co., population 35,762; area, 2880 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three and four stories; tin and slate roofs; dwellings, brick and frame, two to three stories; department consists of 6 steam engines, 1 hook and ladder truck, 10 hose carriages; 8500 feet cotton hose, good; 350 feet leather hose, good; 2000 feet leather, poor; 21 horses owned, 2 hired; value of apparatus and supplies, $37,000; 9 buildings owned, value $45,000; membership, 1000, volunteers; annual expenses, $12,470; telegraph alarm, 22 street boxes. Chief appointed by Mayor. J. Kohler.

PENNSYLVANIA—*Continued.*

WATER SUPPLY—Pumping system; 1 reservoir, supplied from Susquehanna river; capacity, 20,000,000 gallons daily; 28 miles street mains, diameter 6 to 30 inches; 650 hydrants; pressure, 65 to 75 pounds; annual expenses of water department, $22,880. J. H. Weitmyer, W. J. Baker.

Hazelton, Luzerne Co., population *12,000; area, 12,000 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, two and a half and three stories; shingle roofs permitted; dwellings, wood, two stories; department consists of 2 steam engines, 15 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 600 feet rubber hose; 1700 feet leather hose, good; 2 horses; value of apparatus and supplies, $14,000; membership 50, volunteer. Chief elected by company, approved by borough council. E. Bachman.

WATER SUPPLY—4 reservoirs, supplied by pumping and springs; capacity, 340,000 gallons daily; gravity system; 11 miles street mains, diameter 3 to 8 inches; 18 hydrants; pressure, 90 pounds; annual expenses of water department, $200,000. Josiah Walk, Geo. Mane.

Hollidaysburg, Blair Co., population 3150; area, 2000 acres; fire limit, 1000 acres; fireworks ordinance; mercantile buildings, brick, two and a half stories; shingle roofs permitted; dwellings, frame and brick, two and a half stories; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 2000 feet linen hose; 300 feet good leather hose; value of apparatus and supplies, $10,000; membership, 200, volunteers; value of buildings, $5000; annual expenses, $500; whistle alarm. Chief elected by council. Martin Bell.

WATER SUPPLY—2 reservoirs, gravity system; 13 miles street mains, diameter 6 inches; 28 hydrants; pressure, 50 pounds. C. A. McFarland, J. H. Smith.

Honesdale, Wayne Co., population 2620; area, 640 acres; fire limit, 500 acres; mercantile buildings, brick and wood, three and four stories; wooden roofs permitted; dwellings, brick and wood, two and a half and three stories; department consists of 2 steam engines, 2 hose carriages; siamese couplings used; 1250 feet good cotton hose; 800 feet poor leather; 250 feet poor rubber; value of apparatus and supplies, $10,000; 1 building owned, value $6000; membership 55, 3 paid; annual expenses, $500; gong alarm.

WATER SUPPLY—Water-works; gravity system; 50 miles of street mains, diameter 4 to 6 inches; 6 hydrants; pressure, 50 pounds. W. A. Thayer, Supt.; T. E. Callaway, Town Clerk.

Hughville, Lycoming Co., population *1500; area, 400 acres; fireworks ordinance; frame and brick buildings, two stories; shingle roofs not permitted on main street; 1 hand engine, value $300.

WATER SUPPLY—Wells. A company has been granted a charter and will build water-works during year. T. Rommelt, Town Clerk.

Hummelstown, Dauphin Co., population 1400; buildings, brick and stone, two and three stories; shingle roofs; department consists of 3 hand engines, 1 hose carriage; 600 feet good hose; 300 poor; members 252, volunteers. W. M. Burn.

WATER SUPPLY—Water-works; stand-pipe system; 5 miles street mains; 19 hydrants; pressure 75 to 150 pounds; works cost $45,000; annual expenses, $560. F. J. Shaffer, Pres. Co.; W. H. Siple, Supt.; J. J. Bolton, Town Clerk.

Huntingdon, Huntingdon Co., population 6000; fireworks ordinance; buildings, brick and frame, two to four stories; department consists of 2 steamers, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings; 2000 feet good leather hose; 200 good rubber; 1000 new cotton; value of apparatus and supplies, $19,000; 3 buildings owned, value $15,000; members 450, volunteers; expenses in 1888 $[illegible]; telephone alarm. Gilbert Greenbarg.

WATER SUPPLY—Water-works; gravity system; 12 miles street mains; 60 hydrants.

Indiana, Indiana Co., population *4000; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings two stories; department consists of 1 hand engine, 2 chemical engines, 1 hook and ladder truck; hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, $2550; value of buildings owned, $3500; 175 volunteer members; annual expenses, $600; bell alarm. Chief elected by the companies. M. J. Lowery.

WATER SUPPLY—Water-works; gravity pressure. E. Row, S. A. Douglass.

Irwin, Westmoreland Co., population *[illegible]; area, 100 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, brick and wood, [illegible] stories; wooden roofs permitted; wood dwellings two stories; department consists of 1 hand engine, 1 hose carriage; 1000 feet good rubber hose; value of apparatus and supplies, $2000; 1 building owned, value $800; 33 volunteer members; annual expenses, $200; bell alarm. J. L. Frick.

WATER SUPPLY—5 cisterns, supplied from roofs of buildings; capacity 50,000 gallons; water-works to be erected. S. C. Remsberg, Town Clerk.

Jermyn, Lackawanna Co., population *[illegible]; frame buildings; 1000 feet good linen hose; value $900; 40 volunteer members; bell and whistle alarm. S. D. Davis.

WATER SUPPLY—1 reservoir, supplied by springs and streams; gravity system; 8 and 4-[illegible] street mains; 12 hydrants; pressure 80 to [illegible] pounds. W. S. Hutchings, Supt.; W. C. Nicholson, Town Clerk.

Jersey Shore, Lycoming Co., population [illegible]; brick and frame buildings, two and three stories; department consists of 2 hose carriages; 1000 feet good leather hose; value of apparatus and supplies $2000; bell alarm.

WATER SUPPLY—Water-works; reservoir system; 1 reservoir; 3 miles street mains; 28 hydrants. E. D. Trump, Supt.; B. D. Bricker, Town Clerk.

Johnstown, Cambria Co., population *30[illegible]; 3 steamers; 1 hook and ladder truck; 8 hose carriages; 5600 feet good cotton hose; 3 men, paid part time, 400 volunteers; 2 horses. S. E. Young.

WATER SUPPLY—Water-works; gravity pressure; 4 reservoirs; 40 miles mains; diameter 4 to [illegible] inches; 104 hydrants; Ludlow gates; pressure [illegible] pounds; works cost $500,000. J. McMillen, Pres.; J. Williams, Supt.; I. Horrell, Mayor; J. H. Fisher, City Clerk. (Above report received previous to late disaster.)

Jonestown, Lebanon Co., population 70[illegible]; hand engine; 1 hose carriage; 100 feet leather hose.

WATER SUPPLY—Wells and cisterns. C. [illegible] Zehning, Town Clerk.

Kennett Square, Chester Co., population 1300; area, 680 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick, two and three stories; department consists of 1 hand engine, 1 hose carriage; 600 feet good rubber hose; value of apparatus and supplies, $1200; 1 building owned by borough, value $500; membership 50, volunteers; annual expenses, $[illegible]; bell alarm. Chief elected by board of engineers.

WATER SUPPLY—Water-works; direct pumping and stand-pipe system; reservoirs, supplied by water power; capacity 36,000 gallons daily; 1½ miles street mains; diameter 2 to 6 inches; 15 hy-

rants; pressure 25 to 50 pounds; annual expenses f water department, $200. Eugene Mercer, Supt.; os. Clark, Town Clerk.

Kerns City, Columbia Co.; buildings, wood, ne and two stories; shingle roofs; department consists of several chemical extinguishers, 1 hose carriage; 500 feet good rubber hose; 175 poor; value of pparatus and supplies, $400; members 21, volunteers. L. S. Burgess.

WATER SUPPLY—Water-works; pumps, 25 horse ower; 1 mile street mains; 6 hydrants.

Kingston, Luzerne Co., population 1418; 1 orthless hand engine; 1 hose carriage; 300 feet ood leather hose.

Kittanning, Armstrong Co., population 2624; rea, 100 acres; fire limit, same; fireworks ordinance; uildings, brick and wood, two and three stories; hingle roofs permitted; department consists of 2 ook and ladder trucks; 1100 feet good leather hose; buildings in use; membership 40, volunteers; bell larm.

WATER SUPPLY—Water-works; direct pumping ystem; 1 reservoir, pumped from river; 11 miles treet mains; diameter, 6 to 10 inches; 30 hydrants.

Knox, Clarion Co., population *1250; area, 30 cres; fireworks ordinance; frame and brick buildngs, one and two stories; 1 hook and ladder truck, hose carriage; 550 feet good rubber hose; 50 feet inen; value of apparatus, $800; 1 building; 50 olunteer members; steam whistle alarm. Chief lected by ballot.

WATER SUPPLY—2 reservoirs, capacity 63,000 allons; ¾ miles street mains, 4 and 3 inches in dimeter; 6 hydrants; pressure, 75 pounds; works wned by Smith and Corlett, Nelwin Tooth.

Kutztown, Berks Co., population *1325; brick nd frame buildings; 1 hand engine.

WATER SUPPLY—Wells. J. D. Wanner, Town Clerk.

Lancaster, Lancaster Co., population 25,769; rea, 2560 acres; fire limit, same; chief investigat s ires; mercantile buildings, usually brick, three stories; mostly slate roofs; dwellings, brick and frame, wo to three stories; department consists of 4 steam ngines, 1 hook and ladder truck, 4 hose carts; 4000 eet good rubber hose; several factories have private ose; 14 horses; value of apparatus and supplies nd building, $50,000; membership 39, full paid, o; part paid, 29; annual expenses, $26,467; fire larm telegraph. Chief elected by council. H. V. Vandersmith.

WATER SUPPLY—2 reservoirs, supplied by steam umps, capacity 5,000,000 gallons per day; 32 miles treet mains; 4 to 20 inches; 425 hydrants; pressure, 6 pounds. Jacob Holabach, J. Chillas.

Lansford, Carbon Co., population *2500; buildngs, wood, two and two and a half stories; shingle oofs; no fire department.

WATER SUPPLY—Water-works; gravity pressure; 3 miles street mains. W. D. Zehuer, W. Drumheller.

Latrobe, Westmoreland Co., population *4200; reworks ordinance; causes of fires investigated; rick and frame buildings, two and three stories; hingle, tin and slate roofs; 1 chemical engine; 4 hemical hand extinguishers; 1 hook and ladder ruck; 950 feet good rubber hose; value of apparatus, $1800; 1 building, value $1500; 33 volunteer nembers; bell alarm. Chief elected by council.

WATER SUPPLY—Wells and creek; water-works; ump to mains; 4 miles of mains; 23 hydrants. J. . Head.

Lebanon, Lebanon Co., population *15,700; reworks ordinance; mercantile buildings, brick, hree stories; wooden roofs permitted; dwellings, rick and frame, two stories; department consists of 3 steam engines, 1 hook and ladder truck, 3 hose carriages; 3600 feet cotton hose; value of apparatus and supplies, $3500; value of buildings owned, $40,000; annual expenses, $2500. Chief elected by companies. Geo. A. Hunter.

WATER SUPPLY — Gravity pressure; 35 miles mains; diameter, 4 to 16 inches; 110 hydrants; 50 gates; 23 meters, Hersey; pressure 55 pounds; works cost $252,000; annual expenses, $1800. R. J. Shirk, Supt.; P. L. Wiener, Mayor; Jos. Light, City Clerk.

Lehighton, Carbon Co., population *4000; area, 2560 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three and four stories high; dwellings, wood, two and one-half and three stories; 1 hook and ladder truck; buckets. P. Wagner.

WATER SUPPLY — Artesian well being constructed; present supply from well; capacity, 125 gallons per minute; pumped to reservoir. Mahlon Reichard, Mayor; John Semmel, Town Clerk.

Lewisburg, Union Co., population 3080; area, 320 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, brick, stone and wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 3 hose carriages; siamese couplings used; 1500 feet rubber hose, good; 200 feet cotton, good; 300 poor; value of apparatus and supplies, $10,000; 1 building owned, value $3500; membership 100, 3 paid; annual expenses, $150; bell alarm. Chief elected by borough council. J. V. Miller.

WATER SUPPLY—Water-works; system pumping to stand-pipe and direct, Knowles pumps; quality of water, good; cost of construction $35,000; 8 miles street mains, 2½ to 10 inches diameter; 45 hydrants; pressure, 100 pounds. C. Dreisbach, Supt.; Wm. Jones, City Clerk.

Lewiston, Mifflin Co., population 3222; 1 steam engine; 1 chemical; 2 hook and ladder trucks; 3 hose carriages; 1800 feet rubber hose, good; 1000 feet poor; 1500 feet leather, medium; 1000 feet cotton, good; 1 man paid part time; 100 volunteers. F. H. Wentz.

WATER SUPPLY—Gravity pressure; 25 hydrants. P. Clum.

Lititz, Lancaster Co., population 1113; 2 chemical engines; 3 hand engines; 500 feet cotton hose, good; 25 men, volunteers.

WATER SUPPLY—Creek; water-works in course of construction.

Lock Haven, Clinton Co., population *8000; area, 500 acres; fire limit, 400 acres; mercantile buildings, brick, three stories; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3600 feet good hose, mostly cotton; 3 horses; value of apparatus and supplies, $11,000; 1 building owned, value $3000; 1 rented at $60 per year, value $400; membership 150, 4 full paid; annual expenses, $1000; bell alarm. Chief elected by commissioners. C. F. Keller.

WATER SUPPLY—2 reservoirs, supplied by streams; capacity 4,100,000 gallons daily; gravity; 15 miles street mains; diameter 4 to 12 inches; 70 hydrants; pressure 70 pounds; annual expenses of water department, $2000. John Griffin, Supt.; G. W. Mason, Mayor; S. M. McCormack, City Clerk.

Lykens, Dauphin Co., population 2500; 2 hose carriages; 2 hose carts; 1000 feet hose; 2 hose companies; no fire alarm. A. G. Stanley.

WATER SUPPLY—System, gravity to reservoir; 25 hydrants; 3½ miles pipes, 10 to 3 inches in diameter; 12 gates; quality of water good; pressure 40 pounds. T. M. Williams, Supt.; B. F. Eby, Town Clerk.

PENNSYLVANIA—*Continued.*

Mahanoy Plane, Schuylkill Co., population 2500; 2700 feet of hose; 2 hose carts; 60 members.

WATER SUPPLY—Gravity from Mud Run, 1¼ miles from town; 8 hydrants; 4 miles 6-inch pipe; 8 gates; maker, F. B. Bannan; water not fit for use in summer; pressure good. M. Luthin, Pres.; John J. Splane, Mayor; H. C. Dutter, Town Clerk.

Manheim, Lancaster Co., population *2200; area, 1280 acres; fire limit, 960 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood and brick, two and three stories; department consists of 1 hand engine; 3 hose carriages; 1400 feet of good hose; value of apparatus and supplies, $2000; 2 buildings used, value $1600; membership 100, volunteers; bell alarm. Chief elected by company.

WATER SUPPLY—System; pumping to reservoirs; capacity 800,000 gallons; capacity of storage reservoir, 300,000 gallons; Worthington pump; 5 miles of mains; pressure 60 pounds; 68 hydrants; cost of construction, $20,000. A. Kline, Pres.; H. E. Gye, Supt.; M. E. Bomberger, Mayor; H. M. Ensminger, Town Clerk.

Mansfield, Tioga Co., population *2500; area, 1406 acres; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, $750; membership 50, volunteers; bell alarm. Chief elected by company. T. H. Bailey.

WATER SUPPLY—Gravity; private company. T. H. Bailey, Mayor; Mart King, Town Clerk.

Mansfield Valley, Allegheny Co., population 3000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; 35 men, volunteers.

WATER SUPPLY—15 cisterns.

Marietta, Lancaster Co., population *3500; area 2000 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, frame and brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1600 feet good leather hose; value of apparatus and supplies, $8000; 1 borough building, value $7000; 90 volunteer members; bell alarm. Chief elected by members. Caspar Eater.

WATER SUPPLY—River; canal; 4 cisterns and creek. Thos. O'Rourk, Mayor; J. Naylor, Town Clerk.

Mauch Chunk, Carbon Co., population *4800; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, four stories; mostly slate and tin roofs; dwellings, brick and wood, three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 600 feet good leather hose; 600 feet gum and 600 cotton; value of apparatus and supplies, $8000; 2 buildings owned, value $4000; membership, 116; part paid, 2. Chief elected by members, confirmed by council. G. W. Sandel.

WATER SUPPLY—4 reservoirs, supplied by springs; gravity system; 4 miles street mains, 6 to 4 inches diameter; 33 hydrants; pressure 80 pounds. Hon. R. Klotz, Supt.; John Faga, Mayor; Elmer Keiser, Town Clerk.

Marysville, Perry Co., population 1000; 1 Rumsey hand engine; 150 feet cotton hose; 45 members, volunteers; value of apparatus, $350. G. E. Strasbough, Chief.

WATER SUPPLY obtained from river and well. J. E. Mann, Burgess.

McKeesport, Allegheny Co., population *[illegible]000; 1 hook and ladder truck; 2 hose reels. J. McAllister.

WATER SUPPLY—Water-works; pump to reservoir. J. E. Coff, Geo. Bossart.

Meadville, Crawford Co., population *12,000; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; 3500 feet good cotton hose; 285 men, volunteers; 2 horses. Oscar Hartman.

WATER SUPPLY—Creek; gravity; 16 miles of mains; 107 hydrants; pressure, 115 pounds. G. G. Collum, Supt.; J. B. Cochran, Mayor; B. B. Pickett, Junior, City Clerk.

Mechanicsburg, Cumberland Co., population 4000; area, 400 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hand engine, 8 ladders and two hooks, 2 hose carriages; 1400 feet rubber hose, good; 400 feet good leather hose; 1 hook and ladder truck and 2 Babcock fire extinguishers; value of apparatus and supplies, $8500; 2 buildings, value $5000; membership, 175, 5 paid; annual expenses $650; bell alarm. S. M. Wagoner.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs; 7 miles of mains, diameter 4 to 10 inches; 28 hydrants; supplied by R. D. Wood & Co.; pressure, 32 pounds; quality of water, good; not filtered; cost of works, $45,000; annual expenses $1000. Joseph Leas, Pres.; Andrew Seifert, Supt.; D. H. Kimmel, Mayor; D. E. Kast, Town Clerk.

Media, Delaware Co., population 3200; 1 hand engine; 2 hose carriages; 1000 feet leather hose; [illegible] feet cotton.

WATER SUPPLY—Source, Ridley creek; system, pump to reservoir; Cassin and Knowles pumps; capacity per day, 300,000 gallons; 30 Cassin hydrants; 7 miles mains, 4 to 8 inches diameter; [illegible] gates, Cassin make; cost of works, $100,000; pressure, average 25 pounds. Works owned by borough. W. Mancil, Supt.; Henry Green, Chief Burgess; William Tucker, Town Clerk.

Mercer, Mercer Co., population *2350; 1 hand engine; 1 hook and ladder truck; 2 hose carts; 1500 feet good rubber hose; 50 volunteers; fire police, [illegible] men. W. D. Keek.

WATER SUPPLY—Streams; water-works, pump to tank; capacity, 70,000 gallons; capacity of pump, 200 gallons per minute; 3 miles of mains; 37 hydrants; pressure, 125 pounds. H. H. Zigler, Town Clerk.

Mercersburg, Franklin Co., population *1500; buildings, principally brick, two and three stories; wooden roofs permitted; department consists of 1 steam engine, 2 hose carriages; 950 feet of good cotton hose, 50 feet poor; value of apparatus and supplies, $5000; membership 40, volunteers; 1 man paid; bell alarm. S. C. Jordan.

WATER SUPPLY—Cisterns, supplied by pumps from Silsby engine; mill race and wells; cost of system, $5000. F. A. Waddell, Burgess; M. J. Slick, Town Clerk.

Meshoppen, Wyoming Co., population *[illegible]; area, 400 acres; frame buildings, two stories; no fire department; 48 buckets; 3 ladders.

WATER SUPPLY—Water-works; gravity system; 2 reservoirs, supplied by springs and pipe from creek; capacity 30,000 gallons per day; diameter ¾ to 3 inches; 3 hydrants; water-works owned by private company. E. H. Weels, E. J. Mowry.

Meyersdale, Somerset Co., population 2000; 1 hook and ladder truck; 1 hose company; 2 hose carts; 700 feet hose. William Coulehan.

WATER SUPPLY — Source, spring Allegheny Mountain; gravity system; flow of spring 1,000,000 gallons per day; 26 Eddy hydrants; 19,957 feet pipe.

to 8 inches diameter; 15 Eddy gates; cost of orks, $20,000; pressure 120 pounds; annual ex- enses, $350. A. Chamberlain, Prest.; J. S. raves, Supt.; E. J. Hudson, Mayor; N. E. Mil- r, Town Clerk.

Middletown, Dauphin Co., population *5000; steam engine; 3 hose carriages; 1500 feet good otton hose; 800 feet leather; 90 men, volunteers.
WATER SUPPLY—Stand-pipe and direct to ains; capacity of pumps 300,000 gallons; Ray- ond & Campbell makers; 5 miles mains; 35 hy- rants; pressure 60 to 200 pounds. Joseph Camp- ell, Pres.; C. W. Raymond, Treas.

Mifflintown, Juniata Co., population *800; 1 and engine.
WATER SUPPLY—Canal and river.

Milford, Pike Co., population 984; area, 200 res; mercantile buildings, frame, two stories; wellings, frame, two stories; 450 feet rubber hose; o good leather; value of apparatus and supplies, 25; 1 building owned, value $50. Chief ap- ointed by council. J. B. Newman.
WATER SUPPLY—Spring; gravity system; 2 iles street mains; diameter 4 to 8 inches; 21 hy- rants; pressure 65 pounds; annual expenses of ater department, $300. J. C. Wallace, Supt.; . D. Brown, Mayor; James Hutchison, Town lerk.

Millersburgh, Dauphin Co., population 2000; uildings, brick and wood, two and three stories; ingle roofs; department consists of 1 hook and dder truck; value of apparatus and supplies, 600; members 40, volunteers; bell alarm. D. D. itty.
WATER SUPPLY—Wells. W. L. Brubaker, layor; Wm. M. Hartman, Town Clerk.

Millerstown, Butler Co., population 1200; area, o acres; fire limit, 480 acres; fireworks ordinance; ercantile buildings, brick, two stories; shingle ofs permitted, wood and brick, dwellings, two ories; department consists of 1 hose carriage; 300 et good rubber hose, 300 feet poor; 200 feet good tton; value of apparatus and supplies, $1200; building in use; 35 volunteer members; annual penses, $100; bell alarm. Chief elected by com- ny.
WATER SUPPLY—2 tanks of 1800 gallons capa- y, supplied from well; gravity system; 1½ miles street mains, diameter 3 to 5 inches; 22 hydrants. . F. Aldinger, Mayor; E. J. Calmet, Town Clerk.

Milton, Northumberland Co., population 500; mercantile buildings, brick, two stories; ingle roofs permitted; brick and frame dwellings, o stories; department consists of 1 steam engine, chemical hand extinguishers, 1 hook and ladder ck, 2 hose carriages; siamese couplings used; o feet rubber hose; 1000 feet good leather; value apparatus and supplies, $6000; 1 building owned, lue $1500; 18 members, part paid; annual ex- nses, $400; bell alarm. Chief elected by coun- .
WATER SUPPLY—River and canal; water-works; mp to reservoir; 7 miles mains; 40 hydrants; 100 unds pressure. R. Hatfield, Town Clerk.

Mimersville, Schuylkill Co., population 3240; ea, 640 acres; fire limit, same; fireworks ordi- nce; causes of fires investigated; frame buildings, o stories; wooden roofs permitted; 1 steam en- ne, 1 hook and ladder truck, 3 hose carriages; 600 et rubber and 1200 feet cotton hose, good; value apparatus, $4000; 4 building owned, value $3000; ented; annual rent, $100; 150 volunteer members; nual expenses, $500. Chief elected by council.
WATER SUPPLY—Water-works; gravity from rings; 9 miles street mains, diameter 3 to 10 ches; 30 Eddy hydrants and 20 gates; 2 Crown eters; cost to construct, $41,000; pressure, aver- age 100 pounds; annual expenses, $1500; water department owned by private corporation. R. F. Potter, Pres.; Charles R. Kear, Supt.; Albert W. Sterner, Town Clerk.

Monongahela, Washington Co., population 2904; area, 1000 acres; fire limit, 500 acres; frame and brick buildings; 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., $3000; 1 building in use, value $2500; 75 volunteer members; bell and steam whistle alarm. Chief elected by company. H. C. McCurdy.
WATER SUPPLY—River.

Montoursville, Lycoming Co., population 1193; area, 500 acres; fire limit, same; causes of fires investigated; frame buildings, two stories; 1 hook and ladder truck; value of apparatus, $650; 1 building rented at $25 per year; 35 volunteer members.
WATER SUPPLY—From wells. D. Lichtenthaler, Town Clerk.

Montrose, Susquehanna Co., population 1722; area, 640 acres; fire limit, 320 acres; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 300 feet good leather hose; 900 good cotton; value of apparatus and supplies, $5000; buildings, $4000; membership 150, all volunteers; annual expenses, $150; bell alarm. Chief elected by department. J. R. Raynsford.
WATER SUPPLY—12 cisterns, supplied from buildings. W. S. Cox, Town Clerk.

Mount Carmel, Northumberland Co., population 9000; buildings, brick and frame, two and a half and three stories; wooden roofs permitted; department consists of 1 steam engine, 3 chemical hand extinguishers, 1 hose carriage; 2300 feet of good leather hose; 300 feet poor; value of apparatus, $5000; membership 60, volunteers; annual expenses, $300; bell alarm. S. Dietrick.
WATER SUPPLY—2 reservoirs, capacity 5,000,000 gallons; gravity; 6 miles of mains; 4 to 10 inch diameter; 24 hydrants; cost $60,000 to construct; pressure, 45 to 100 pounds; 20 meters. T. Scott, Supt.; S. Hoover, City Clerk.

Mount Joy, Lancaster Co., population 2058; 1 hand engine; 2 hose carriages; 500 feet good linen hose; 508 feet good leather; 500 feet cotton and 150 feet good rubber; 50 men, volunteers.
WATER SUPPLY—Water-works; direct system; 5 miles mains; 40 hydrants. W. Kuhn.

Mount Oliver, Allegheny Co., population 1883; area, 300 acres; fire limit, 200 acres; frame and brick buildings, two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet serviceable cotton hose; value of apparatus, etc., $1200; 77 men, volunteers; annual expenses, $166. Chief elected by members. A. Meahl.
WATER SUPPLY—Cisterns, hydrants and wells; ½ mile street mains, 4 inches in diameter; 8 hydrants. John Wagner, Prest.; A. G. Goldbach, Town Clerk.

Mount Pleasant, Westmoreland Co., population 6500; area, 300 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; department consists of 1 hand engine, 1 hock and ladder truck, 3 hose carriages; 1650 feet hose; value of apparatus and supplies, $1875; 1 building owned, value $300; bell alarm. Chief elected by company. J. W. Hay.
WATER SUPPLY—Source: Jacobs Creek; system, pumping to reservoir and stand-pipe; makers of pumps, Gordon Steam Pump Co.; capacity of pumps, 3,000,000 gallons; 50 Galvin hydrants; 7

PENNSYLVANIA—*Continued.*

miles of pipe; 16 to 4 inches diameter; 45 Galvin gates; pressure, 50 to 100 pounds. H. C. Frick, Prest.; H. Coll, Supt.; G. W. Lemmon, Mayor; W. M. Jordan, Town Clerk.

Muncy, Lycoming Co., population 2000; fire-works ordinance; causes of fires investigated; mercantile buildings, brick, three stories; shingle roofs permitted; dwellings, brick and wood, two and one-half stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 800 feet good rubber hose; 400 poor; 600 feet good leather; 50 poor; 2 horses; value of apparatus and supplies, $8000; 1 building owned, value $2500; membership 63, volunteers; annual expenses, $1500; bell alarm. Chief elected by council. Irwin Shook.

WATER SUPPLY—At present from canal and wells; new system from reservoir, 225 feet elevation, under construction.

Myerstown, Lebanon Co., population *2000; area, 640 acres; mercantile buildings, brick and wood, two stories; department consists of 1 steamer, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 200 feet rubber hose and 400 feet leather; 700 feet good cotton; value of apparatus, $5756; 2 buildings owned, value $10,000; membership 300, volunteers; bell alarm.

WATER SUPPLY—Wells and cisterns.

Nanticoke, Luzerne Co., population *12,000; fire limit, 350 acres; buildings, brick and frame; two stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet good linen hose; 800 feet poor; value of apparatus and supplies, $1254; membership 100, volunteers; annual expenses, $375; steam whistle alarm.

WATER SUPPLY—1 reservoir; direct system; stand-pipe; 35 hydrants; 13 miles street mains, 4 to 12 inches.

Nazareth, Northampton Co., population 984; 2 old hand engine; 1 hook and ladder truck, 1 hose carriage; 700 feet good leather hose. E. A. Clewell.

WATER SUPPLY—Water-works; gravity pres- 2 reservoirs; 16 hydrants. J. F. Bardill, E. T. Grunewald.

Newbury, Lycoming Co. See Williamsport.

New Bethlehem, Clarion Co., population 1000; area, 290 acres; fire limit, 50 acres; fireworks ordinance; mercantile buildings, wood, two stories; department consists of 3 chemical engines, 4 chemical hand extinguishers, 2 hose carriages; 1200 feet hose; value of apparatus and supplies, $2700; building, 600; membership 40, volunteers; annual expenses, $40. Chief elected by company. F. L. Andrews.

WATER SUPPLY—Creek; pump to reservoir; Worthington pump; 2 miles of mains, 6 to 4 inches diameter; 12 hydrants; 8 gates; cost of works to construct, $11,500; annual expenses, $650; pressure 85 pounds. Geo. L. Thomas, Supt.; Geo. E. Cowan, Mayor; John R. Kron, Town Clerk.

New Brighton, Beaver Co., population *6000; 1 hand engine; 4 hose carriages; 2000 feet hose, good; 50 volunteers. D. R. Corbus.

WATER SUPPLY—Source, Beaver River; system, pumping direct into mains; Worthington and Wilson & Snyder pumps; aggregate capacity 1,600,000 gallons; 53 Mathews hydrants; 11 miles pipe, 10 to 2 inches diameter; supplied by R. D. Wood & Co.; 19 gates; 5 Crown meters; water good, filtered through sand; cost to construct works, $60,000; average pressure 137 pounds; annual expenses, $3300. John D. King, Supt.; John Calhoon, Mayor; D. Daniels, Town Clerk.

New Castle, Lawrence Co., population *17,000; fireworks ordinance; causes of fire investigated; mercantile buildings, brick and stone, three and four stories; shingle roofs permitted; dwellings, brick and wood, two stories; department consists of 1 steam engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages, 1 fire police cart in reserve; siamese couplings in use; 4500 feet rubber hose, good; 2 horses; value of apparatus and supplies, $9000; 4 buildings owned, value $5000; membership 100; 4 paid; annual expenses $8820; bell alarm. Chief elected by department, confirmed by Mayor. W. W. Cubbison.

WATER SUPPLY—Water-works; gravity system diameter of mains, 4 to 12 inches; 116 hydrants pressure 125 pounds. J. W. Taylor, — Miller.

New Hope, Bucks Co., population 1152; 1 steam engines; 1 hand engine; 2 hose carriages 500 feet leather hose, good; 60 men, volunteers.

WATER SUPPLY—River and canal.

New Oxford, Adams Co., population 600; area, 360 acres; fire limit, 320 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; slate and tin roofs; dwellings, brick, two and three stories; department consists 1 hand engine; membership 50, volunteers. F. C. McCadden.

WATER SUPPLY—Pumps, wells and cisterns. H. H. Diehl, Mayor; J. S. Gitt, Town Clerk.

Newport, Perry Co., population 800; mercantile buildings, brick and wood, two and three stories; shingle roofs; dwellings, frame, height two stories; hook and ladder truck and bucket brigade; 12 members; value of equipment, $300. A. Fred. Keim.

WATER SUPPLY—From wells and canal. W. M. Korting, Burgess; A. Fred. Keim, Town Clerk.

Newtown, Bucks Co., population *1200; buildings, brick, two stories; 2 hand engines; 1 hose carriage; 750 feet leather hose, good; value of apparatus and supplies, $1500; 50 men, volunteers. E. R. Baldiston.

WATER SUPPLY—Source, 2 artesian wells; Downie & Bro., constructors; capacity 200 gallons per minute; 24 hydrants; 4½ miles of pipe; 8 to 2 inches in diameter; 6 gates; cost of works, $20,000. Geo. E. Wastole, Prest.; Joseph K. Walton, Burgess; H. G. Peeder, Town Clerk.

Newville, Cumberland Co., population 1800; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; department consists of 2 hand engines, 1 hose carriage; 500 feet leather hose; 150 cotton, good; membership 60, volunteers. Chief elected by company.

WATER SUPPLY—Wells and cisterns. J. M. Hays, Town Clerk.

Norristown, Montgomery Co., population *16,000; area, 1820 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick, three stories; department consists of 3 steam engines; hook and ladder truck, 6 hose carriages, 2 hose wagons; siamese couplings used; 3000 feet cotton hose, good; 1500 feet leather, good; 12 horses value of apparatus and supplies, $20,000; 4 buildings owned, value $60,000; membership 800, volunteers; annual expenses, $3800; fire alarm, 15 boxes; indicators in houses connected with bell.

WATER SUPPLY—Source, Schuylkill river; pumping direct; Worthington and Newbred pumps; aggregate capacity 9,000,000 gallons per day; 200 Ludlow hydrants; 20 miles mains; 24 to 3 inches in diameter; cost of works, $300,000; pressure 30 to 80 pounds. John Slingluff, Supt.; George M. Grady, Burgess; Theo. F. Baker, City Clerk.

Northeast, Erie Co., population 1396; buildings, brick and wood, two stories; department con-

60, volunteers; expenses in 1888, $185; bell alarm. W. H. Phillips.

WATER SUPPLY—Spring to reservoir; capacity 3,500,000 gallons; gravity; 6 miles of mains; 34 hydrants; pressure 120 pounds. E. W. Merrill, Supt.; R. H. Clark, Town Clerk.

Northumberland Borough, Northumberland Co., population 2600; 1 hook and ladder truck; volunteers.

WATER SUPPLY—River and canal. C. T. Brouse, Mayor; C. H. Peter, Town Clerk.

Oil City, Venango Co., population *12,000; 3 steam engines, 1 hook and ladder truck, 3 hose carriages; 300 feet good hose, 1000 feet poor; 15 paid men. D. Fishar, Chief Engineer.

WATER SUPPLY—Water-works; gravity and direct systems; Holly pumps, capacity 2,500,000 gallons; 18 miles of mains: 80 Ludlow hydrants; pressure, 110 pounds; 15 Union meters; cost of constructing works, $120,000; annual expenses, $5000 to $8000; M. Dobson, Supt.; J. H. Payne, Mayor; H. C. Sweny, Town Clerk.

Osceola, Tioga Co.; wood buildings, two stories; shingle roofs; department consists of 1 hand engine; 1 hose carriage.

WATER SUPPLY—Wells.

Osceola Mills, Tioga Co., population 2500; mercantile buildings, wood, two stories; dwellings, wood, two stories; bucket brigade.

WATER SUPPLY—From wells. James Stoddart, Mayor; Thomas Butler, Town Clerk.

Oxford, Chester Co., population 1502; area, 1920 acres; fire limit, 1280 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; slate roofs; brick dwellings, two and three stories; 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 1100 feet good cotton hose; value of apparatus and supplies, $5000; building, $2000; 60 volunteer members; annual expenses, $300; bell alarm. Chief elected by companies, appointed by Mayor. Geo. E. Jones.

WATER SUPPLY—Gravity system; 1 reservoir, supplied by 2 steam pumps; capacity, 50,000 gallons daily; well; 5 miles street mains, diameter 4 to 8 inches; 24 hydrants; 30 pounds pressure. George D. Hayes, Burgess, J. Cyrus Kerr, Town Clerk.

Parker's Landing, Armstrong Co., population 1835; area, 3 square miles; fire limit, 2 miles; fireworks ordinance; causes of fires investigated; frame and brick buildings, two stories; 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1500 feet good rubber hose; 500 feet good linen; value of apparatus, $3000; 2 building owned, value $2000; 50 volunteer members; bell and whistle alarm. Chief elected by council. E. F. Dunlap.

WATER SUPPLY—Water-works; 3 reservoirs; capacity, 420,000 gallons; 5 miles street mains, 2 to 4 inches diameter; 30 hydrants; pressure, 200 pounds. O. Finsman, R. Balph.

Patterson, Juniata Co., population *800; department consists of 1 steam engine, hook and ladder truck, 1 hose carriage; 1000 feet good cotton hose; 450 feet leather. R. L. Cramer.

WATER SUPPLY—River; reservoir; gravity; 3 hydrants; ¼ mile of 4-inch pipe; 4 gates; 30 pounds pressure. John Diven, Mayor.

Petrolia, Butler Co., population 1500; area, 2000 acres; fireworks ordinance; buildings, wood, one and two stories; wooden roofs permitted; department consists of 2 chemical hand extinguishers, 2 hose carriages; 1000 feet good linen hose, 200 feet poor; value of apparatus, $1800; 2 buildings, value $500; membership 100, full paid; bell and steam

WATER SUPPLY—Water-works; pumping to reservoir; capacity of reservoir, 74,000 gallons per day; 2 miles mains, 2 to 3½ inches; 19 hydrants; annual expenses, $1700; pressure, 100 pounds. T. Krighron, owner; J. W. Riddle, Town Clerk.

Philadelphia, Philadelphia Co., population *951,000; mercantile buildings, brick and stone, three to ten stories; dwellings, brick; no wooden houses or roofs permitted; 45 steam engines, 8 hook and ladder trucks, 36 hose carriages; 50,000 feet cotton, 10,000 rubber hose, fair; fire alarm telegraph, 615 street boxes; paid department, 513 men; 175 horses. J. R. Cantlin.

WATER SUPPLY—Delaware and Schuylkill rivers, also springs; system, direct and pumping to reservoirs; Holly, Gaskill, Knowles, Worthington and other pumping machinery; total daily capacity, 183 300,000 gallons; 10 reservoirs; total capacity, 375,000,000 gallons; 876 miles of mains; 6720 hydrants; 250 meters; pressure, 20 to 150 pounds; estimated cost of works, $15,000,000; annual expenses, $592,000 Water Bureau in charge. John L. Ogden, engineer; F. L. Hand, Supt.; E. Fitler, Mayor.

Phillipsburg, Center Co., population *5000; area, 200 acres; fire limit, same; fireworks ordinance; causes of fires investigated; brick and frame buildings, two stories; 1 steam engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; siamese couplings in use; 5000 feet good cotton hose; value of apparatus, etc., $5000; 2 buildings used, value $1000; 35 volunteer members; bell alarm. Chief chosen by ballot.

WATER SUPPLY—2 reservoirs; capacity, 275,000 and 10,000 gallons daily; direct pumping; 5 miles street mains, diameter 2 to 8 inches; 60 hydrants; pressure, 60 pounds; annual expenses of water department, $660. Henry Southard, R. L. Scott.

Phœnixville, Chester Co., population *8000; area, 1600 acres; fire limit, 650 acres; buildings, brick, two and three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet good leather hose; 500 feet good cotton; value of apparatus and supplies, $7000; 3 buildings owned, value $6000; 150 volunteer members; annual expenses, $387; bell alarm. C. Shopper.

WATER SUPPLY—1 reservoir, supplied by pump from river, capacity 2,500,000 gallons daily; 15 miles street mains, diameter 4 to 16 inches; 100 hydrants; pressure, 60 pounds; annual expenses of department, $16,418. A. Vanderslice, J. P. Zachus.

Pine Grove, Schuylkill Co., population ——; mercantile buildings, brick and wood, three stories, tin, slate and shingle roofs; dwellings, wood and brick, two stories; bucket brigade.

WATER SUPPLY from wells and stream. Aaron T. Felter, Town Clerk.

Pittsburgh, Allegheny Co., population *250,000; total area, 18,500 acres; fire limit, 12,000 acres; fireworks ordinance; fire marshal investigates fires; mercantile buildings, frame, brick and iron, two to eight stories; shingle roofs permitted; dwellings, wood and iron, two and three stories; department consists of 16 steam engines, 4 hook and ladder trucks, 18 hose carriages, 30 chemical hand extinguishers; 30,000 feet good cotton hose; 90 horses; value of apparatus and supplies, $150,000; 18 buildings in use, value $200,000; membership 180, full paid; annual expenses, $185,000; telegraph alarm, 240 street boxes. Chief elected by Department of Public Safety. S. N. Evans. J. O. Brown, Chief, Department of Public Safety.

WATER SUPPLY—Reservoirs; gravity system; reservoirs supplied by pumps from Allegheny river; capacity of 60,000,000 gallons daily; 180 miles of mains; diameter, 4 to 36 inches; 2690 Ludl

PENNSYLVANIA—*Continued.*

valves; 1437 hydrants, pressure, 30 to 100 pounds; 30 Crown meters; annual expenses, $100,000; pressure, 40 to 130 pounds. E. M. Bigelow, Chief Department of Public Works; George H. Browne, Supt.; Wm. McCallin, Mayor; Geo. Sheppard, City Clerk.

Pittston, Luzerne Co., population *15,000; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 3000 feet good hose; 150 men, volunteers; 2 horses. J. H. Mullin.

WATER SUPPLY—Water-works; gravity system; 3,000,000 gallons capacity; 3 reservoirs; 25 miles mains; 35 hydrants; 24 gates; pressure 40 pounds; 6 Union meters; cost of works, $100,000; annual expenses, $10,000. John Anderson, Supt.; Edward Barrett, Mayor; John T. Flannery, City Clerk.

Plymouth, Luzerne Co., population 10,000; frame and brick buildings, two stories; 3 hose companies.

WATER SUPPLY—Springs; gravity system; 40 hydrants; 15 miles of mains, largest 8 inches; pressure, 120 pounds. O. M. Lance, Supt.; A. Martin, Burgess; J. Q. Creveling, Town Clerk.

Port Carbon, Schuylkill Co., population 2354; 1 hose company; 1200 feet good hose. Geo. B. Dicus.

WATER SUPPLY—See Pottsville. J. Moody, Supt.; Joseph H. Beir, Town Clerk.

Pottstown, Montgomery Co., population *12,000; 2 steam engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 2000 feet good leather; 500 feet poor; 306 men; volunteers.

WATER SUPPLY—Water-works; gravity pressure; river; 10 miles mains; 42 hydrants. A. K. Shuner.

Pottsville, Schuylkill Co., population 18,000; fireworks ordinance; brick and frame buildings; 4 steam engines; 8 hose carriages; 6 horses; 7 buildings; bell alarm. R. H. Shoener.

WATER SUPPLY—3 reservoirs, supplied by springs and creeks; gravity system; 36 miles of mains; pressure, 80 to 100 pounds. W. D. Pollard, D. L. Krebs.

Punxsutawney, Jefferson Co., population 3000; buildings, brick and wood, two stories; tin, slate and shingle roofs; department consists of 3 chemical extinguishers, 1 chemical engine, 1 hose carriage, 1 hook and ladder truck; 200 feet good rubber hose; 600 good linen; members 40, volunteers. W. C. Torrence.

WATER SUPPLY—Pumps to tank and reservoir, capacity 2400 barrels; Epping, Carpenter Company pumps, capacity 250 gallons per minute; 5 miles street mains; 13 hydrants; pressure, 45 pounds; cost of works to construct, $18,000. Charles E. Ratz, Supt.; D. S. Altman, Mayor; J. A. Lowery, Town Clerk.

Quakertown, Bucks Co., population *2500; 2 hand engines; 1 hook and ladder truck.

WATER SUPPLY—Wells and cisterns. J. C. Harmer, Town Clerk.

Reading, Berks Co., population *60,000; area, 4568 acres; fire limit circumference, 9 miles; fireworks ordinance; mercantile buildings, brick, three stories; tin and slate roofs; dwellings, brick, two and three-quarter stories; department consists of 8 steam engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 11 hose carriages, 1 salvage corps wagon; 350 feet rubber hose; 10,500 feet cotton; 500 good leather; 30 horses in all, 27 owned; value of apparatus and supplies, $58,450; 9 buildings owned, value $64,000; 1 rented at $400 per annum; membership 3000, 13 full paid, 2 part paid; annual expenses, $19,000; fire alarm telegraph and telephone, 43 street boxes. Chief elected by companies; fire patrol supported by members and city; 18 permanent members. G. W. Miller.

WATER SUPPLY—Gravity system; 8 reservoirs; capacity, 40,000 gallons daily; number of street mains, 60; diameter, 6 to 24 inches; 510 hydrants; water pressure, 50 pounds; annual expenses of water department, $28,000.

Renova, Clinton Co., population *5000; brick and frame buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 4 hose carts; 2500 feet cotton hose; 2 buildings owned; membership 60, 20 paid, 40 volunteers; annual expenses, $500. J. R. Shuster.

WATER SUPPLY—2 reservoirs, supplied by streams; capacity 100,000 gallons daily; gravity; 5 miles of mains, diameter 4 to 10 inches; 60 hydrants. S. B. Clark, J. P. Mathers.

Reynoldsville, Jefferson Co., population *3000; 3 fire extinguishers; 1000 feet hose; 3 hook and ladder trucks; 2 companies; 50 men. J. B. Arnold, foreman.

WATER SUPPLY—Source, springs; system, pump to reservoir; capacity of pump, 450 barrels per hour; 18 hydrants; 3 miles pipe, 6 to 4 inch; 16 valves; pressure, 100 pounds; cost of works, $11,500. F. K. Arnold, Prest.; S. T. Doagherty, Mayor.

Ridgeway, Elk Co., population 2000; 1 hook and ladder truck; 2 chemical extinguishers; 2 chemical hand extinguishers; value of apparatus, $[illegible]; volunteer company, 60 men; 1 building in use. W. H. Hyde.

WATER SUPPLY—Source, Gallatin Run; gravity; 19 hydrants; 3 miles pipe, 8 to 4 inch; works under construction. Thomas Barry, Supt.; J. H. McEwen, Prest.; W. C. Healy, Town Clerk.

Royersford, Montgomery Co., population 6500; buildings, brick, two to four stories; department consists of 1 steam engine, 12 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1500 feet cotton hose, good; value of apparatus and supplies, $4500; members 150; expenses in 1888, $300; bell alarm. John Unckel.

WATER SUPPLY—River. W. Sesick, Town Clerk.

Sayre, Bradford Co., population 3000; buildings, brick and wood, two and three stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet cotton hose, good; value of apparatus and supplies, $2000; members 75, volunteers; whistle alarm.

WATER SUPPLY—Pump to reservoir; Worthington pumps; 150,000 gallons capacity; 13 miles street mains; 45 hydrants; pressure, 80 pounds; 75 Ludlow gates; 40 meters, Crown and Hersey. N. F. Walton, Town Clerk.

Schuykill Haven, Schuykill Co., population 3052; 1 hose carriage, with 1000 feet hose. J. [illegible] Bader.

WATER SUPPLY—1 reservoir; gravity; 4 miles of mains; 38 hydrants. W. H. Mellon, C. A. Moyer.

Scottdale, Westmoreland Co., population *3000; 2 chemical engines; hook and ladder truck; 30 members.

WATER SUPPLY—Wells; a few houses supplied by private line from H. C. Frick Coke Co's works. W. N. Porter, Mayor; B. C. Juetts, Town Clerk.

Scranton, Lackawanna Co., population 58,000; department consists of 5 steamers, 2 hand engines, 1 hook and ladder truck, 12 hose carriages; 8300 feet good rubber hose; 1000 feet poor rubber hose; 500 feet good linen; 200 feet poor leather; 11 men paid part time, 431 volunteers; 12 horses; telephone alarm. E. Page.

WATER SUPPLY—Gravity system; about 100 miles pipes; 300 hydrants; pressure, 40 to 50 pounds. R. Reeves, M. T. Lavelle.

hree stories; shingle roofs permitted; dwellings, rick, two and a half stories; department consists f 1 steam engine, 1 hand engine, 1 hook and ladler truck, 2 hose carriages; siamese couplings used; 00 feet good leather hose; 300 good linen; value of pparatus and supplies, $8050; membership 90, olunteers; annual expenses, $225; bell alarm. F. Richter.

WATER SUPPLY—Water-works; direct pressure; reservoir; 30 hydrants; creek; canal; river. I. Kochen, A. W. Potter.

Sewickly, Allegheny Co., population 3000; rea, 640 acres; fire limit, same; mercantile buildngs, brick and wood, two stories; shingle roofs ermitted; dwellings, brick and wood, two stories; lepartment consists of 2 chemical hand extinguishrs, 1 hose carriage; siamese couplings used; 1300 eet good linen hose; value of apparatus and suplies. $1800; 1 building owned, value $400; memership 12, volunteers; annual expenses, $150. Chief elected by members. J. R. Walker.

WATER SUPPLY—1 reservoir, supplied by prings; capacity, 4,000,000 gallons daily; gravity ystem; 9 miles mains; diameter, 3 to 12 inches; o hydrants; pressure, 45 pounds; cost to construct, $80,000; annual expenses, $950. John Patten, Supt.; Van R. Smith, Mayor; Charles Atwell, Town Clerk.

Shaefferstown, Beaver Co., population *700; o fire department.

WATER SUPPLY—Gravity system; ½ mile of nains.

Shamokin, Northumberland Co., population 263; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; hingle roofs permitted; dwellings, wood, two and ne-half stories; department consists of 1 steam ngine, 4 hose carriages; 2700 feet good rubber hose, 00 feet poor; 500 feet cotton, good; value of appaatus and supplies, $6900; value of buildings, $12,-00; membership, 215 volunteers; annual expenses, $600. Chief elected by companies. J. Schabo.

WATER SUPPLY—Water-works; gravity system; o miles mains, diameter, 4 to 16 inches; 44 hyrants; pressure, 85 pounds; annual expenses, $600; vater-works owned by private corporation. J. A. Weaver, Chief Burgess; James A. Shipp, Town Clerk.

Sharon, Mercer Co., population *7000; firevorks ordinance; mercantile buildings, brick, two tories; frame dwellings, two stories, but not permitted in fire limits; department consists of 1 steam ngine, 1 hook and ladder truck, 2 hose carriages, steamer; 1600 feet rubber hose, good, 200 poor; horses; value of apparatus and supplies, $10,000; building owned, value $10,000; membership 30, 1 aid; annual expenses, $1100; bell alarm. Chief lected by department, confirmed by council. C. E. Bundel.

WATER SUPPLY—Water-works; pump to reservoir and direct; Dean pumps, 2,000,000 gallons capacity; 11 miles of pipe; steamer in reserve; pressure, 135 pounds. E. J. Robinson, Supt.; H. S. Hopper, Pres.; W. Q. Wallis, Mayor; T. B. Bell, Town Clerk.

Sharpsburgh, Allegheny Co., population 4350; 1 hook and ladder truck, 2 hose carriages; 00 men, volunteers; telegraph alarm. W. C. Meyer.

WATER SUPPLY—Water-works; direct system; Gordon and Maxwell pumps, 3,000,000 gallons capacity; 42 hydrants; 4 miles pipe; pressure, 40 to 80 ounds; cost of works, $52,000. Dan. S. Duncan, Supt.

Sharpsville, Mercer Co., population 2200; oor ladders and buckets; no fire department.

Shenandoah, Schuylkill Co., population *17,-00; 2 steam engines; 8 chemical extinguishers; 1 5 horses. W. Temple.

WATER SUPPLY—Water-works; gravity system; 6 reservoirs; 41 hydrants; pressure, 75 to 120 pounds. D. H. Hess, P. Sheehy.

Shickshinny, Luzerne Co. Fire department, none; bucket.

WATER SUPPLY—Source, creek; gravity; 1 hydrant; 3 miles 10-inch pipe; 4 valves; cost to construct, $11,200; pressure, 70 pounds; annual expenses, $60. M. B. Hughes, Supt.; M. E. Walker, Chief Burgess; M. W. Harrington, Town Clerk.

Shippensburgh, Cumberland Co., population 2213; fireworks ordinance; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, brick, two and three stories; department consists of 2 hose carriages; 1200 feet leather hose, good; 300 poor; 1000 feet rubber; value of apparatus and supplies, $3500; 2 buildings owned, value $5000; membership 150, volunteers; 2 bell alarms. John A. Fleming, Sec.

WATER SUPPLY—Stream, wells and 3 cisterns; water-works; gravity system; 12 miles of mains; 42 double hydrants; cost of construction, $29,000; pressure, 63 pounds. B. F. Landis, Supt.; John C. Barner, Mayor; John E. Geesaman, Town Clerk.

Slatington, Lehigh Co., population 3000; 1 hand engine, useless; 4 chemical extinguishers; 1 hose carriage; 600 feet leather hose; 500 cotton. J. H. Lloyd.

WATER SUPPLY—Springs; gravity system; 2½ miles mains, 8 and 6 inches; 27 fire plugs; pressure, 90 pounds; cost to construct $20,000. E. D. Peters, Prest.; B. F. Peters, Mayor; Geo. McDowell, Town Clerk.

Smethport, McKean Co., population *1000; area, 500 acres; fire limit, 300 acres; mercantile buildings, wood and brick, three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 3 hose cariages, 1 hook and ladder truck; 800 feet rubber hose, good; value of apparatus and supplies, $1600; 1 building owned; membership, 60; 1 paid; annual expenses, $250; bell alarm. Chief elected by company. C. S. King.

WATER SUPPLY—Reservoir, supplied by spring; capacity, 10,000 barrels; gravity system; ½ mile street mains; diameter, 3 to 6 inches; 24 hydrants; pressure, 90 pounds; annual expenses of water department, $300. A. B. Armstrong.

Somerset, Somerset Co., population *1400; area, 640 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame and brick, two stories; no department; 1 chemical engine; 4 chemical hand extinguishers; value of apparatus and supplies, $1000; 1 building owned, value $1450.

WATER SUPPLY—Wells and cisterns. W. H. Welfley, Mayor; John Love, Town Clerk.

South Bethlehem, Northampton Co., population 4925; buildings, principally brick, two stories; department consists of 1 hook and ladder truck, 5 hose carriages; 3000 feet good cotton hose; 1000 feet leather, good; 250 poor; value of apparatus and supplies, $18,900; membership 250, volunteers; annual expenses, $5286; gong alarm. Harry F. Bender.

WATER SUPPLY—River; gravity and pump to reservoir; capacity 2,400,000 gallons; Dixon Mfg. Co. pumps; 11 miles of mains; 47 hydrants; pressure, 95 pounds. J. J. O'Brien, Town Clerk; B. E. Lehman, Supt.; H. Hanley Goodwin, Burgess.

South Chester, Delaware Co., population 3664; 1 steam engine; 2 hose carriages; 2500 feet cotton hose. Frank Little.

WATER SUPPLY—River. C. B. Houston, Burgess; W. J. McDowell, Town Clerk.

PENNSYLVANIA—*Continued.*

South Easton, Northampton Co., population 4534; buildings, brick and wood, three stories; department consists of 1 steamer and 1 hand engine not in use, 3 hose carriages; 600 feet rubber hose, good; 200 poor; 2500 cotton, good; 2 horses; value of apparatus and supplies, $7000; members 60, 1 full paid, 3 part paid; expenses, $400; bell alarm. Jacob Kemmerer, Pres. Fire Co.

WATER SUPPLY—Water-works; gravity pressure; 4 miles street mains; 20 hydrants; 25 valves; cost of construction, $40,000; 45 to 100 pounds. W. F. Pascoe, Pres.; F. M. Arthur, Mayor; J. Salridge, Town Clerk.

Spring City, Chester Co., population *1400; 1 steam fire engine; 2 hose carriages; 1000 feet of good hose; ladders, etc.; 50 members. E. Derricks.

WATER SUPPLY—1 large cistern, capacity 600 hogsheads; canal. L. H. Rosenberger, Town Clerk.

St. Clair, Schuykill Co., population 4300; 2 hose carriages; 1000 feet leather hose; 600 feet cotton; 150 volunteer members. Clay W. Evans, Chief Marshall.

WATER SUPPLY—Gravity system; 42 hydrants; 4 miles mains, 3 to 10 inch; pressure, about 40 pounds. D. W. Bland, Prest.; William Kalbach, Supt., Pottsville; Harry Dix, Chief Burgess; John A. Erwin, Town Clerk.

St. Mary's, Elk Co., population 150; 1 hand engine; 2 hose carriages; 100 feet hose.

WATER SUPPLY—Creek and wells. J. A. Hanhaeser, Town Clerk.

St. Petersburg, Clarion Co., population 1044; area, 150 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; 1 hose carriage; 1500 feet good hose; 30 volunteer members; bell alarm. Chief elected by company.

WATER SUPPLY—Gravity system; 3 reservoirs; diameter of mains, 2½ to 8 inches; 10 hydrants. C. O. Dewe, Town Clerk.

Steelton, Dauphin Co., population 8000; buildings, brick and frame, two and one-half and three stories; wooden roofs permitted; 1 steam engine; 1 hose carriage; 1 hook and ladder, village truck; 1000 feet good cotton hose; value of apparatus and supplies, $4650; building, $6000; 96 volunteer members; annual expenses, $50; steam whistle alarm.

WATER SUPPLY—Canal, wells and pump. T. Shellenberger, Burgess; Chas. W. Graham, Town Clerk.

Strasburgh, Lancaster Co., population 1005; 2 hand engines; 1 hose carriage; 300 feet good rubber hose.

Stroudsburg, Monroe Co., population *3000; area, 300 acres; fireworks ordinance; mercantile buildings, brick and wood, two and one-half and three stories; wooden roofs permitted; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 2000 feet good hose; 2000 feet fabric jacket hose; value of apparatus and supplies, $10,000; 1 building owned, value $3000; parlor furniture, value $1000; membership 30, 3 paid. J. G. Keller.

WATER SUPPLY—Gravity system; 3 miles street mains; diameter; 4 to 6 inches; 14 hydrants; annual expenses, $500; three creeks used for fire purposes. F. Philips, Supt.; R. L. Burnett, Town Clerk.

Summit Hill, Carbon Co., population *350; buildings, wood, two and three stories; no fire department.

WATER SUPPLY—Water-works, gravity pressure; 15 hydrants.

Sunbury, Northumberland Co., population *8500; area, 1280 acres; fireworks ordinance; causes of fires investigated; brick and wood buildings, two to three stories; shingle roofs permitted; department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3500 feet good cotton hose; 2 horses; value of apparatus and supplies, $12,000; 3 buildings owned, value $16,000; 300 volunteer members; annual expenses, $150; bell alarm. Chief elected by citizens.

WATER SUPPLY—River; gravity system; 12 miles of mains; 40 hydrants; pressure, 56 pounds. W. H. Rohrbach, L. D. Haupt.

Susquehanna, Susquehanna, Co., population *4451; 1 hose carriage; 1 hook and ladder truck, 1400 feet good leather hose; 48 men, volunteers. H. Brown.

WATER SUPPLY—Water-works; gravity system; 1 mile of mains; 3 hydrants, pressure, 40 pounds. C. A. Miller, W. C. Frith.

Tamaqua, Schuylkill Co., population *7000; area, 960 acres; mercantile buildings, stone, three stories; shingle roofs permitted; wood dwellings, two and one-half stories; department consists of 1 hook and ladder truck, 1 steam engine, 3 hose carriages; siamese couplings used; 500 feet good rubber hose; 2000 feet good linen; 2 horses; value of apparatus and supplies, $6000; 2 buildings owned, value $8000; membership, 125 volunteers; annual expenses, $200; bell alarm.

WATER SUPPLY—2 reservoirs, supplied by springs; gravity; 10 miles street mains; diameter 4 to 8 inches; 50 hydrants; pressure; 106 pounds; cost of works, $30,000; annual expenses, $1,200. W. Caloway, Prest.; Frank Lynch, Supt.; Wm. Priser, Chief Burgess; S. Beard, Town Clerk.

Tarentum, Allegheny Co., population *3000; 1 hook and ladder truck; 6 chemical hand extinguishers; 2 hose carts; 800 feet of hose. J. B. Hemmelwright.

WATER SUPPLY—Reservoirs; capacity, 600 barrels; 2 pumps; 2 fire plugs; water-works to be built. G. M. Parker, Town Clerk.

Tidioute, Warren Co., population *1500; area, 600 acres; frame buildings, two stories; shingle roofs permitted; department consists of 1 hand engine, 5 hose carriages; siamese couplings used; 550 feet rubber hose; 400 feet cotton; 1000 feet good linen; value of apparatus and supplies, $4000; 3 buildings owned, value $1400; membership 30 volunteers; bell alarm. Chief elected by department approved by council. J. Tinkin.

WATER SUPPLY—1 reservoir; capacity 10,000 barrels; gravity system; 3 miles street mains; diameter 6 to 8 inches; 27 hydrants; pressure, 30 pounds; annual expenses of water department, $600. W. R. Dawson, A. J. Noble.

Tioga, Tioga Co., population 520; fireworks ordinance; mercantile buildings, brick, two and three stories; frame dwellings, two stories; department consists of 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 1000 feet good hose. Chief elected by company. M. B. Prutsman.

WATER SUPPLY—Gravity system; 2 reservoirs supplied by brook; 5 miles mains; diameter 3 to 8 inches; 14 hydrants; pressure, 85 pounds. F. A. Wickham, Supt.; C. B. Borden, Mayor; J. H. Putnam, Town Clerk.

Titusville, Crawford Co., population 9046; area, 2600 acres; fire limit, 1400 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, brick and wood, three stories; department consists of 2 steam engines, 1 hook and ladder truck, 6 hose carriages; 1000 feet

membership 31, 4 full paid, 27 part paid; annual expenses, $3750; bell and telephone alarm. Chief appointed by council; fire police supported by city; 20 members. D. Healy.

WATER SUPPLY—Direct pumping system; wells; capacity, 900,000 gallons per day; 10 miles street mains; diameter, 3 to 15 inches; 56 hydrants; pressure, 80 pounds; annual expenses of water department, $7800. Geo. W. Angier, E. M. Guthrie.

Towanda, Bradford Co., population *5100; mercantile buildings, brick, three to five stories; wood and brick dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; 2000 feet good cotton hose, 400 poor; value of apparatus and supplies, $9200; 2 buildings owned, value $15,000; 140 volunteer members; annual expenses, $860; bell alarm. Chief elected by companies. W. S. Rickey.

WATER SUPPLY—River and water-works; reservoir system; 10 miles street mains; diameter, 6 to 14 inches; 56 hydrants; quality of water, poor; gravel and charcoal filtration (very unsatisfactory); pressure, 90 pounds. J. J. Griffith, Supt.; Wm. Maxwell, Mayor; J. S. Kingsbury, City Clerk.

Tremont, Schuylkill Co., population *2000; area, 600 acres; fire limit same; fireworks ordinance; causes of fires investigated; mercantile buildings, frame and brick, two and three stories; wooden roofs permitted; frame dwellings, two and three stories; department consists of 1 steam engine, 1 hose carriage; 1000 feet good cotton hose; value of apparatus and supplies, $6000; 1 building owned, value $2,500; 45 volunteer members; annual expenses, $100. Chief elected by the company. J. Marks.

WATER SUPPLY—Streams; gravity system; 2 miles mains; 3 hydrants; 50 pounds pressure. J. P. Bechtel, Pres.; L. W. Kopp, Mayor; F. Simmendinger, Town Clerk.

Troy, Bradford Co., population *1500; fireworks ordinance; frame buildings, two and three stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 600 feet good rubber hose; 1500 good cotton; value of apparatus and supplies, $4000; 1 building owned, value $3000; 75 volunteer members; annual expenses, $150; bell alarm. Chief elected by company. H. M. Spalding.

WATER SUPPLY—Waterworks and creek. E. B. Parsons, W. E. Chilson.

Tunkhannock, Wyoming Co., population 2150; area, 500 acres; fire limit, 500 acres; brick and frame buildings, two and three stories; causes of fires investigated; fireworks ordinance; 1 hose carriage and 1 jumper; 400 feet good leather hose and 1200 feet good cotton hose; value of apparatus, etc., $2000; 1 building, value $500; 40 volunteer members; annual expenses, $100; bell alarm. Chief elected by vote. G. White.

WATER SUPPLY—Reservoir and direct pressure; Worthington and Gordon and Maxwell pump; daily capacity, 500,000 gallons; 6 miles street mains, diameter 4 to 8 inches; 27 double hydrants; 36 gates, R. D. Wood & Co.; Hyatt filtering plant; pressure, 70 pounds; works cost $30,000; annual expenses, $315. W. C. Kittredge, Supt.; James Pratt, Mayor; Geo. DeWitt, City Clerk.

Tyrone, Blair Co., population *5000; area, 300 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; brick and frame dwellings, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages: 1500 feet good leather hose: 1000 feet owned by private parties; 2 horses; value of apparatus R. F. Burley.

WATER SUPPLY—Distributed by pipes from a dam; 6 miles street mains, diameter 4 to 12 inches; 34 hydrants; pressure, 40 pounds. C. Dieffenbaugh, B. F. Evans.

Ulysses, Potter Co., population *600; buildings, wood, two stories; department consists of 1 hose carriage; 200 feet good linen hose; value of apparatus and supplies, $650; 25 volunteer members; bell alarm. Geo. A. Farnsworth.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs, capacity 2100 gallons; 2½ miles street mains; 5 hydrants; pressure 70 pounds. P. Brigham, Supt.; F. M. Bronson, Mayor; J. P. Collins, Town Clerk.

Union City, Erie Co., population *2500; area, 1000 acres; fire limit, same; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 horse-power engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese coupling used; 1000 feet good cotton hose; 2 horses; value of apparatus and supplies, $3700; 3 buildings owned by city, value $8000; annual expenses, $350. Chief elected by council.

WATER SUPPLY—River; 2500 feet of mains; 7 hydrants; tank; capacity 1700 barrels; 2 pumps; capacity 800 gallons per minute.

Uniontown, Fayette Co., population *7,000; area, 700 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; dwellings, wood, two and a half stories; department consists of 1 steam engine, 2 hand engines, 1 ladder truck, 5 hose carriages; siamese couplings used; 2000 feet good hose; value of apparatus and supplies, $6000; 1 building owned, value $5000; annual expenses, $1000. Chief appointed by council. W. H. Wilhelm.

WATER SUPPLY—3 reservoirs, 2 cisterns; 20 miles street mains, diameter 4 to 8 inches; 80 hydrants; 160 pounds pressure. Works cost $40,000. G. Seaton, Supt.; Jesse Reed, Mayor; R. F. Hopwood, Town Clerk.

Warren, Warren Co., population *4500; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 2600 feet good hose; 200 volunteers; buildings, $15,000; apparatus and supplies, $7000. F. E. Windsor.

WATER SUPPLY—Gravity system water-works; 6 miles of street mains; 50 hydrants, pressure 135 pounds. G. Cornelius, C. H. Meecham.

Washington, Washington Co., population *7000; area, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three stories; wooden roofs permitted; dwellings, brick, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1850 feet good cotton hose; value of apparatus and supplies, $9000; 2 borough buildings, value $30,000; 1 rented at $700 per annum; membership 100, 12 part paid; annual expenses, $350. bell alarm. Chief elected by council. J. B. Clark.

WATER SUPPLY—18 cisterns, supplied from roofs; capacity, 11,700 barrels daily. J. Dickson, Town Clerk.

Waterford, Erie Co., population 900; causes of fires investigated; frame and brick buildings, three stories; department consists of 1 hand fire engine, 2 chemical hand extinguishers, 1 hose carriage; 920 feet good rubber hose; ladders, buckets, etc.; buildings owned valued at $2500; bell alarm; 40 volunteer members. F. E. Ensworth.

WATER SUPPLY—Creeks and reservoirs. A. H. Woodard, Town Clerk.

PENNSYLVANIA—*Continued.*

Watsontown, Northumberland Co., population 2800; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 400 feet good leather hose; 6000 feet cotton owned by mills; 2 horses hired; 16 members, all paid; 1 volunteer company. J. M. Rhoads.

WATER SUPPLY—Source creek; pumping direct and to reservoir; Blake and Worthington machinery; 37 hydrants; 7 miles mains; quality water soft, not filtered; pressure 75 pounds; works cost $40,000. R. Buck, Pres.; L. B. Morgan, Supt.; E. S. Follmer, Mayor; W. A. Durham, Town Clerk.

Wayne, Delaware Co., buildings, brick stone and frame, two and three stories; 6 chemical extinguishers; 1 hose carriage; 500 feet good cotton hose; value of apparatus and supplies, $1,500; 30 volunteer members; expenses in 1888, $87; electrical alarm. Jas. M. Matthews.

WATER SUPPLY—Water-works; gravity pressure; 1 reservoir; capacity, 60,000 gallons; Worthington pumps; 6 miles street mains; 40 hydrants.

Waynesborough, Franklin Co., population *3500; 1 steam engine; 1 hook and ladder truck; 1000 feet of hose; 80 volunteers.

Waynesburg, Greene Co., population 2500; 2 chemical engines; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carts; 800 feet hose; bucket brigade; volunteer department. W. Allison.

WATER SUPPLY—Source creek; pumping to reservoir; Smith and Vaille machinery; 27 hydrants, diameter of mains 4 to 8 inches; pressure 160 pounds; works cost $20,000. —— Snigerly, Supt.; A. P. Dicken, Mayor; J. A. F. Randolph, Town Clerk.

Weatherly, Carbon Co., population 2600; buildings, wood. two stories; shingle, tin and slate roofs; no fire department.

WATER SUPPLY—Gravity; 1 reservoir; 6 miles street mains; S. G. Eby, E. G. Rouse.

Wellsborough, Tioga Co., population *3200; area, 2560 acres; fire limit, 10 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1600 feet good cotton hose; 300 poor leather and cotton; value of apparatus and supplies, $5000; 1 building owned, value $300; membership 130, partly paid; annual expenses, $3000; bell alarm. Chief elected by members. Geo. W. Williams.

WATER SUPPLY—Gravity water-works, fed from reservoir of 20,000,000 gallons capacity, located 180 feet above average level; pressure, 85 pounds per inch; 43 double hydrants; 10 fire wells; 11¾ miles mains, diameter 4 to 12 inches; spring gravel filtration; works cost $92,000. Wm. Bache, president and superintendent; Wm. H. Roberts, Mayor; A. J. Shattuck, Town Clerk.

West Chester, Chester Co., population 7946; buildings, brick and frame, two to four stories; wooden roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; membership 200, volunteers; bell alarm. T. P. Apple.

WATER SUPPLY—Creek; water-works; 1 reservoir, direct system; 10 miles street mains; 100 hydrants; pressure, 50 pounds. C. Henry, J. A. Hannum.

West Newton, Westmoreland Co., population 1576; brick and frame buildings, two stories; wooden roofs permitted; department consists of 1 chemical engine, 300 feet of good rubber hose; value of apparatus and supplies, $1000; volunteers; steam whistle alarm. H. Crouishore.

WATER SUPPLY—River; direct pumping system; 5 pumps, 5 hydrants; 2500 feet mains, diameter 3 and 4 inches; pressure, 170 pounds. W. Barnes, Supt.; David Orr, Town Clerk.

White Haven, Luzerne Co., population 1408; 1 steam engine; 3 hose carriages; 2200 feet hose good; 40 men, volunteers. J. N. Gettel.

WATER SUPPLY—Water-works. H. L. Myers, Supt.; S. Maguire, Town Clerk.

Wilkesbarre, Luzerne Co., population *35,000; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three stories; dwellings, frame, two and three stories; department consists of 4 steam engines, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; 6000 feet rubber-lined hose; 770 feet linen; 2600 feet good leather; 8 horses; 8 buildings; membership 100; full paid; 4 part paid, 86; annual expenses, $3000; bell alarm. Chief appointed by counsel. T. S. Hillard.

WATER SUPPLY—2 reservoirs, supplied from creek and pond; gravity system; diameter of mains 2 to 15 inches; 220 hydrants; pressure, 35 to 4[illegible] pounds; water-works, owned by private company. F. Dietrich, City Clerk.

Williamsport, Lycoming Co., population *[illegible]000; area, 4480 acres; fire limit, 716 acres; mercantile buildings, three to five stories; dwellings, brick and wood, two and three stories; department consists of 4 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3800 feet good cotton hose; 2400 medium leather hose; 2000 poor; 15 horses; value of apparatus and supplies, $1[illegible]; buildings, $28,000; membership 48, full paid; [illegible] part paid 32; annual expenses, $15,000; telephone alarm. Chief elected by council. J. W. Miles.

WATER SUPPLY—2 reservoirs; gravity system; diameter of mains, 3 to 16 inches; 179 hydrants; pressure, 19 to 43 pounds. Wm. H. Brown, Supt.; J. S. Foreman, Mayor; J. J. Galbraith, City Clerk.

Williamstown, Dauphin Co., population *4000; buildings, wood, two and three stories; no fire department.

WATER SUPPLY—Water-works; gravity pressure; 2 reservoirs. D. Challinger, Supt.; J. Ischopp, Town Clerk.

Womelsdorf, Berks Co., population 1[illegible]; buildings, brick, two and three stories; shingle roofs; department consits of 2 hand engines, 100 chemical extinguishers; 1 hose carriage; value of apparatus and supplies, $1000; expenses in 1888, $50. T. E. McDouel.

WATER SUPPLY—Creek and cisterns. Geo. W. Filbert, Burgess; John M. Smith, Corporation Clerk.

Wrightsville, York Co., population *[illegible]; buildings, brick, two and three stories; shingle roofs; department consists of 1 steam engine, 1 hose carriage; 1000 feet poor cotton hose; value of apparatus and supplies, $5000; members 100, volunteers. H. McElroy.

WATER SUPPLY—River and pumps. W. W. Moore, Town Clerk.

Wyalusing, Bradford Co., population *[illegible]; buildings, wood, two stories; 200 pails; volunteer department, 200 men.

WATER SUPPLY—15 cisterns; force pump. J. S. Haymaker, Town Clerk.

York, York Co., population *23,800; 4 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2400 feet new cotton hose; 2500 feet inferior leather hose; volunteer department, 400 men; 7 paid; 14 horses; telegraph alarm, 21 boxes; 4 tower strikers; 4 gongs; 1 indicator. J. E. Crimmins.

WATER SUPPLY—Water-works; gravity system; 1 reservoir; capacity, 10,000,000 gallons; Deane pump, 400,000 gallons capacity; 15 miles mains; [illegible] hydrants. J. L. Kuehn, T. Hendrickson.

The following places have no fire protection: Apollo, Armstrong Co., population 1156. Barclay, Bradford Co., population 1143. Belle Vernon, Fayette Co., population *1500. Bennington, Blair Co., population 954. Brady's Bend, Armstrong Co., population 1010. Bridgeport, Montgomery Co., population 1802. Brownsville, Fayette Co., population *1400. Cambria, Cambria Co., population *2900. Conemaugh, Cambria Co., population 3498. Cressona, Schuylkill Co., population 455. Elizabeth, Allegheny Co., population *2000. Etna, Allegheny Co., population 2334. Frackville, Schuylkill Co., population *2500. Freeport, Armstrong Co., population *1850. Great Bend, Susquehanna Co., population *6000. Hawley, Wayne Co., population 1882. Houtzdale, Clearfield Co., population 2060. Lechburgh, Armstrong Co., population 1600. Liberty, Tioga Co., population 63. Lower Providence, Montgomery Co., population 1586. Marysville, Perry Co., population 1206. Matamoras, Pike Co., population 944. Mifflinburg, Union Co., population *1400. Millersville, Lancaster Co., population 1121. Morrisville, Bucks Co., population *1490. New Holland, Lancaster, Co., population *1200. Newport, Perry Co., population *2000. Olyphant, Lackawanna Co., population 2094. Osceola Mills, Clearfield Co., population *1600. Pine Grove, Schuylkill Co., population 957. Port Perry, Allegheny Co., population 1100. Rixford, McKean Co., population 1127. Rochester, Beaver Co., population *4000. Saltsburgh, Indiana Co., population *1200. Sheshequin, Bedford Co., population 1460. Shickshinny, Luzerne Co., population *2000. St. Nicholas, Schuylkill Co., population 1000. Sugar Grove, Warren Co., population *900. Unionville, Chester Co., population 1000. Upland, Delaware Co., population 2028. Verona, Allegheny Co., population 1599. West Fairview, Cumberland Co., population *1200. Wilkensburgh, Allegheny Co., population 1529. Wyoming, Luzerne Co., 1500.

RHODE ISLAND.

Arctic, Kent Co., population 845; the Arctic Mill has 3 fire pumps; 1600 feet hose. J. F. Lockwood, Town Clerk.

Bristol, Bristol Co., population †5737; area, 2,240 acres; fire limit, 2560 acres; fireworks ordinance; mercantile buildings, brick and wood, one to seven stories; shingle roofs permitted; dwellings, wood, one to three stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 3500 feet good rubber-lined hose; value of apparatus and supplies, $36,000; value of buildings, $4000; 100 members, 1 paid; annual expenses, $2000; bell alarm. Chief elected by company and approved by council. Spencer Round.

WATER SUPPLY—1 reservoir, direct pumping system; 8 miles street mains, diameter 4 to 6 inches; 100 hydrants; water pressure, 70 pounds.

Central Falls, Providence Co., population 12,000; area, 700 acres; fire limit, same; fireworks ordinance; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck and hose wagon combined, 2 hose carriages; 2800 feet rubber hose; 1500 cotton, good; 3 horses; value of apparatus and supplies, $12,000; 1 building owned by department, value $16,000; membership, 3, paid full time, call men; annual expenses, $4500; electric alarm, boxes. Irving F. Patt.

WATER SUPPLY—Water-works, 12 miles of street mains; 75 hydrants; pressure, 90 to 120 pounds.

Cranston, Providence Co., population 5940; 1 steam engine; 2 hose carriages; 1 hook and ladder truck; 3000 feet hose, good; 24 men, volunteers; apparatus owned by Bleaching and Printing Company.

WATER SUPPLY—12 hydrants; 3 steam pumps.

East Greenwich, Kent Co., population *3000; hand engine; 1 hook and ladder truck; 1 hose carriage, with 500 feet good hose. Chas. B. Jones.

WATER SUPPLY—Water-works; stand-pipe gravity system; hydrants. J. L. Congdon, E. Stanhope.

East Providence, Providence Co., population 800; 2 hand engines; 3 hose carriages; 2000 feet linen hose, good; volunteer department, 100 men.

WATER SUPPLY—Water-works; direct pressure; hydrants; 8 miles mains; Chapman gates; 176 town meters; pressure, 130 pounds; works cost 50,000. Charles E. Pierce, Supt.; Wm. L. Sutherland, Town Clerk.

Lincoln, Providence Co. (part of Central Falls) population *17,229; area, 2560 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, wood, two and three stories; shingle roofs permitted; dwellings wood, two stories; department consists of two steam engines, 3 hose carriages; 400 feet good rubber hose; value of apparatus and supplies, $15,000; 2 buildings owned, value (with land) $18,000; 200 volunteer members; annual expenses, $3197; bell alarm. Chief elected by tax-payers. I. F. Patt.

WATER SUPPLY—Pawtucket water-works; 17 miles of street mains; diameter, 4 to 24 inches; 69 hydrants; pressure, 80 to 110 pounds; annual expenses of water department, $10,607. I. F. Patt, W. H. Gooding.

Lonsdale, Providence Co., population 700; 1 hose company.

Nantick, Kent Co.; 1 hand engine; 1 hose carriage; 1000 feet hose, fair; volunteer department.

Newport, Newport Co., population †19,566; area, 4500 acres; fire limit, same; fireworks ordinance; mercantile buildings, frame, three and one-half stories; wooden roofs permitted; dwellings, wood, brick and stone, two and one-half stories; department consists of 4 steam engines, 1 supply wagon, 2 chemical hand extinguishers, 2 hook and ladder trucks, 9 hose carriages; stationary engine at cotton mills; 11,000 feet rubber hose; 6500 feet linen hose, good; 1500 feet leather, cotton and linen, poor; 18 horses employed for use; value of apparatus $65,000; 9 buildings in use; value $44,000; 1 rented, annual rent $150; value, $1200; 2 not in use; value $2400; membership 124, part paid; annual expense, $23,000; telegraph alarm, 27 street boxes. Chief elected by council. Henry W. Cozzens.

WATER SUPPLY—Newport water-works, cisterns, reservoirs and harbor; 25 reservoirs and cisterns; capacity, 8,000,000 gallons; 50 miles of street mains and supply pipes; diameter, 4 to 24 inches; 220 hydrants; meters, various; gates, various; Hyatt filtering plant; works cost $750,000; pressure, 35 to 65 pounds. Geo. H. Norman, Pres.; T. Coggeshall, Mayor; W. G. Stevens, City Clerk.

Olneyville, Providence Co., population 5765; 2 hose carriages; 1 hand engine; 1200 feet rubber hose, part good; 600 feet good cotton; 600 feet good linen; 83 men, volunteers. S. E. Groves.

WATER SUPPLY—Water-works; drawing from Providence mains; 5 miles mains; 35 hydrants. W. D. Harris, W. F. King.

Pawtucket, Providence Co., population *23,000; area, 5620 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood,

RHODE ISLAND—*Continued.*

three stories; dwellings, frame, two and a half stories; department consists of 3 steam engines, 1 chemical engine, 10 chemical hand extinguishers, 3 hook and ladder trucks, 4 hose carriages; siamese couplings used; 450 feet rubber, 9050 feet cotton, 700 leather hose; 13 horses; value of apparatus and supplies, $67,000; 4 buildings owned by department, $46,500; membership 58, 8 full paid, 49 part paid; annual expenses, $20,000; fire alarm telegraph, 60 street boxes. Chief elected by council. John Brierly.

WATER SUPPLY—Gravity and direct system combined; 1 reservoir; capacity, 4,500,000 gallons daily; 1 storage reservoir, capacity 1,600,000,000; 22 cisterns; 30 miles street mains; diameter, 4 to 24 inches; 418 hydrants; pressure, 72 to 120 pounds. Edwin Darling, Supt., Alden W. Sibley.

Phenix, Kent Co., population 1038; buildings, brick and wood, one to three stories; department consists of 2 hose carriages; 1600 feet good cotton hose; value of apparatus and supplies, $1500; 20 volunteer members; bell alarm. A. F. Hill.

WATER SUPPLY—Water-works; 2 reservoirs, capacity 45,000,000 gallons; gravity system; 5½ miles street mains; 41 hydrants; pressure, 75 pounds. V. A. Bailey, William V. Slocum.

Providence, Providence Co., population *125,000; area, 10,016 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, five stories; dwellings, frame, two and a half stories; department consists of 7 steam engines, 3 chemical engines, 25 chemical hand extinguishers, 8 hook and ladder trucks, 16 hose carriages, 3 hose wagons; automatic sprinklers; 8000 feet rubber hose; 12,000 feet cotton, in good condition; 49 horses; value of apparatus and supplies, $200,000; 17 buildings used, value $225,000; membership 220, 110 full paid, 114 part paid; annual expenses, $140,000; automatic alarm, 161 street boxes; fire patrol incorporated and maintained by city and insurance companies; permanent members 4, annual expenses $5000. Chief elected by city council. Geo. A. Steere.

WATER SUPPLY—Reservoir; gravity system; 2 reservoirs, supplied from river; capacity, 51,000,000 and 76,000,000 gallons; miles street mains, 208; diameter, 6 to 30 inches; 1300 hydrants; pressure, 39 to 78 pounds; Worthington and Corliss pumps; cost of works to 1889, $6,900,838. John A. Coleman, Commissioner Public Works; H. R. Barker, Mayor; H. V. A. Joslin, City Clerk.

Valley Falls, Providence Co., population 1631; 2 steam engines; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 1200 feet rubber hose in good condition; volunteer department, 40 men; 2 horses. John H. Barnwell.

WATER SUPPLY—Water-works; 4 cisterns; 22 hydrants. Edwin Darling, Supt., P. F. Kinion.

Warren, Bristol Co., population 14209; 1 steam engine, out of repair; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 600 feet good rubber hose; 200 feet poor; 1000 feet good cotton; 1000 feet good linen; 800 feet poor; 300 feet good leather; 3 men paid part time; 97 volunteers.

WATER SUPPLY—Water-works; direct system; river; 3 reservoirs. B. B. Martin, Supt.; C. B. Mason, Town Clerk.

Westerly, Washington Co., population *6333; 2 steam engines; 3 hose carriages; 3000 feet cotton hose, in good condition; 67 volunteers. W. E. Wheeler.

WATER SUPPLY—11 cisterns; pump to stand-pipe; 10 miles street mains; 4 hydrants; pressure, 90 pounds. E. Barnes, Wm. Hoxie.

Wickford, Washington Co.; buildings, brick and frame, two stories; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 250 feet rubber hose; 500 feet cotton, in good condition; 500 feet poor leather; 60 members; bell alarm. George F. Hunt.

WATER SUPPLY—Wells, springs and the harbor. Charles T. Croumb, Village Clerk.

Woonsocket, Providence Co., population 10,000; department consists of 2 steam engines, 2 hook and ladder trucks, 3 hose carriages; 3500 feet cotton hose; 56 members paid part time; annual expenses $8000. Jay Neill.

WATER SUPPLY—Brooks; water-works; stand-pipe system; Worthington pumps, daily capacity, 2,000,000; 23 miles mains; 349 hydrants; 263 Chapman gates; 761 meters; various quality water, good, not filtered; pressure, 90 pounds; works cost $249,612. B. L. Cook, Supt.; G. H. Grant, Mayor; A. E. Green, City Clerk.

* The following places have no fire protection: Burrillville, Providence Co., population 5714. Coventry, Kent Co., population 4519. Hope Valley, Washington Co., population 1000. Hopkinton, Washington Co., population 2954. Manville, Providence Co., population 2074. Tiverton, Newport Co., population *2500. Warwick, Kent Co.

SOUTH CAROLINA.

Aiken, Aiken Co., population *3000; area 2560 acres; fire limit, 640 acres; fireworks ordinance; mercantile buildings, brick and wood, two stories; wooden roofs permitted; wood dwellings, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1200 feet linen hose; 800 feet good rubber; value of apparatus and supplies, $6000; 100 volunteer members; annual expenses, $250; bell alarm. Chief elected by town council. H. F. Warncke.

WATER SUPPLY—3 cisterns, supplied from roofs, capacity 95,000 gallons, and about 50 private cisterns. J. R. Jordan, Town Clerk.

Anderson, Anderson Co., population *3500; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose reels; 1900 feet of good rubber hose; 114 volunteer members, 70 white, 44 colored.

WATER SUPPLY—Cisterns, total capacity 210,000 gallons; 2 streams. J. E. Breazealle, Town Clerk.

Bamberg—Department consists of 1 hand engine, 1 hose reel, 1 hook and ladder truck; 250 feet 2½-inch hose.

WATER SUPPLY—2 cisterns; capacity, 3000 to 5000 gallons.

Beaufort, Beaufort Co., population *3000; buildings, frame and brick, one to three stories; wooden roofs permitted; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; bell alarm. Chief elected by mambers of department. John N. Wallace.

WATER SUPPLY—River pond and artesian wells. S. E. Taylor, City Clerk.

Blackville, Barnwell Co., population 1000; 1 hand engine; 150 feet hose, buckets, etc. J. H. Levy.

WATER SUPPLY—Wells and pumps. P. J. Drew, Town Clerk.

Camden, Kershaw Co., population *2500; area 1600 acres; fire limit, 650 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, one and two stories; wooden roofs permitted; dwellings, wood, one and two stories; department consists of 1 steamer, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 300 feet

ell alarm. Chief appointed by council. John R. Goodale.

WATER SUPPLY—Fire wells. James L. Brasington, Town Clerk.

Charleston, Charleston Co., population 60,000; buildings, brick and frame, three and three and a half stories; department consists of 8 steam engines in use, 2 in reserve, 2 hook and ladder trucks, 7 hose carriages; 10,000 feet of good rubber hose; 28 horses; membership, 103, all paid; annual expenses, $44,000; telegraph alarm; 97 street boxes. F. L. O'Neil.

WATER SUPPLY—5 wells; hydrants; stand-pipe system; capacity of pump, 3,000,000 gallons daily; 18 miles of mains; 360 hydrants; pressure, 40 pounds. J. Chapman; W. W. Simons.

Chester, Chester Co., population 2500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose, in good condition; 400 feet linen hose, good; volunteer fire department, 130 men. B. M. Spratt.

WATER SUPPLY—8 cisterns. S. B. Latham, Town Clerk.

Clifton, Spartanburgh Co., population *3000; buildings, brick and wood, two stories; 1 hose carriage; 1785 feet good linen hose; 18 members; bell alarm. C. B. Carr.

WATER SUPPLY—Gravity system; 1 reservoir, capacity 86,362 gallons; 2 pumps; 14 hydrants. D. D. Wheat, Supt.; D. E. Converse.

Columbia, Richland Co., population *15,000; area, 1800 acres; fire limit, 1000 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two and three stories; dwellings, wood, one and two stories; department consists of 2 steam engines, 2 hand engines, 1 hook and ladder truck; hose carriages attached to engines; 2500 feet good rubber hose; 1000 poor; 6 horses; value of apparatus and supplies, $20,000; membership, 287, all volunteers; annual expenses, $5000; electric alarm. Chief elected by firemasters.

WATER SUPPLY—2 reservoirs, supplied by water and steam power from springs and river; capacity, 2,500,000 gallons daily; 16 miles street mains; diameter, 3 to 12 inches; 110 hydrants; pressure, 20 to 60 pounds; annual expenses of water department, $7000. W. H. Alexander, Supt.; John T. Rhett, Mayor; W. J. Cathcart, City Clerk.

Darlington, Darlington Co., population 3500; frame buildings, one and two stories; wooden roofs not permitted in business portion of town; department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 2 hose carriages; 250 feet good rubber hose; 300 feet poor; 500 good cotton; value of apparatus and supplies, $4000; membership 40; annual expenses, $300; bell alarm.

WATER SUPPLY—Artesian wells and cisterns. S. S. Burch, Town Clerk.

Florence, Darlington Co., population 3500; frame building, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine; 1000 feet of good rubber hose; 500 feet poor; value of apparatus and supplies, $5000; membership 80, volunteers; 1 man paid; annual expenses $1100; bell alarm. G. C. Cole.

WATER SUPPLY—22 fire wells. E. W. Lloyd, Town Clerk.

Georgetown, Georgetown Co., population 2555; area and fire limit, 640 acres; causes of fires investigated; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 3000 feet good rubber hose; value of apparatus and supplies, $10,000; 4 buildings owned, value $5000; confirmed by council. A. P. Hazard.

WATER SUPPLY—River and wells. J. J. Hucks, Town Clerk.

Greenville, Greenville Co., population *10,000; area, 3142 acres; fire limit, same; mercantile buildings, brick, two stories; wood dwellings, two stories; department consists of 1 steam engine, 2 hand engines, 2 chemical extinguishers, hook and ladder truck, 4 hose carriages; 1800 feet good rubber hose, 550 poor; 2 horses; value of apparatus and supplies, $8500; value of buildings, $7000; 225 volunteer members; annual expenses, $1184; bell alarm. Chief elected by council. J. C. Kirkpatrick.

WATER SUPPLY—30 cisterns, supplied from buildings; capacity, 25,000 gallons daily; annual expenses, $50. C. W. D'Oyley, City Clerk.

Lancaster, Lancaster Co., population *1000; brick buildings; fireworks ordinance; department consists of 1 hook and ladder truck; 30 volunteer members.

WATER SUPPLY—Wells.

Laurens, Laurens Co., population *2450; department consists of 1 Silsby No. 5 steamer, 1 hose reel; 1000 feet linen hose; value, $3250; 1 hook and ladder truck.

WATER SUPPLY—1 cistern, capacity 75,000 gallons, and branch. A. P. Sullivan.

Marion, Marion Co., population *1800; frame and brick buildings, two and three stories, 1 hook and ladder truck. W. H. Collier.

WATER SUPPLY—9 wells. W. J. McKerall, Village Clerk.

Mayesville, Sumpter Co., population *500; 1 hand engine; 200 feet good hose.

WATER SUPPLY—Wells.

Newberry, Newberry Co., population *3300; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 3 hose carriages, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck; 1800 feet hose; value of apparatus, $8000; 140 members; expenses for 1888, $657; bell alarm.

WATER SUPPLY—5 cisterns. J. S. Fair, Town Clerk.

Orangeburg, Orangeburg Co., population *3500; area, 960 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1400 feet good rubber hose; 200 feet poor; value of apparatus and supplies, $4800; 3 buildings, value $3500; 75 volunteer members. Chief appointed by council and companies. F. A. Schiffley.

WATER SUPPLY—5 cisterns, 10,000 gallons each, supplied from buildings; 1 cistern, 20,000 gallons; artesian well; stand-pipe; pressure, 45 to 50 pounds; 15 hydrants. G. S. Allbugoth, C. D. Keithjohn.

Rock Hill, York Co., population *1800; buildings, brick and frame; department consists of steam engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet good rubber hose; value of apparatus and supplies, $5000; 2 buildings; 100 volunteer members; bell alarm.

WATER SUPPLY—3 cisterns, capacity 52,000 gallons. Edward Fewell, Town Clerk.

Spartanburgh, Spartanburgh Co., population *4000; area, 2560 acres; fire limit, same; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages;

SOUTH CAROLINA—*Continued.*

siamese couplings used; 500 feet rubber and 1000 feet good cotton hose; value of apparatus and supplies, $8000; 150 volunteer members; annual expenses, $4000; bell alarm. Chief elected by council. Joseph Spigg.

WATER SUPPLY—10 cisterns, supplied from roofs; water-works; Deane machinery, daily capacity 2,000,000 gallons; 7 miles mains; 60 hydrants; 2 Crown meters; pressure, 50 to 90 pounds. Joseph M. Elfood, Town Clerk.

Sumter, Sumter Co., population *3000; 1 steam engine; 2 hand engines; 2 hose carriages; 1 hook and ladder truck; 1150 feet good rubber hose; 35 men paid; 50 volunteers.

WATER SUPPLY—Wells and cisterns; water-works to be built. C. M. Hurst, Town Clerk.

Union, Union Co., population 1267; 1 hand engine; 150 feet good rubber hose; 31 men, volunteers. J. O. Buchhist.

WATER SUPPLY—4 cisterns, 40,000 gallons each.

Walhalla, Oconee Co., population *1200; fireworks ordinance; causes of fires investigated; frame buildings, one and two stories; 1 hand engine; 1 hose carriage; 300 feet good rubber hose; 25 men, volunteers. Geo. Pratt.

WATER SUPPLY—Tanks and 5 cisterns, supplied by pipes from dwellings. T. M. Kelly; C. L. Red, Town Clerk.

Winnsborough, Fairfield Co., population 2000; area, 960 acres; fireworks ordinance; mercantile buildings, wood, two stories; shingle roofs permitted; dwellings, wood and brick, three stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet good rubber hose; value of apparatus and supplies, $5500; 2 buildings owned by town; 150 volunteer members; annual expenses, $600; bell alarm. Chief elected by council. R. J. McCarley.

WATER SUPPLY—7 cisterns, supplied from roofs of buildings; total capacity, 180,000 gallons daily. J. W. Withers, Town Clerk.

Yorkville, York Co., population *1650; 1 hand engine; 1 hook and ladder truck; 200 feet good rubber hose, 100 feet poor; 100 good leather; 50 men, volunteers.

WATER SUPPLY—Cisterns. J. E. Jeffers, Town Clerk.

The following places have no fire protection: Abbeville, C. H., Abbeville Co., population 1500; Pickens, C. H., Pickens Co., population 1167; Timmonsville, Darlington Co., population 1000.

TENNESSEE.

Chattanooga, Hamilton Co., population *42,000; department consists of 2 steam engines, 3 hose carriages, 2 hook and ladder trucks; 6500 feet good cotton and rubber hose; membership 43, 28 paid men, no volunteers; 10 horses; telegraph alarm, 32 boxes. Charles Whiteside.

WATER SUPPLY—Water-works; gravity; capacity, 12,000,000 gallons; 163 hydrants. N. Wingfield, V. S. Whiteside.

Clarksville, Montgomery Co., population *6000; mercantile buildings, brick, two and three stories; dwellings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 2000 feet good rubber hose; 300 feet poor; value of apparatus and supplies, $7750; 1 building in use, value $1500; annual rent, $240; membership 100, 1 paid; annual expenses, $2600; bell alarm. Chief elected by members, ratified by Mayor and aldermen. Wm. Kleeran.

WATER SUPPLY—Water-works; direct pressure and stand-pipe systems; 8 cisterns, supplied from roofs of buildings; 4 miles of street mains; diameter 4 to 10 inches; 41 hydrants; pressure 35 to 80 pounds. R. E. McCullough, Supt.; J. H. Smith, Mayor; C. H. Bailey, City Clerk.

Columbia, Maury Co., population *5000; area 500 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, two stories; department consists of 1 steam engine, 4 hose carriages; siamese couplings used; 1700 feet good rubber hose; 5 horses; value of apparatus and supplies, $6500; membership 20, part paid; annual expenses, $4000; telephone alarm. Chief elected by aldermen. J. Latta.

WATER SUPPLY—1 reservoir, capacity 1,000,000 gallons, supplied from river; gravity system, 12 cisterns, supplied from water-works; 5⅝ miles street mains; diameter, 4 to 8 inches; 62 hydrants; pressure, 86 pounds; annual expenses of water department $3250. T. J. Odell, Supt.; E. E. Erwin, City Clerk.

Fayetteville, Lincoln Co., population *500; area, 240 acres; fireworks ordinance; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, one and one-half stories; department consists of 1 chemical engine, 2 chemical hand extinguishers; 100 feet good rubber hose, 100 feet poor; membership 25, volunteers; bell alarm. Chief elected by company.

WATER SUPPLY—None.

Franklin, Williamson Co., population 1653; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, brick, two and three stories; department consists of 1 hand engine; 1 hose carriage; 800 feet good rubber hose; value of apparatus and supplies, $1500; membership 40, part paid. Chief elected by company. J. H. Allen.

WATER SUPPLY—15 or 20 cisterns, supplied from roofs of buildings. E. B. Campbell, Mayor; J. E. Buchanan, Town Clerk.

Gallatin, Sumner Co., population 2400; area 640 acres; fire limit, 460 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, brick and wood, two and three stories; department consists of 2 chemical engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 2 hose carriages; 600 feet good rubber hose; value of apparatus and supplies, $600; 1 building, value $2500; membership 44, volunteers. Chief elected by board of aldermen. W. H. Brown.

WATER SUPPLY—Wells; annual expenses of water department, $450. W. Russomen, Town Clerk.

Jackson, Madison Co., population *8000; area 2560 acres; fire limit, 160 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, brick and wood, one and one half and two stories; department consists of 1 chemical engine, 10 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 20,000 feet good cotton hose; value of apparatus and supplies, $7000; membership 60, volunteers; bell alarm. Chief elected by Mayor and aldermen. F. F. Reavis.

WATER SUPPLY—Water-works; direct pressure; 10 miles mains; 140 hydrants. L. Trumbull, J. F. Stark.

Knoxville, Knox Co., population 37,526; area 2560 acres; fire limit, 1640 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; slate or metal roofs; dwellings, wood, one to two stories; department consists of 2 steam en-

TEXAS.

Abilene, Taylor Co., population *5000; buildings, brick and wood, one story; department consists of 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1100 feet good rubber hose; 1 horse; value of apparatus and supplies, $3000; 60 members, 3 part paid; 1 house; expenses in 1888, $500; electric alarm. J. J. Clinton.

WATER SUPPLY—Water-works; stand-pipe; reservoir; direct pressure; capacity, 100,000 gallons; 2 Blake pumps, capacity 2,000,000 gallons per day; 5 miles street mains, 4 to 8 inches diameter; 30 hydrants; pressure, 55 pounds. D. W. Wreston, Mayor; W. G. Swanson, City Clerk.

Austin, Travis Co., population *25,000; area, 7435 acres; fire limit, 70 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two stories; fireproof material for roofs in fire limit; dwellings, brick, stone and wood, one to two stories; department consists of 2 steam engines, 2 chemical hand extinguishers, 2 hook and ladder trucks, 4 hose carriages; siamese couplings on hand; 900 feet good rubber hose; 3000 feet good cotton hose; 5 horses; value of apparatus and supplies, $25,000; 4 buildings owned, value $15,000; 200 members, 15 full paid; annual expenses, $35,000; bell alarm. Chief elected by members. August Ziller.

WATER SUPPLY—Water-works; direct system; 10 cisterns; 21 miles street mains; diameter, 4 to 16 inches; 166 hydrants; annual expenses of water department, $10,000. M. D. Mather, Milton Morris.

Bastrop, Bastrop Co., population 2000; buildings, brick and wood, one and two stories; department consists of 1 hand engine, 1 hose carriage; 300 feet good rubber hose; value of apparatus and supplies, $1000; 30 volunteer members; bell alarm.

WATER SUPPLY—Stand-pipe, 50 feet high; gravity pressure; Cameron pumps, capacity 10,000 gallons; 800 feet street mains; 6 hydrants; pressure, 20 pounds. A. C. Erhard, owner.

Beaumont, Jefferson Co., population *3400; area, 1000 acres; brick and frame buildings; department consists of 1 horse-power engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 400 feet rubber hose; 600 feet good cotton; value of apparatus, $5000; 1 building owned by city, value $2500; 60 volunteer members; 2 horses; bell, whistle and pistol alarm. Chief elected by companies and confirmed by council. O. C. Ogden.

WATER SUPPLY—8 reservoirs, capacity 25,000 gallons each; cisterns, rivers and wells; street mains to mills and lumber yards only; water-works being put in.

Belton, Bell Co., population *6000; frame and stone buildings, one and two stories; department consists of 1 hook and ladder truck and 2 hose carriages; siamese couplings used; 1200 feet good rubber hose; value of apparatus, etc., $5500; value of building, $1700; 52 volunteer members; bell and telephone alarm. Chief elected by department. George W. Hunt.

WATER SUPPLY—1 stand-pipe, supplied by Worthington pumps; capacity, 1,000,000 gallons daily; 7 miles street mains, 3 and 8 inches in diameter; 26 hydrants, Chapman gates; 75 pounds pressure. Works owned by city and operated by Belton Light and Water Company. J. M. Thomson, Mayor; H. C. Surghnor, City Clerk.

Bonham, Fannin Co., population *4500; buildings, stone and brick, one and two stories; 1 hook and ladder truck; value of apparatus and supplies, $800; 18 volunteer members; bell alarm.

WATER SUPPLY—Water-works, to be put in; 2 cisterns; capacity, 40,000 gallons. E. L. Agnew, Mayor; James K. Blair, City Clerk.

Brenham, Washington Co., population 4000; area, 2560 acres; fire limit, 20 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, frame, one story; 1 steam engine; 20 (private) chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 4 siamese couplings in use; 1450 feet good rubber hose; 250 feet good cotton; value of apparatus, $5000; 2 buildings owned, value $10,000; 95 volunteer members; 2 paid engineers; annual expenses, $1500; bell alarm. Chief elected by companies. W. A. Wood.

WATER SUPPLY—5 cisterns, supplied from water-works; capacity, 7000 gallons daily; 4 miles mains; diameter of largest, 8 inches; 35 fire hydrants; water tank, 14 feet in diameter, 100 feet high. J. H. Leslie, Supt.; J. A. Wilkins, Mayor; H. C. McIntyre, Jr., City Clerk.

Brownsville, Cameron Co., population 4938; 1 hand engine; 1 hook and ladder truck; 40 volunteer members. B. A. Turegant.

WATER SUPPLY—River. S. A. Rousset, Town Clerk.

Brownwood, Brown Co., population *2500; department consists of 1 hook and ladder truck, 2 hose carriages; 1400 feet good hose; members 35, volunteers; bell alarm.

WATER SUPPLY—Stand-pipe, capacity 200,000 gallons; 2 pumps, capacity 2,400,000 gallons; 4½ miles street mains, 4 to 10 inches; 37 hydrants; pressure, 40 pounds. W. J. Morgan, Mayor; Ed. T. Smith, Town Clerk.

Bryan, Brazos Co., population 4000; area, 2500 acres; fire limit, 11 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two stories; dwellings, wood, one story; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet hose, good; value of apparatus and supplies, $5200; 1 building owned, value, $400; membership 20, volunteers; 10 paid; annual expenses, $130; bell alarm. John B. White.

WATER SUPPLY—5 cisterns, supplied from roofs, capacity of each 50,400 gallons daily; water-works in progress. E. A. Addams, Mayor; A. B. Carr, Town Clerk.

Caldwell, Burleson Co., population *300; buildings, brick and wood, one story; wooden roofs; department consists of 1 hook and ladder truck; members 32, volunteers; expenses in 1888, $300; bell alarm.

WATER SUPPLY—Cisterns.

Calvert, Robertson Co., population *3500; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1500 feet hose, good; 70 volunteer members. L. T. Fuller.

WATER SUPPLY—Artesian wells; direct and pumping to reservoir; Smith & Vaille and Knowles machinery; daily capacity 1,500,000 gallons; 11 hydrants; 2½ miles mains, diameter 3 to 8 inch; 20 Ludlow gates; 26 Worthington meters; pressure, 40 to 150 pounds; works cost $18,500; annual expenses, $1000. A. Day, Supt.; Geo. Burk, Mayor; H. P. Johnson, Town Clerk.

Cleburne, Johnson Co., population *5000; area, 250 acres; sale and use of fireworks prohibited; frame and brick buildings; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose; value of apparatus, $3700; 1 building, value, $500; 50 volunteers; bell alarm. Chief elected by members. J. A. Lindgren.

WATER SUPPLY—Water-works; 1 reservoir, capacity 150,000 gallons; artesian well, 50,000 gallons capacity; stand-pipe, 70,000 gallons; 5 miles street mains, diameter 4 to 10 inches; 30 hydrants, pres-

ıre 150 pounds. C. J. Jung, Pres.; D. G. Whetnburg, Supt.

Colorado, Mitchell Co., population *2500; deartment consists of 1 hook and ladder truck, 2 hose ırriages; 1200 feet good hose, 500 feet poor; 60 olunteer members; bell alarm.

WATER SUPPLY—Stand-pipe, capacity 285,000 allons; 2 pumps, capacity 2,000,000 gallons; 6 iiles street mains, 6 to 12 inches; 16 hydrants. N. .. Taylor.

Columbus, Colorado Co., population *2500; rick and wood buildings, one and two stories; deartment consists of 1 hose carriage, 500 feet ruber hose, 500 feet good cotton; value of apparatus nd supplies, $2000; 22 volunteer members; bell larm. H. Wagenfuhr.

WATER SUPPLY—Reservoir, capacity 56,000 galons; direct pressure; 2 miles street mains; 12 hyirants; pressure 60 to 150 pounds; works cost $25,-00; annual expenses, $800. J. J. Dick, Supt.; E. I. Sandmeyer, Mayor; C. C. Duerr, Town Clerk.

Corpus Christi, Nueces Co., population *4000; t steam engine; 1 hand engine; 10 chemical exinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet good rubber hose; 40 volunteer nembers. John J. Boerum.

WATER SUPPLY—Bay. C. W. Yung, Town Clerk.

Corsicana, Navarro Co., population 10,000; 2 hose carriages; 1 hook and ladder truck; 2000 feet good hose; 68 men. J. J. Strupper.

WATER SUPPLY—Direct and stand-pipe system; 7 miles mains; 60 hydrants; 55 pounds pressure. B. T. Barry, Pres.; C. B. Lewis, Supt.; C. H. Allyn, Mayor; J. W. Mayo, Town Clerk.

Cuero, De Witt Co., population *3000; wood and brick buildings, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hose carriage; 400 feet good leather hose; value of apparatus and supplies, $1000; 25 volunteer members; bell alarm. John A. Lewis.

WATER SUPPLY—Water-works to be put in; 4 reservoirs, capacity 30,000 gallons; 1600 feet 4-inch pipe. C. A. Ogsburry, City Clerk.

Dallas, Dallas Co., population *50,000; area, 5000 acres; fire limit, 700 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, three stories; dwellings, frame, two stories; 3 steam engines; 3 hose carriages; siamese couplings in use; 5150 feet good hose, 597 feet bad; 16 horses; value of apparatus and supplies, $20,000; 4 buildings owned, value $25,000; 28 full-paid members; annual expenses, $35,000; Gamewell alarm. Chief elected by council. Thos. Wilkinson.

WATER SUPPLY—Direct pressure; stand-pipe; 2 reservoirs; capacity, 100,000,000 gallons; Worthington and Holly pumps; capacity, 14,000,000 gallons; 33 miles mains, diameter 4 to 18 inches; 175 hydrants; 142 Eddy and Chapman gates; 14 meters, Crown and Hersey; works cost $295,000; annual expenses, $25,000; pressure, 50 pounds. Dave Tichnor, Supt.; W. C. Connor, Mayor; Wm. McGrain, City Clerk.

Denison City, Grayson Co., population 14,000; area, 2140 acres; fire limit, 44 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, one and a half stories; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; 2000 feet good linen hose; value of apparatus and supplies, $10,000; city owns buildings; 50 volunteer members, 4 paid; annual expenses, $3500; bell alarm; 6 horses. Chief elected by department and confirmed by council. M. J. Fitzgerald.

WATER SUPPLY—Wells; combined Holly and stand-pipe system of water-works; Gaskill pumps, daily capacity 3,500,000 gallons; 75 hydrants; 10 miles mains, diameter 6 to 16 inches; 32 Ludlow gates; 200 meters, various; pressure, 80 to 150 pounds; works cost $200,000. W. G. Hopper, Pres.; M. J. Fitzzgerald, Supt.; H. Tone, Mayor; T. E. Kennedy, City Clerk.

Denton, Denton Co., population 3000; buildings, brick and frame, two stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 supply wagon; 550 feet good rubber hose; 1000 feet good cotton; 3 horses; value of apparatus and supplies, $10,000; 63 members, 2 paid, 61 volunteers; annual expenses, $1800; bell alarm. C. W. Pierce.

WATER SUPPLY—4 cisterns; capacity, 20,000 gallons each. J. B. Cleveland, City Secretary.

El Paso, El Paso Co., population *11,000; buildings, brick, stone and frame, two and three stories; department consists of 1 hook and ladder truck, 3 hose carriages, 2 hand chemical extinguishers; 600 feet good rubber hose, 500 feet poor; 1500 feet good cotton; 85 volunteer members; expenses in 1888, $1500; bell alarm. Chas. E. Fruin.

WATER SUPPLY—2 reservoirs; gravity pressure; 16 miles street mains; 70 hydrants; pressure, 85 pounds. W. M. Watts, O. B. Beall.

Ennis, Ellis Co., population 3000; area, 640 acres; fireworks ordinance; brick and frame buildings; 1 steam engine; 2 hose carriages; 1000 feet good cotton hose; siamese couplings used; value of apparatus, $5900; 30 volunteer members; bell alarm. Chief elected by members. A. M. Morrison.

WATER SUPPLY—Direct pumping, through 2½-inch mains. F. A. Rust, City Secretary.

Fort Worth, Tarrant Co., population 30,000; area, 2500 acres; fireworks ordinance; mercantile buildings, brick and stone, two and three stories; dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 5000 feet good rubber hose; 9 horses; value of apparatus and supplies, $25,000; 1 building owned, value $5000; membership 142, 6 paid; annual expenses; $10,000; Gamewell fire alarm, 27 boxes. Chief elected by department and confirmed by council. R. Matkin.

WATER SUPPLY—Water-works; direct pumping system; 6 cisterns, 20 miles of mains, diameter to 24 inches; 120 hydrants; pressure 40 to 80 pounds. Henry Early, City Clerk.

Fredericksburgh, Gillespie Co., population *1200; 1 hook and ladder truck; volunteer fire department. Oscar Krauskopf.

Gainesville, Cooke Co., population *10,000; area, 2560 acres; fire limit, 60 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings; 1 hook and ladder truck; 2 hose carriages; 3600 feet good cotton hose; 400 poor; value of apparatus, etc., $6000; 1 building, value $10,000; 97 volunteer members, 4 paid; 4 horses; bell and telephone alarm. Chief elected by department.

WATER SUPPLY—Water-works; direct system; 8¾ miles street mains, diameter 4 to 12 inches; 2 pumps, daily capacity 1,500,000 gallons; 96 hydrants; 140 meters, various; pressure, 100 pounds. F. L. Cleary, President; Wm. L. Pierce, Superintendent; J. B. Rowland, Mayor; John Puckett, City Clerk.

Galveston, Galveston Co., population *47,000; 5 steam engines; 1 hook and ladder truck 6 hose; carriages; 1600 feet rubber hose; 7000 feet cotton, good, telegraph alarm; 40 street boxes; 52 paid men; 20 horses. Wm. Oldenburg.

WATER SUPPLY—13 artesian wells; daily capacity, 2,000,000 gallons; system, pumping to stand-pipe, also direct, Knowles machinery, daily capacity 6,000,000 gallons; 350 hydrants; 32 miles mains, diameter 6 to 24 inches; 280 Eddy gates; estimated cost of works, $450,000. Albert Weis, Pres.;

TEXAS—*Continued.*

A. Cotter; Supt.; R. L. Fulton, Mayor; Dan J. Buckley, City Clerk.

Gatesville, Coryell Co., population *3000; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet good hose; members 40, volunteers; bell alarm. B. B. Garrett.

WATER SUPPLY—2 cisterns; capacity, 50,000 gallons. W. E. Brown, Mayor; J. T. Briggs, Town Clerk.

Georgetown, Williamson Co., population *3500; area, 800 acres; fire limit, 16 acres; fireworks ordinance; stone and frame buildings; 1 hook and ladder truck; 2 hose carriages; 100 feet good rubber hose; value of apparatus, $2600; 1 building in use, value $350; 61 men, volunteers; bell alarm. Chief elected by department. E. Taylor.

WATER SUPPLY—Water-works; stand-pipe system; 6 miles street mains; diameter 2 to 10 inches; 20 hydrants: pressure, 45 pounds. E. E. Taylor, John C. Prew.

Giddings, Lee Co., population *1200; buildings, brick and frame, one and two stories; wooden roofs; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriages; 350 feet good cotton hose; value of apparatus and supplies, $1200; 20 volunteer members; bell alarm. J. C. Neumann.

WATER SUPPLY—Cisterns. A. B. Green, Town Clerk.

Gonzales, Gonzales Co., population 1581; buildings, brick and frame, one and two stories; wooden roofs; no fire department.

WATER SUPPLY—Stand-pipe being erected; gravity and direct pressure; 6½ miles street mains; 14 hydrants; pressure, 26 to 100 pounds. T. S. Walker, Ed. Titcomb.

Greenville, Hunt Co., population *5000; buildings, brick and frame, one and two stories; department consists of 1 steam engine, 2 hose carriages; 1250 feet good rubber hose, 50 feet poor; 2 horses; value of apparatus and supplies, $5000; membership 24, 2 paid, 15 volunteers; annual expenses, $1500; bell alarm. W. S. Andrews.

WATER SUPPLY—River; stand-pipe and direct pumping system; Worthington machinery, daily capacity 1,000,000 gallons; 60 hydrants; 4 miles mains, diameter 6 to 15 inches; pressure, 60 pounds; works cost $100,000. J. M. Cook, Pres.; W. G. Perkins, Mayor; J. P. Atterbury, Town Clerk.

Hempstead, Waller Co., population *3000; area, 2000 acres; fire limit, 100 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, two stories; dwellings, brick and wood, one and two stories; fire department consists of 1 hook and ladder truck; membership of department, 56.

WATER SUPPLY—Cisterns and wells. E. Hauser, Town Clerk.

Hillsboro, Hill Co., population *3000; buildings, brick and wood, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1000 feet cotton hose, good; 50 feet poor; value of apparatus and supplies, $8000; members 40, 1 paid full time; expenses in 1888, $1000; bell alarm. Eugene Rosenbaum.

WATER SUPPLY—Wells and cisterns. Andrew L. Smith, City Clerk.

Houston, Harris Co., population 35,000; 1 hook and ladder truck; 4 hose carriages; 1800 feet rubber hose, good; 1000 feet rubber, poor; 100 volunteers. H. Ross.

WATER SUPPLY—Water-works; gravity and direct system; 8,000,000 gallons capacity; 1 reservoir; 22 miles of mains; 181 hydrants; 90 pounds pressure. T. H. Scanlan, Geo. M. Bringhurst.

Huntsville, Walker Co., population *2000; 1 hand engine; 40 members. F. O. Brown.

WATER SUPPLY—Water-works at State penitentiary; 2 cisterns, capacity 40,000 gallons, in public square. F. B. Robinson, Town Clerk.

Jefferson, Marion Co., population *4000; department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; 1500 feet good rubber hose; 1500 feet poor; 900 feet good leather; volunteer department, 65 men. J. M. Deware.

WATER SUPPLY—River; 1 cistern and artesian well. W. F. Jones, County Clerk.

Kyle, Hays Co.; buildings, wood and stone, one story; wooden roofs; department consists of 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, $500; members, 35, volunteers; bell alarm. W. E. Roach.

WATER SUPPLY—Water-works being constructed; 2 reservoirs, capacity 65,000 gallons; gravity pressure; 4 miles street mains; 41 hydrants. Kyle Water Company.

La Grange, Fayette Co., population *[illegible]; department consists of 1 horse-power engine, 2 hand engines, 1 hose carriage; 1000 feet of good hose; 30 men, volunteers. F. C. Streithoff.

WATER SUPPLY—6 cisterns. W. Bogunden, J. E. Baker, Town Clerk.

Lampasas, Lampasas Co., population *[illegible]; buildings, stone and wood, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1500 feet good cotton hose; 100 feet poor; value of apparatus and supplies, $2000; 25 volunteer members; expenses in 1888, $200; bell alarm.

WATER SUPPLY—Stand-pipe; gravity pressure; 1 mile street mains; 22 hydrants, pressure [illegible] pounds. H. O. Hair, City Clerk.

Laredo, Webb Co., population *8000; area, 4428 acres; fire limit, 200 acres; brick, adobe, frame and stone buildings; department consists of 1 hook and ladder truck, 2 hose carriages; 600 feet hose; 28 members. John Rice.

WATER SUPPLY—Direct system; 10 miles mains; 1000 hydrants, pressure 40 to 200 pounds. A. L. McLone; Rafael Vidourri, Town Clerk.

Longview, Gregg Co., population 3500, buildings, brick and frame, one story; department consists of 1 steam engine, 1 hose carriage; 600 feet of good cotton hose; value of apparatus and supplies $3000; membership 24, volunteers, 1 paid; annual expenses, $180; bell alarm.

WATER SUPPLY—1 cistern, capacity 50,000 gallons. J. H. Carter, Town Clerk.

Luling, Caldwell Co., population *2500, buildings, brick and wood, one story; 1 hook and ladder truck; ropes, buckets and ladders; value of apparatus and supplies, $200; 30 volunteer members; bell alarm. R. W. Malone.

WATER SUPPLY—Wells. F. C. Cross.

Marlin, Falls Co., population *2400; department consists of 1 hand engine; 200 feet good hose; 19 volunteer members; bell alarm.

WATER SUPPLY—Cisterns and wells. C. J. Bartlett, Town Clerk.

Marshall, Harrison Co., population 9000; 1 steamer; 1 hand engine; 2 hook and ladder trucks; 6 chemical extinguishers; 2 hose carriages; 2000 feet good rubber hose; 500 feet poor; 5 horses; 50 volunteer members; bell and telephone alarm. Fred Walz.

WATER SUPPLY.—Creek and wells; stand-pipe and direct pumping; Dean machinery, daily capacity 250,000 gallons; 50 hydrants; 7 miles mains; diameter, 4 to 10 inch; 30 gates; pressure; 50 to 200 pounds; works cost $70,000. A. Van Hook, Supt. J. H. Carter, Mayor; W. G. Rudd, Town Clerk.

McKinney, Collin Co., population *5000; buildings, brick and frame, one and two stories; department consists of 1 steam engine, 1 hook and ladder truck; 1 hose carriage; 100 feet rubber hose.

ıoo feet good cotton; 250 feet poor; 2 horses; value apparatus and supplies, $5000; 40 volunteer mem-ers; bell alarm. A. L. Jones.
WATER SUPPLY—6 reservoirs, capacity 250 bls. W. P. Cloyd, City Clerk.

Mexia, Limestone Co., population 2500; build-gs, brick and frame, one and two stories; 1 hook ıd ladder truck; 2 hose carriages; 1000 feet hose; volunteer members; bell alarm. John R. Corley.
WATER SUPPLY—Water-works; stand-pipe; di-ct pressure. S. I. Munger, Town Clerk.

Navasota, Grimes Co., population *3000; ıildings, stone and frame, one to three stories; 1 ıok and ladder truck; 2 hose carriages; 500 feet ıod rubber hose; 20 volunteer members; bell arm. Jos. Holly.
WATER SUPPLY—Artesian well; gravity and di-ct pressure; 1 mile street mains; 12 hydrants. '. T. Smitheal, City Clerk.

New Braunfels, Comal Co., population 2000; ea, 2000 acres; buildings, wood and brick, one ıd two stories; 1 chemical hand extinguisher; 1 ıok and ladder truck; 3 hose carriages; 250 poor bber hose; 600 feet new cotton; value of appara-s and supplies, $1500, 45 volunteer members; ıll alarm. C. A. Jahn.
WATER SUPPLY—Water-works; reservoir, ca-ıcity 300,000 gallons; direct pressure; Knowles ımps, capacity 1,000,000 gallons; 26 hydrants; essure, 45 pounds. Joseph Faust, A. Holman.

Orange, Orange Co., population *3000; build-gs, frame, two stories; wooden roofs permitted; ipartment consists of 1 steam engine, 1 hand gine, 1 hook and ladder truck, 2 hose carriages; horses, hired; value of apparatus and supplies, ıoo; membership 60, volunteers; bell alarm. A. . McLean.
WATER SUPPLY—River. H. D. Sells, City ıerk.

Palestine, Anderson Co., population *6000; ea, 400 acres; fire limit, 100 acres; fireworks ordi-ınce; causes of fires investigated; brick and frame ıilding, one and two stories; 1 hook and ladder ıck; 6 hose carriages; 600 feet good rubber hose; o feet poor; value of apparatus, etc., $3000; 1 ilding used; value, $1500; 74 volunteers; 1 horse; pense of department for 1888, $300; bell and ephone alarm. Chief elected by company.
WATER SUPPLY—Water-works; direct system; ınd-pipe; 2 pumps, capacity 1,500,000 gallons; 8 les street mains, diameter 6 to 12 inches; 30 drants; pressure, 80 pounds; cost of maintain-ɜ water department $500. E. McCleery, Supt., ın Egbert, Town Clerk.

Paris, Lamar Co., population 12,000; area 1000 res; fire limit, 20 acres; fireworks ordinance; ercantile buildings, brick and stone, two stories; eilings, wood, one and two stories; department ısists of 1 steam engine, 1 hook and ladder truck, ıose carriages; siamese couplings used; 1300 feet od rubber hose; 300 poor; 6 horses; value of ap-ratus and supplies, $10,000; one building in use; lue, $800; membership, 50, volunteers; 2 paid; nual expenses, $3000; bell and telephone alarm. ief elected by the members. J. P. Record.
WATER SUPPLY—Wells and cisterns; number of terns 8, supplied from roofs; capacity, 2000 rels. M. P. Kelly, John Harvey.

Pecos City, Reeves Co., buildings, brick and me, one and two stories; wooden roofs; no ganized department; 1000 feet new rubber hose.
WATER SUPPLY—Artesian wells; good pressure.

San Angelo, Tom Green Co., population ,00, department consists of 1 hook and ladder ck, 2 hose carriages; 1250 feet good hose; mem-s 35, volunteers; bell alarm.
WATER SUPPLY—Elevated tank, capacity 50,-) gallons; 1 pump, capacity 500,000 gallons; 3 miles street mains, diameter 4 to 6 inches; 45 hydrants.

San Antonio, Bexar Co., population *42,000; area, 12,240 acres; fire limit, 640 acres; causes of fires investigated; mercantile buildings, stone and brick, one to three stories; frame and stone dwellings, one and two stories; department consists of 2 steam engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 9 hose carriages; 3450 feet good hose, 1000 poor; 8 horses; value of apparatus and supplies, $15,000; 7 buildings owned, value $25,000; 157 members, 8 full paid, 6 part paid; annual expenses, $12,000; telephone and bell alarm. Chief nominated by companies and elected by council. G. A. Duerber.
WATER SUPPLY—Water-works; direct pumping and gravity system; 1 reservoir, capacity 4,000,000 gallons daily; 85 miles street mains, diameter, 4 to 20 inches; 400 hydrants; water pressure, 80 pounds; annual expenses of water department, $20,000. E. P. Cloudan, City Clerk.

San Marcos, Hays Co., population *2500; wood and stone buildings, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage; 800 feet good cotton hose; value of apparatus and supplies, $1500; 34 volunteer members; expenses in 1888, $400; bell alarm. B. W. Smith, Jr.
WATER SUPPLY—Water-works; 1 reservoir, capacity 250,000 gallons; Worthington and Gordon and M. pumps, daily capacity 1,250,000 gallons; 6 miles street mains; 21 hydrants; Peet, Ludlow gates; works cost $40,500 to 1889; annual expenses, $1400; pressure, 60 pounds. W. O. Hutchinson, Pres.; H. Hardy, Mayor; P. Springer, Town Clerk.

Schulenburg, Fayette Co., population *1000; department consists of 2 hand engines (private), 1 hook and ladder truck; 200 feet good hose; 40 volunteer members; bell alarm.
WATER SUPPLY—5 cisterns, capacity 40,000 gallons. Fred. Ebeling, Town Clerk.

Seguin, Guadaloupe Co., population 1600; use of fireworks prohibited; causes of fires investigated; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., $3000; 1 building, value $400; 50 volunteer members. Chief elected by companies. P. J. Burgess.
WATER SUPPLY—2 cisterns, capacity 10,000 gallons each; water-works; stand-pipe and direct system; 8 miles of mains; 15 fire hydrants. C. M. Holmes, A. G. Swope.

Sherman. Grayson Co., population *10,997; area, 4 square miles; fire limit, 13 squares; fire-works ordinance; mercantile buildings, brick, stone and wood, two and three stories; brick and wood dwellings, one and one and a half and two stories; department consists of 1 steam engine, 1 hook and ladder truck, 1 supply car, 2 hose carriages; siamese couplings used; 2000 feet good rubber hose; 500 poor; 5 horses; value of apparatus and supplies, $8950; 3 buildings owned, value $4500; 77 members, 5 paid; annual expenses, $3058; bell and telephone alarm. Chief elected by members. L. C. Gilmore.
WATER SUPPLY — Water-works, supplied by driven wells; Worthington pumps; daily capacity, 1,000,000 gallons; 80 hydrants; 10 miles mains; works cost $70,000. Robt. Harvey, Supt.; Jas. Porter, Mayor; B. T. Roe, City Clerk.

Sulphur Springs, Hopkins Co., population 4500; buildings, brick and frame, one and two stories; department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 350 feet good rubber hose; value of apparatus and supplies, $1500; membership 50, volunteers; bell alarm. W. F. Henderson.
WATER SUPPLY — Wells and cisterns. J. M. Ashcroft, Town Clerk.

TEXAS—*Continued.*

Taylor, Williamson Co., population *2500; buildings, brick, and frame, one and two stories; department consists of 1 hook and ladder truck, 1 hose carriage; 100 feet good cotton hose; 40 volunteer members; bell alarm. C. H. Welch.

WATER SUPPLY—Water-works; direct pressure; 30 hydrants.

Temple, Bell Co., population 5000; buildings, brick and frame, one story; department consists of 1 hook and ladder truck, 4 hose carriages; 3000 feet good rubber hose; value of apparatus and supplies, $3000 to $4000; membership, 100, volunteers; bell alarm. P. L. Downes.

WATER SUPPLY—Direct and stand-pipe system; 7 miles of mains; 12 hydrants; pressure, 65 to 200 pounds. G. E. Wilcox, Supt.; J. Linbough, Town Clerk.

Terrell, Kaufman Co., population *5100; buildings, frame and brick, one and two stories; department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet good rubber hose; 400 feet good cotton; 100 feet poor; 2 horses; value of apparatus and supplies, $3500; membership, 41, volunteers; 1 paid man; telephone and bell alarm. V. Reinhardt.

WATER SUPPLY—Water-works; direct and gravity system; 5 miles of mains; 32 hydrants. S. M. Carron, City Clerk.

Texarkana, Bowie Co., population *12,000; buildings, brick and frame, two to three stories; department consists of 1 hook and ladder truck, 3 hose carriages; 2500 feet good rubber hose, 300 feet poor; 52 volunteer members; bell alarm. R. Brunaggi.

WATER SUPPLY—Stand-pipe; direct pressure; 50 hydrants; 8 miles mains; pressure, 45 pounds. R. J. Haywood, Supt.; H. Mendels, City Clerk.

Tyler, Smith Co., population 9000; fireworks ordinance; causes of fires investigated; frame and brick buildings, two stories; 1 hook and ladder truck; 2 horses; 1 hose carriage; 1000 feet good rubber hose; value of apparatus, $6000; 28 volunteer members; annual expenses, $1200; bell alarm. G. W. Norwood.

WATER SUPPLY—Water-works; stand-pipe and direct system; 11 miles street mains, diameter 4 to 8 inches; 50 hydrants; 140 pounds pressure; stand-pipe, 80 to 100 pounds pressure; annual expenses of water department, $5000; works to be extended. B. W. Rowland, Supt.; N. C. Harris, Mayor; Chas. V. Johnson, Town Clerk.

Victoria, Victoria Co., population *5000; area, 5760 acres; fire limit, 640 acres; fireworks ordinance and for investigating causes of fires; frame buildings, one and two stories; shingle and tin roofs; department consists of 1 hand engine, 3 hose carriages, 1 hook and ladder truck; 450 feet rubber hose and 1000 feet leather, good; value of apparatus and supplies, $3175; 3 buildings owned, value $1300; 75 volunteer members; bell alarm. I. Buhler.

WATER SUPPLY—Wells and river; water-works; direct and stand-pipe system; 4½ miles street mains, 8 and 4 inches in diameter; 47 hydrants; 2 pumps, capacity 150,000 gallons daily. William Wheeler, Supt., N. Whips.

Waco, McLennan Co., population *18,000; 2 steam engines; 2 hook and ladder trucks; 3 hose carriages; 3000 feet good rubber hose, 500 feet poor; 90 volunteer members, 8 paid; telegraph alarm, 7 boxes. A. M. Prescot.

WATER SUPPLY—Water-works; gravity system; 2 cisterns; 24½ miles of mains; 47 hydrants; reservoir, capacity 6,000,000 gallons. Henry White, A. Hinchman.

Waxahachie, Ellis Co., population *2300; brick and frame buildings, two stories; department consists of 1 steam engine, 3 chemical hand extinguishers, 2 hose carriages; 1750 feet good cotton hose; value of apparatus and supplies, $7000; 39 volunteer members; annual expenses, $150; bell alarm. J. B. Wilson.

WATER SUPPLY—Spring, reservoir and 3 cisterns. R. G. Phillips, City Clerk.

Weatherford, Parker Co., population *5000; frame, brick and stone buildings, one and two stories; department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; 1200 feet good cotton hose; value of apparatus and supplies, $20,000; 60 members, 3 paid part time; annual expenses, $1200; bell alarm. D. C. Haynes.

WATER SUPPLY—Wells; reservoir system; Deane machinery, daily capacity 1,000,000 gallons; 25 hydrants; 3 miles mains; 15 Eddy gates; works cost $60,000; pressure, 45 to 200 pounds. N. J. Sherman, Pres.; J. M. Bassett, Supt.; M. W. Buster Mayor.

Welmar, Colorado Co., population *1600; buildings stone and frame, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet of rubber hose; value of apparatus and supplies, $1500; 50 volunteer members; bell alarm. A. F. Rose.

WATER SUPPLY—Elevated tank and 4 tanks sunk in ground; 5 hydrants. Joe Lowry; Owen Heyer, Town Clerk.

The following places have no fire protection. Albany, Shackelford Co., population 1500. Alexander, Erath Co., population 700. Alvardo, Johnson Co., population 2000. Anson, Jones Co., population 600. Athens, Henderson Co., population 900. Atlanta, Cass Co., population 3000. Ballinger, Runnells Co., population 2000. Bandera, Bandera Co.; population 600. Beeville, Bee Co., population 600. Bellville, Austin Co., population 1200. Big Springs, Howard Co., population 2000. Blooming Grove, Navarro Co., population 900. Blossom Prairie, Lamar Co., population 1500. Blum, Hill Co., population 500. Bowie, Montague Co., population 500. Brackett, Kinney Co., population 1500. Breckenridge, Stephens Co., population 497. Burnet, Burnet Co., population 2000. Cameron, Milan Co., population 1200. Carthage, Panola Co., population 590. Castroville, Medina Co., population 730. Cisco, Eastland Co., population 2500. Clarksville, Red River Co., pop. 2500. Cold Springs, San Jacinto Co., population 1300. Coleman, Coleman Co., population 1200. Colmeneil, Tyler Co., population 2200. Columbia, Brazoria Co., pop. 700. Comanche, Comanche Co., population 1400. Commerce, Hunt Co., pop. 500. Cooper, Delta Co., population 600. Cotulla, La Salle Co., population 1500. Crawford, McLennan Co., population 600. Crockett, Houstan Co., population 2000. Decatur, Wise Co., population 2500. Del Rio, Val Verde Co., population 1400. Dublin, Erath Co., population 1200. Eagle Lake, Colorado Co., population 800. Eagle Pass, Maverick Co., population 1000. Edna, Jackson Co., population 500. Fairfield, Freestone Co., population 750. Farmersville, Collin Co., population 1200. Flatonia, Fayette Co., population 866. Floresville, Wilson Co., population 1000. Forney, Kaufman Co., population 700. Ft. Davis, Presidio Co., population 800. Franklin, Robertson Co., population 1000. Garland, Dallas Co., population 500. Goliad, Goliad Co., population 600. Gordon, Palo Pinto Co., population 950. Graham, Young Co., population 1850. Granbury, Hood Co., population 800. Grandview, Johnson Co., population 800. Groesbeck, Limestone Co., population 800. Groveton, Trinity Co., population 1500. Hallettsville, Lavacca Co., population 588. Hearne, Robertson Co., population 1500. Henderson, Rusk Co., population 2300. Henrietta, Clay Co., population 500. Hico, Hamilton Co., population 800. Holland, Bell Co., population 600. Honey Grove, Fannin Co., population 2000. Hubbard City, Hill Co., population 1200. Huntsville, Walker Co., population 2138. Itasca, Hill Co., population 500.

VERMONT.

Barre, Washington Co., population *5000; 1 hand engine; 1 hook and ladder truck; 1 hose cart; 2 hose carriages; 200 feet good rubber hose; 200 feet leather; 1500 feet cotton rubber-lined; 60 men, volunteers. F. T. Cutler.

WATER SUPPLY—River and wells; gravity to reservoir; 50 hydrants; 10 miles mains; Chapman gates; pressure 150 pounds; works cost $75,000. Philip Ross, Supt.; W. A. Perry, Town Clerk.

Barton Landing, Orleans Co., population *800; frame buildings, one to three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; 800 feet cotton hose; value of apparatus and supplies, $2000; bell alarm. J. H. Clark.

WATER SUPPLY—Water-works; reservoir. C. E. Joslyn, A. C. Parker.

Barton Village, Orleans Co., population *800 fire wardens investigate causes of fires; mercantile buildings, wood, one to three stories; shingle roofs; wood dwellings, one to three stories; department consists of 1 hand engine, 1 hose carriage; 800 feet good cotton rubber-lined hose; value of apparatus and supplies, $2000; 1 building owned by village, value $1000; 1 building rented; bell alarm.

WATER SUPPLY—River; a gravity system of water-works to be constructed during year. James Buswell, Town Clerk.

Bellows Falls, Windham Co., population *4000; area and fire limit, 875 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, three to four stories; wooden roofs; wood dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 3 hose carriages, 1 hook and ladder truck; siamese couplings used; 3500 feet good rubber-lined hose; value of apparatus and supplies, $8,500; 2 stations owned by department, value $4000; membership 50, part paid; annual expenses, $1500. Chief appointed by fire wardens. C. L. Wheeler.

WATER SUPPLY—Water-works; gravity pressure; diameter, 4 to 8 inches; 52 hydrants; pressure, 130 pounds. Board of commissioners in charge. Wm. Miller, Supt.; F. H. Balls, Town Clerk.

Bennington, Bennington Co., population *6500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet poor rubber hose; 1000 feet good linen; 450 feet poor; 500 feet poor leather; 2 men paid part time, 104 volunteers. R. B. Godfrey.

WATER SUPPLY—Water-works; 5 miles of mains; hydrants; pressure, 124 pounds. E. H. Putnam, E. A. Booth.

Bethel, Windsor Co., population 1693; brick and frame buildings, one and one-half and two stories; wooden roofs permitted; department consists of 2 chemical hand extinguishers, 1 hose carriage; 200 feet good rubber hose; 1200 feet good linen; value of apparatus and supplies, $2500; membership, 15; bell and steam whistle alarm. Fred. Arnold.

WATER SUPPLY—River, direct pumping; 2000 feet of mains; 8 hydrants. Fred. Arnold, Wm. R. Adams.

Bradford, Orange Co., population *1520; area, 3200 acres; fire limit, 300 acres; frame buildings, two stories; shingle roofs permitted; 1 hand engine; 4 chemical hand extinguishers; 1 hose carriage; 600 feet good cotton hose; 300 poor; 300 feet new leather hose; value of apparatus and supplies, $2500; value of buildings in use by department, $800; 50 volunteer members; bell alarm. S. K. Andrews.

WATER SUPPLY—12 cisterns, supplied from streams. J. B. W. Pritchard, Town Clerk.

Brandon, Rutland Co., population 3280; area, 23,876 acres; fireworks ordinance; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; wood dwellings, one and a half and two stories; 2 hand engines; 2 hose carriages; 100 feet rubber hose, 1000 linen, 650 good leather; value of apparatus and supplies, $2500; 25 volunteer members; bell alarm. Chief elected by fire district. G. Morse.

WATER SUPPLY—Pond; gravity system; 15 miles street mains, diameter 4 to 16 inch; 38 hydrants; 13 gates; quality water soft, not filtered; pressure 70 pounds; works cost $40,000; annual expenses $1500. C. W. Briggs, Chairman Committee; G. Biggs, Town Clerk.

Brattleboro, Windham Co., population 6500; area and fire limit, one mile; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two, three and four stories; wooden roofs permitted, but not in general use; wood and brick dwellings, one to three stories; department includes 2 steam engines, 1 hand engine, 1 hook and ladder truck, 1 hose company, 3 hose carriages; siamese couplings used; full supply of good hose; value of department apparatus, $12,000; 3 buildings owned by department, value $11,000; paid fire department, 77 men; annual expenses, $3800; Organ company, independent fire department, with 2 steamers, respond to every alarm with 1 steamer; bell alarm and telephone alarm. Chief elected by legal voters. Cecil C. Turner.

WATER SUPPLY—Aqueducts, reservoirs and wells; 8 hydrants, 300 feet head; river and hydrants. W. E. Eason, Supt; A. C. Davenport.

Burlington, Chittenden Co., population 11,365; 2 hand engines; 1 hook and ladder truck; 9 hose carts; 2250 feet leather hose, 4700 feet linen hose, 2000 feet cotton rubber-lined hose, 500 feet linen rubber-lined hose; 254 volunteers; telegraph alarm. F. E. Perkins.

WATER SUPPLY—Water-works; gravity system; pumping capacity 1,500,000 gallons per diem; 25 miles mains; 178 hydrants; 75 pounds pressure. F. H. Parker, C. E. Allen.

Chelsea, Orange Co., population 1200; area 6 miles; fire limit, 2 miles; frame and brick buildings, two stories; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 550 feet good cotton hose; value of apparatus, $1600; 1 building, value $600; 70 volunteers; bell alarm. Chief elected by department. O. Bixby.

WATER SUPPLY—Streams. J. A. R. Corwin, Town Clerk.

Derby Line, Orleans Co., population 1977; 2 hand engines; 2 hose carriages; 700 feet good cotton hose, 100 feet good leather; 45 men paid part time, 45 volunteers.

WATER SUPPLY—Canal and 25 cisterns.

Fair Haven, Rutland Co., population *3500; 1 hand engine; 2 hose carriages; 500 feet good rubber hose, 2000 feet cotton; 60 volunteers.

WATER SUPPLY—Water-works; gravity system, 125 pounds pressure; 30 hydrants; 9 miles mains, diameter 2 to 10 inch; works cost $38,000; annual expenses $1500. F. E. Allen, Pres.; O. Bryant, Supt.; W. F. Hughes, City Clerk.

Grafton, Windham Co., population 989; buildings, wood, one and a half and two stories; wooden roofs; 1 hand engine; 50 feet good cotton hose.

WATER SUPPLY—River. L. S. Walker, Town Clerk.

Island Pond, Essex Co.; 3 hand engines; 3 hose carriages; 500 feet rubber hose, fair; 800 feet linen, fair; 50 men, volunteers.

Ludlow, Windsor Co., population 1200; area, 300 acres; fire limit, same; fireworks ordinance; frame buildings, two stories; shingle roofs permitted; department consists of 1 steam engine, 2 hand engines, 2 hose carriages; siamese couplings; 1500 feet good cotton hose; 300 feet rubber; 250 feet poor leather; value of apparatus and supplies, $6000; 1 building owned by department, value $4000; membership 35, paid; bell alarm. Chief elected by the company. J. J. Warner.

WATER SUPPLY—River and flumes; mills and factories have private fire protection. Wm. Spofford, Town Clerk.

Middlebury, Addison Co., population 1834; area, 1920 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two stories; shingle roofs permitted; dwellings, wood, one and two stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; siamese couplings used; 700 feet rubber hose, 1500 feet cotton and 800 feet leather, good; value of apparatus and supplies, $7000; 2 buildings owned, value $1500; 44 members, part paid; bell alarm. Chief elected by trustees. Darwin Rider.

WATER SUPPLY—River; 8 cisterns, supplied by force pumps; capacity of each, 600 hogsheads daily. M. A. Brooks, Village Clerk.

Montpelier, Washington Co., population 3600; area, 5000 acres in the town, and 500 in the village; fire limit, 20 acres; fireworks ordinance; mercantile buildings, brick, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carts; 2000 feet hose. L. B. Cross.

WATER SUPPLY—Lake; gravity system; 9 miles mains; diameter, 4 to 20 inch; 54 hydrants; Ludlow and Chapman gates; National and Worthington meters; pressure, 130 to 150 pounds; annual expenses, $1400; commissioners in charge, Joel Forster, Supt., T. R. Mervill, Town Clerk; J. A. Sabin, Village Clerk.

Morrisville, Lamoille Co., population 2290; area, 25 acres; fire limit, same; mercantile buildings and dwellings, frame, one and a half and two stories; department consists of 1 hand engine, 1 chemical engine and hook and ladder truck, 1 hose cart; 400 feet good cotton hose; 1 building owned by department, value $500; 90 volunteer members; annual expenses, $200; bell alarm. Chief elected by members. Geo. W. Doty.

WATER SUPPLY—Wells, cisterns and river; gravity system; 10 hydrants; 5 miles mains. A. M. Burke, Town Clerk.

Newbury, Orange Co., population *2330; 1 engine; 600 feet hose; 1 building in use. Chas. Miller.

WATER SUPPLY—Wells and river. F. Sherwin, District Clerk.

Newport, Orleans Co., population 1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 2000 feet good hose. E. B. True.

WATER SUPPLY—Water-works; 6 cisterns; 2 miles of mains, 8 and 6 inches, connected with powerful pumps; 17 hydrants. Operated by Prouty & Miller, H. S. Root.

North Bennington, Bennington Co., population 714; 2 hand engines; 2 chemical extinguishers; 1800 feet good rubber hose.

WATER SUPPLY—Creek; 4 reservoirs; 1 cistern.

Northfield, Washington Co., population *2000; area and fire limit, 1000 acres; State law regulates sale and use of fireworks; causes of fires investigated; frame buildings, two and three stories; shingle roofs permitted; department consists of 2 department, value $1000; membership 120, all volunteers; annual expenses, $1200; bell alarm. Chief elected by village. A. F. Spaulding.

WATER SUPPLY—Water-works; gravity system; 7 cisterns, filled by aqueduct, capacity 7000 to 10,000 gallons daily; 5 miles street mains, diameter ½ to 4 inches. J. K. Edgerton, Town Clerk.

Rockingham, Windham Co., population 4000; area and fire limit, 875 acres; fireworks ordinance; frame and brick buildings, two to five stories; shingle roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet rubber-lined hose; 2400 feet good linen hose; 600 poor; value of apparatus, $2500; 2 buildings, value $1200; 50 men paid part time; gong alarm. Chief elected by fire wardens.

WATER SUPPLY—Gravity system; street mains, 12 and 14 inches in diameter; 30 hydrants; pressure, 120 pounds.

Rutland, Rutland Co., population *12,149; area and fire limit, 1288 acres; fireworks ordinance; causes of fires investigated; frame and brick buildings, two to four stories; 1 steamer; 1 chemical engine; 1 hand engine; 2 hook and ladder trucks; 7 hose carriages; 7800 feet good cotton hose; 2000 feet old hose; value of apparatus, etc., $4000; 9 buildings used, valued at $45,000; membership, 209 volunteers; annual expenses, $3000; telegraph alarm, 17 boxes; bell and whistle. Chief elected by ballot

WATER SUPPLY—Stream; gravity system; 21 miles street mains and supply pipes, diameter 3 to 16 inches; 61 hydrants; pressure 65 pounds; annual expenses of water department, $3200.

St. Albans, Franklin Co., population 7195; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1700 feet good leather hose; 400 feet rubber; 40 paid men.

WATER SUPPLY—Water-works; gravity system; 1 reservoir; 12½ miles of mains; 69 hydrants. M. Mason, Supt.; B. D. Hopkins, City Clerk.

St. Johnsbury, Caledonia Co., population 3360; area, 1000 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, wood and brick, two and three stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 2700 feet cotton hose in good condition; 350 feet good linen, 200 poor; 950 feet good leather, 350 poor; value of apparatus and supplies, $6500; 4 buildings in use by department, annual rent $200; value, $2000; membership 100, all volunteers; annual expenses, $1508; telegraph alarm, 6 street boxes. Chief elected by the trustees of the village. Abe Bragg.

WATER SUPPLY—Direct pumping system; 8 miles street mains; diameter of largest, 12 inches; smallest, 2 inches; number of hydrants, 78; water pressure, 100 to 160 pounds; annual expenses of water department, $4040. Geo. Ranney, Supt.; C. A. Calderwood.

Springfield, Windsor Co., population 1586; area, 940 acres; fireworks ordinance; mercantile buildings, wood and brick, two stories; wooden roofs permitted; frame dwellings, two stories; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 7 force pumps in mills; siamese couplings used; 2000 feet good rubber hose; value of apparatus and supplies, $6000; 1 building owned by department, value $2500; membership 25, part paid; annual expenses, $400; bell alarm. W. H. H. Putnam.

WATER SUPPLY—River and 14 cisterns; 140,000 gallons daily; ¼ mile street mains; diameter, 4 to 8 inches; 6 hydrants. H. W. Harlow, Village Clerk.

VERMONT—*Continued.*

Swanton, Franklin Co., population 3079; 1 hand engine; 2 hose carriages; 1600 feet good rubber and linen hose; 300 feet poor; 60 volunteers. E. W. Yennett.

WATER SUPPLY—Water-works; Holly system; 3 power pumps; 32 hydrants; 4 miles mains, diameter 4 to 8 inches; 19 gates; gravel filtration; pressure 50 to 110 pounds; works cost $18,000; Commissioner in charge; W. D. Thomas, Supt.; T. M. Tobin, Town Clerk.

Vergennes, Addison Co., population *1800; area, 640 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, stone and brick, three and four stories; wooden roofs permitted; dwellings, frame, brick and stone, one to three stories; department consists of 1 hook and ladder truck, 4 hose carriage; 1000 feet good cotton hose; 600 feet leather; value of apparatus and supplies, $3000; 3 buildings owned by department, value $2000; 60 volunteer members; annual expenses, $428; bell and whistle alarm. Chief elected by common council. S. D. Miner.

WATER SUPPLY—Direct pumping from creek; 7 miles street mains, diameter 4 to 10 inches; 35 hydrants; 16 gates, pressure 80 to 150 pounds; works cost $70,000; annual expenses of water department, $900. Commissioners in charge. H. Stevens, Supt.; J. D. Smith, Town Clerk.

Waterbury, Washington Co., population *2960; department consists of 2 hand engines, 2 hose carriages; 1400 feet good leather hose; volunteer fire department, 80 men. M. O. Evans.

WATER SUPPLY—16 cisterns; water-works; 2 hydrants. G. C. Washburne, Village Clerk.

West Randolph, Orange Co., population *1500; area, of fire limit, 640 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, mostly brick, two and a half and three stories; wooden roofs permitted; dwellings, frame, two stories; department consists of 1 hand engine, 4 hose carriages; 1000 feet new rubber-lined hose; 500 feet good leather hose, 300 feet poor; 1 building used by by department; 75 members; annual expenses, $400; bell and steam whistle alarm. Chief elected by village. H. M. Wires.

WATER SUPPLY—6 reservoirs; supply of water on gravity system; 240 feet fall; 105 pounds pressure; reservoir ¼ mile from village; 38 double nozzle hydrants and all the latest improvements for fire and domestic service; 5½ miles mains, diameter 4 to 10 inches; 20 Ludlow gates; works cost $22,000. Wm. H. Du Bois, Chairman Commissioners; Lemuel Richmond, Supt.; E. O. Hubbard, Village Clerk.

Windsor, Windsor Co., population 2175; department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 900 feet good rubber hose; 40 paid members. D. A. Barnard.

WATER SUPPLY—Water-works; gravity system; 4¾ miles of mains; 40 hydrants; 32 Ludlow gates, pressure 85 pounds; works cost $30,000. Penniman, Supt.; George T. Winn, Village

Winooski, Chittenden Co., population buildings, frame and brick, two and three department consists of 1 steam engine, 4 hand extinguishers, 1 hook and ladder truck carriages; 500 feet good rubber hose; 800 fe linen; 600 feet poor; value of apparatus plies, $7000; 45 members, 2 paid part time; expenses, $600; bell alarm. D. H. Smith.

WATER SUPPLY—Reservoir; direct syst miles of mains; 18 hydrants, pressure 60 p Geo. D. Nash, Supt.; H. V. Horton, Town

Wolcott, Lamoille Co., population 1166 ings, frame, one and a half and three stor department consists of 1 hand engine, 1 hos riage; 400 feet good linen hose; 50 leather. W. O. Stratton.

WATER SUPPLY—Rivers. M. J. Leach, Clerk.

Woodstock, Windsor Co., population buildings, frame, stone and brick, one and and two stories; wooden roofs permitted; depar consists of 2 hand engines, 1 hook and truck; 2 hose carriages; 1500 feet good rubber cotton hose; value of apparatus and supplies, $ 75 members, paid by the year; expenses $340; bell alarm. E. P. Tewksbury.

WATER SUPPLY—Water-works; 1 res capacity 2,500,000 gallons; gravity system; drants; 7½ miles mains, diameter 4 to 8 inch gates; pressure, 120 pounds; works cost $ F. W. Wilder in charge; C. F. Chapman, Clerk.

The following places have no fire prote Albany, Orleans Co., population 1138. Al Grand Isle Co., population 1612. Arlington nington Co., population 1532. Braintree, O Co., population 1050. Bristol, Addison Co., lation 1579. Chittendon, Rutland Co., pop 1092. Clarendon, Rutland Co., population Cornwall, Addison Co., population 1070. ville, Caledonia Co., population 2003. Ely, O Co., population 1078. Hardwick, Caledonia population 1484. Hartford, Windsor Co., lation 2954. Hartland, Windsor Co., popu 1207. Highgate, Franklin Co., population Hyde Parke, Lamoille Co., population 1715. coln, Addison Co., population 1200. Lunenb Essex Co., population 1038. Milton, Chit Co., population 2006. Montgomery, Frankl population 1362. Mount Holly, Rutland Co., lation 1200. New Haven, Addison Co., popu 1355. North Pownal, Bennington Co., popu 900. Peacham, Caledonia Co., population Pittsford, Rutland Co., population 1983. Po Windsor Co., population 980. Poultney, Ru Co., population 1100. Pownal, Bennington population 2030. Wallingford, Rutland Co., lation 1846. Westminster, Windham Co., po tion 1377.

VIRGINIA.

Alexandria, Alexandria Co., population *16,000; area, 800 acres; fire limit, 600 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, frame and brick, two and three stories; department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; 3300 feet good cotton hose; 6 horses; value of apparatus and supplies, $16,000; 5 buildings owned, value $10,000; membership 200, 5 full paid; annual expenses, $5000; bell and telephone alarm. Chief elected by city council. J. C. Creighton.

WATER SUPPLY—2 reservoirs, supplied by steam pumping; gravity system; 15 miles mains and pipes, diameter of largest, 20 inches; smallest, 4 in number of hydrants 115; water pressure, 50 pounds. F. I. Power, Superintendent; E Downham, Mayor; E. F. Price, City Clerk.

Blackstone, Nottoway Co., population *; department consists of 1 hook and ladder 500 feet good hose; 50 volunteer members. E Champitt.

WATER SUPPLY—Cisterns and tank.

Charlottesville, Albermarle Co., popu 5100; 2 hand engines; 5 hose carts; 1 hook and der truck; 1800 feet good cotton hose; 3000 feet leather hose; 52 men. T. J. Williams.

WATER SUPPLY—Water-works; gravity system; miles of mains; 52 hydrants; Chapman gates; pounds pressure. Thos. J. Williams, Supt., M. Godwin, Town Clerk.

Culpepper, Culpepper Co., population 1613; 1 nd engine; 1 hook and ladder truck; 130 feet se; value of apparatus, $400; annual expenses, 25.
WATER SUPPLY—Wells and cisterns. W. J. otwell, Town Clerk.

Danville, Pittsylvania Co., population *15,000; eworks ordinance; mercantile buildings, brick, e and two stories; brick and wood dwellings, two ries; department consists of 1 steam engine; 1 nd engine (not in use), 1 hook and ladder truck, ose carriages; 700 feet of good rubber hose; 3600 t good cotton hose; 350 feet poor cotton; 6 horses; ue of apparatus and supplies, $10,000; 3 build-gs owned, value $6000; 32 members, 5 full paid, part paid; annual expenses, $7000; telegraph rm. Chief elected by council. N. F. Reid.
WATER SUPPLY—1 reservoir, supplied by force mp from river, canal; diameter of mains, 3 to 16 hes; 87 hydrants; pressure, 74 pounds; new and ger reservoir being built. C. A. Ballou, Supt., Anthony Smith, Town Clerk.

Farmville, Prince Edward Co., population 58; area, 650 acres; fireworks ordinance; causes fires investigated; mercantile buildings, brick, o stories, wooden roofs permitted; frame and ick dwellings, two stories; department consists of and engines, 2 chemical hand extinguishers, 1 ok and ladder truck, 2 hose carriages; 700 feet od rubber hose; 500 feet good leather hose; value apparatus and supplies, $1000; 2 buildings med, value $500; 75 members, 2 paid, annual penses, $3600; bell alarm. Chief elected by wn council. R. M. Burton.
WATER SUPPLY—11 cisterns, supplied from lls. J. R. Whitehead, Town Clerk.

Fredericksburg, Spottsylvania Co., population 5010; fireworks ordinance; mercantile buildings, brick, three stories; shingle roofs permitted; me dwellings, two and three stories; department nsists of 2 hand reels, 1 hook and ladder truck; lue of apparatus and supplies, $4,250; 1 building med; 33 volunteer members. Chief elected by y council. M. H. McCracken.
WATER SUPPLY—River; direct and reservoir mping; Blake pumps; daily capacity, 360,000 llons; 51 hydrants; diameter of mains 3 to 8 inch; gates; pressure, 56 pounds; works cost $36,000, nual expense, $3250. M. G. Willis, Pres., S. J. inn, Supt., A. P. Rowe, Mayor.

Front Royal, Warren Co., population 829; me buildings, two stories; wooden roofs permitd; department consists of 4 chemical hand extinishers, 1 hook and ladder truck; value of appatus and supplies, $2000; 82 volunteer members; ll alarm. C. A. Macatee.
WATER SUPPLY—Wells. Geo. W. Forsyth, own Clerk.

Gordonsville, Orange Co., population *1800; ildings, frame and brick, two stories; fire depart-ent consists of 1 chemical hand extinguisher, 1 ok and ladder truck; value of apparatus and pplies, $300; membership, 62.
WATER SUPPLY—Wells. J. P. Martin, J. W. ott.

Hampton, Elizabeth City Co., population 84; 1 steam engine, 1 hook and ladder truck, 1 se carriage; 1100 feet rubber and linen hose, od; 20 volunteers; 2 horses. William F. ougherty.
WATER SUPPLY—Bay and 6 cisterns. I. L. nes, Town Clerk.

Harrisonburg, Rockingham Co., population 200; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 2 hand engines, 3 hose carriages, 1 hook and ladder wagon; 500 feet rubber hose, good; 300 poor; 700 feet cotton, good; 50 poor; value of apparatus and supplies, $3000; 1 building owned by town, value $2000; membership 100, volunteers.
WATER SUPPLY—Cisterns and springs; water-works.

Leesburgh, Loudon Co., population 1726; 2 hand engines; ladders; 2 hose carriages; 1150 feet rubber hose, good; 65 men, paid part time. T. B. Cockey.
WATER SUPPLY—Spring; 4 miles of mains. H. O. Claggett, Town Clerk.

Lexington, Rockbridge Co., population 4771; fireworks ordinance; causes of fires investigated; buildings, brick, two and three stories; metal or slate roofs; department, 1 hook and ladder truck, 1 hand engine, 50 chemical hand extinguishers (private), 1 hose carriage; 800 feet rubber hose, good; 700 feet poor; value of apparatus and supplies, $1000; 1 building owned, value $1000; annual expenses, $100; bell alarm. Chief appointed by council. S. L. Weatherford.
WATER SUPPLY—1 reservoir, capacity 2,500,000 gallons, supplied by gravity from springs, with 8-inch supply pipe from reservoir to highest point in town; 6 miles street mains; diameter, ¾ to 12 inches; 11 hydrants; annual expenses of water department, $800. J. B. Holmes; S. C. Teeser, City Clerk.

Liberty, Bedford Co., population *3000; 2 hose carts; 1000 feet best hose.
WATER SUPPLY—Water-works; gravity; 9 miles of mains; 29 hydrants; pressure, 140 pounds. W. T. Fitzpatrick.

Lynchburg, Campbell Co., population *22,000; area, 1544 acres; fire limit, 1200 acres; use of fireworks prohibited; brick and frame buildings, two to four stories; 2 steam engines; 4 chemical hand extinguishers; 2 hook and ladder trucks; 7 hose carriages; siamese couplings in use; 4000 feet good cotton hose; 10 horses; value of apparatus, etc., $20,000; value of buildings in use, $100,000; 38 members, 19 paid full time, 19 part time; annual expenses, $16,000; telegraph alarm, 27 street boxes. Chief appointed by board of fire commissioners. A. Thurman.
WATER SUPPLY—2 reservoirs, capacity 8,500,000 gallons daily; 18 miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 175 hydrants; 2 hand pumps. J. B. Page, Supt.

Manchester, Chesterfield Co., population *9000; area, 651 acres; fire limit, 178 acres; fireworks ordinance; mercantile buildings, wood, two stories; wooden roofs permitted; dwellings, wood, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 900 feet rubber hose, new; value of apparatus and supplies, $2500; 1 building owned by city, value $3000; membership 40, all volunteers. Chief elected by company and ratified by city council; fire patrol incorporated and supported by city, 3 members; annual expenses $1980. A. J. Gallagher.
WATER SUPPLY—Direct pumping and gravity system; 1 reservoir, supplied by pumping, capacity 20,000 gallons per day; ⅜ mile street mains; diameter 4 inches; 70 hydrants; pressure, 40 pounds. J. A. Lipscourt; J. B. Vadden, City Clerk.

Marion, Smythe Co., population 1200; buildings, brick and wood, two and three stories; no organized department; bell alarm. E. J. Haller.
WATER SUPPLY—Gravity system, from springs; 12 hydrants; 3½ miles mains; pressure, 20 to 200 pounds; works cost $15,000. Geo. P. Rider, Supt.; J. H. Francis, Town Clerk.

VIRGINIA—*Continued.*

Norfolk, Norfolk Co., population *30,000; area, 1500 acres; fire limit, same; fire marshal investigates fires; mercantile buildings, brick, three stories; brick dwellings, two and three stories; department, 3 steam engines, 2 hook and ladder trucks, 4 hose carriages, 3 fireboats; 3500 feet good rubber hose; 7 horses; value of apparatus and supplies, $22,950; value of buildings in use, $19,000, city's property; 66 members, 9 full paid, 57 part paid; annual expenses, $15,000; bell and telephone alarm. Chief elected by city council. Thomas Kerill.

WATER SUPPLY—Direct system; 2 lakes; capacity 2,000,000 gallons; 7¼ miles street mains, diameter 3 to 24 inches; 120 hydrants; pressure 80 to 90 pounds. H. Smith.

Old Point and Fortress Monroe, Elizabeth City Co.; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet good rubber hose; 300 volunteers. John Baulch.

WATER SUPPLY—Bay and 20 cisterns; waterworks; 10 hydrants. C. A. Booth.

Petersburg, Dinwiddie Co., population 24,000; area, 6000 acres; fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, four stories; wooden roofs permitted; brick and frame dwellings, three stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1800 feet good rubber hose, 1500 poor, 1500 feet good cotton hose; 6 horses; value of apparatus and supplies, $15,000; value of buildings owned, $15,000; 22 full-paid members; telegraph alarm, 17 street boxes. Chief elected by common council. P. H. Curtis.

WATER SUPPLY—Water-works; pumping system; 2 reservoirs, supplied by springs; 20 miles street mains, diameter 4 to 18 inch; 600 hydrants; annual expenses $9800. George Eanes, F. R. Russell.

Portsmouth, Norfolk Co., population 11,390; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 3000 feet good rubber hose; 8 men paid full time, 200 volunteers; 6 horses. W. T. Robinson.

WATER SUPPLY—Water-works; direct pressure; 2 pumping stations. Portsmouth Water-works Co., E. Thompson, Jr.

Richmond, Henrico Co., population 85,000; area, 16,000 acres; fire limit, same; mercantile buildings, brick and wood, three and four stories; tin, metal and slate roofs; brick and wood dwellings, two and three stories; department consists of 7 steam engines, 3 hook and ladder trucks, 9 hose carriages; siamese couplings used; 12,000 feet good cotton hose, 16,000 feet poor cotton; 28 horses; value of apparatus and supplies, $50,000; value of buildings, $30,000; annual rent for buildings, $500; 131 members, 26 full paid, 105 part paid; annual expenses, $66,000; fire alarm telegraph, 63 street boxes. Chief elected by fire commissioners. W. J. Fuller.

WATER SUPPLY — River; reservoir system; Worthington and other machinery, daily capacity 21,000,000 gallons; 350 hydrants; 70 miles mains, diameter 1½ to 30 inch; 600 gates, various; 85 meters, various; pressure 5 to 70 pounds; works cost $1,500,000; annual expenses $56,000. J. E. Dickerson, Chairman Commissioners; C. Bolling, Supt.; J. T. Ellerson, Mayor; B. T. August, City Clerk.

Roanoke, Roanoke Co., population *12,000; buildings, brick and wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1300 feet good linen hose; value of apparatus and supplies, $4000; 50 volunteer members; expenses in 1888, $367; bell alarm. J. G. Knepp.

WATER SUPPLY—Water-works; gravity system; 1 reservoir; capacity 2,000,000 gallons; Gordon pumps; capacity 2,000,000 gallons; 40 hydrants. F. T. Brinkley, Supt.; W. A. Carr, Mayor; Bennett, City Clerk.

Salem, Roanoke Co., population [illegible] 320 acres; fireworks ordinance; mercantile [illegible] ings, brick, two stories; wooden roofs per[illegible] dwellings, wood, two stories; department [illegible] of 1 hand engine, 2 hose carriages; siamese [illegible] lings used; 300 feet good linen hose; 1000 [illegible] leather hose; 25 feet rubber; 20 linen, poor; [illegible] of apparatus and supplies, $2000; 1 building [illegible] by department, value $1200; 13 full paid [illegible] bell alarm. Chief appointed by town council. W. Page.

WATER SUPPLY—Water-works; gravity [illegible] 1 reservoir, supplied by pump; capacity 50 [illegible] lons daily; 12 miles street mains; diameter [illegible] inches; 30 hydrants; annual expenses of [illegible] partment, $410.

Smithville, Charlotte Co., population [illegible] buildings, wood, two stories; ladders, [illegible] buckets; value of apparatus and supplies [illegible] bell alarm.

WATER SUPPLY—Well. B. R. Eggleston, [illegible] Clerk.

South Boston, Halifax Co., population [illegible] buildings, brick and wood, two stories; depart[illegible] consists of 1 hook and ladder truck, 100 [illegible] hand extinguishers; value of apparatus and [illegible] plies, $500; 21 paid members. E. N. Harry.

WATER SUPPLY—River and wells; stand[illegible] system; Worthington machinery; daily [illegible] 250,000 gallons; 16 hydrants; — miles [illegible] Ludlow gates; pressure 90 pounds. E. L. [illegible] Mayor; R. S. Barbour, Town Clerk.

Staunton, Augusta Co., population [illegible] area, 300 acres; fire limit, 25 acres; firework[illegible] dance; causes of fires investigated; frame and [illegible] buildings, two and three stories; department [illegible] sists of 1 hand engine, 1 hook and ladder [illegible] hose carriages; 1500 feet good rubber hose; [illegible] poor; value of apparatus, etc., $3500; 4 bu[illegible] value $3000; 100 volunteers; bell alarm. [illegible] elected by council.

WATER SUPPLY—1 reservoir; gravity [illegible] street mains, 3 to 12 inches in diameter; [illegible] of water department for 1888, $5000. M. [illegible]

Suffolk, Nansemond Co., population [illegible] area, 700 acres; fireworks ordinance; brick and [illegible] buildings, two stories; department consists [illegible] steamer, 1 chemical engine, 3 chemical hand [illegible] guishers, 2 hook and ladder trucks; 2 horses; [illegible] value of apparatus, etc., $600; 40 volunteers.

WATER SUPPLY—Lake Kilby; stand-pipe; [illegible] direct pumping; capacity of pumps, 1,000,000 [illegible] lons daily; 35 hydrants; 3¼ miles street mains; [illegible] ameter 8 and 10 inches. — Coleman, Supt.; W. Murray, Town Clerk.

Warrenton, Fauquier Co., population [illegible] area, 500 acres; fire limit, same; fireworks ordinance; [illegible] causes of fires investigated; mercantile buildings, [illegible] brick and wood, two and three stories; slate [illegible] roofs; dwellings, brick and wood, two stories; [illegible] partment consists of 6 chemical hand extinguishers; [illegible] 1 hook and ladder truck; 40 volunteer members; [illegible] bell alarm. Chief elected by company. [illegible] Spillman.

WATER SUPPLY—Cisterns, supplied from [illegible] of buildings; capacity, 80,000 gallons daily. [illegible] R. Spillman, Mayor; R. R. Campbell, Town [illegible]

West Point, King William Co., population [illegible] 3500; buildings, wood, two stories; depart[illegible] consists of 1 steam engine, 1 chemical engine [illegible] wheels, 2 hose carriage, 1 chemical hand [illegible] guisher; 150 feet good rubber hose; 4000 feet [illegible] linen; 13 full paid members; expenses [illegible] $6656; electric alarm. A. Robinson.

WATER SUPPLY—River and 4 large tanks [illegible] pacity. 40,000 gallons each; direct pressure; [illegible]

orthington; 60 hydrants, pressure 25 pounds. E. ilkinson, Mayor; Isaac Diggs, Town Clerk.

Winchester, Frederick Co., population 4950; :a, 800 acres; fire limit, same; mercantile build-;s, brick, two stories; shingle roofs permitted; ellings, brick, two and three stories; department nsists of 3 steam engines, 2 chemical hand ex-guishers, 1 hook and ladder truck, 6 hose car-ges; siamese couplings used; 3000 feet good rub-r hose, 100 feet poor; 1000 feet new fabric hose; o feet good leather hose, 1000 feet poor; value apparatus and supplies, $3000; 3 buildings ned, value, $20,000; 300 volunteer members an-al expenses, $1000; bell alarm. Chief elected by uncil. G. F. Glaize.

WATER SUPPLY—2 reservoirs and 2 cisterns, pplied from springs; 8 miles street mains, diam-r 1 to 10 inches; 50 hydrants; annual expenses water department, $500. J. H. Nulton, Supt.; m. A. Atkinson, Mayor; R. L. Gray, Town erk.

Woodstock, Shenandoah Co., population o; department consists of 1 hand engine, 1 hose rriage; 350 feet good rubber hose; 75 volunteer embers.

WATER SUPPLY—Wells and cisterns. M. Coff-n, Town Clerk.

Wytheville, Wythe Co., population 3000; ildings, brick and frame, two stories; wooden ofs permitted; department consists of 2 hand gines, 1 hook and ladder truck, 1 hose carriage; feet good leather hose; value of apparatus and pplies, $2000; 25 members, paid full time; annual penses, $500; bell alarm. W. H. Neighbors.

WATER SUPPLY—1 reservoir; gravity and pumping system; water-works; 8 miles of mains; 28 hydrants, 17 Chapman gates; pressure, 95 pounds. C. W. Gleaves, Mayor, Jas. A. Rider, Town Clerk.

The following places have no fire protection: Abington, Washington Co., population 2700. Amherst, Amherst Co., population 600 Ashland, Hanover Co., population 1000. Berkley, Norfolk Co., population 3000. Berryville, Clarke Co., population 1200. Bowling Green, Caroline Co., population 500. Bristol, Washington Co., population 5000. Buchanan, Botetourt Co., population 800. Cape Charles, Northampton Co., population 500. Charlotte, Charlotte Co., population 500. Chase City, Mecklenburgh Co., population 800. Chatham, Pittsylvania Co., population 543. Christianburg, Montgomery Co., population 1000. Claremont, Surry Co., population 1000. Clarksville, Mecklenburgh Co., population 1000. Fairfax, Fairfax Co., population 500. Floyd Court House, Floyd Co., population 500. Franklin, Southampton Co., population 700. Halifax, Halifax Co., population 600. Hamilton, Loudoun Co., population 500. Ivanhoe Furnace, Wythe Co., population 500. Jonesville, Lee Co., population 600. Luray, Pope Co., population 1500. Middletown, Frederick Co., population 500. New Market, Shenandoah Co., population 800. Newport News, Warwick Co., population 1200. Pulaski City, Pulaski Co., population 800. Rocky Mount, Franklin Co., population 600. Scottville, Albermarle Co., population 800. Smithfield, Isle of Wight Co., population 1000. Stuart, Patrick Co., population 800. Tazewell, Tazewell Co., population 560. University of Va., Albermarle Co., population 600. Washington, Rappahannock, Co., population 500.

WASHINGTON.

Dayton, Columbia Co., population 996; brick l frame buildings, one and a half and two stories; partment consists of 1 steam engine, 1 hook and der truck, 2 hose carriages; 1500 feet rubber se, good; 100 feet poor; value of apparatus and plies, $7500; membership 40, all volunteers; an-l expenses, $175; bell alarm. J. Carr.

WATER SUPPLY—Streams; mill-race; gravity ter-works; 2 cisterns; 3 miles of mains; 2 hy-nts; pressure, 25 pounds. N. Crasure, C. Miller.

Olympia, Thurston Co., population *3000; 1 im engine; 1 hand engine; 1 hook and ladder ck; 3 hose carts; 2600 feet rubber hose, good; 60 n, volunteers. S. L. McClelland.

WATER SUPPLY—11 cisterns; 1 hydrant. E. S. rton, B. Marr.

Port Townsend, Jefferson Co., population o; stone buildings, brick and wood, two stories; artment consists of 4 chemical hand extinguish-1 hook and ladder truck, 3 hose carriages; 1300 good rubber hose; value of apparatus and sup-s, $2000; members 30, all volunteers; expenses 888, $800; bell alarm. Daniel H. Hill.

WATER SUPPLY—Direct pressure system; reser-; 1 mile street mains; 8 hydrants; pressure 85 nds. W. H. H. Learned, Mayor; H. L. Tib-, Jr. Supt.; James Seavey, City Clerk.

Seattle, King Co., population *16,000; 2 steam ines; 1 hand engine; 7 hose carriagers; 2 hook ladder trucks; 3500 feet rubber hose; 1000 feet on hose; volunteer department, 348 men. dner Kellogg.

WATER SUPPLY—Reservoir, capacity 6,000,000 ons; 5 miles of mains; 53 hydrants; pressure, pounds. James Williams, Wm. R. Forrest.

Snohomish, Snohomish Co., population *1500; dings, wood, one and a half and two stories; wooden roofs; 1 hose cart; 500 feet good cotton hose; volunteer department. F. M. Hendle.

WATER SUPPLY—Lake; gravity pressure; 3 miles street mains; 9 hydrants, 40 pounds pressure. C. A. Missimer, Supt.; E. C. Ferguson, Mayor; J. O. Bowen, Town Clerk.

Tacoma, Pierce Co., population *7000; buildings, brick and wood, two and three stories; department consists of 2 hook and ladder trucks, 5 hose carriages; 4000 feet rubber hose in good condition; 250 feet poor; 1000 feet good cotton hose; 100 feet poor; value of apparatus and supplies $7500; 175 members, 1 paid part time, others volunteer; bell and whistle alarm. A. F. Hoska.

WATER SUPPLY—Direct pressure from reservoir at elevation of 200 feet. W. J. Meade, City Clerk.

Walla Walla, Walla Walla Co., population *5000; area, 2000 acres; fire limit, 200 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, one and two stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3000 feet rubber hose in good condition; 900 feet good cotton hose; 100 poor; value of apparatus and supplies, $18,000; membership 180, 3 paid; annual expenses, $2500; bell alarm. Chief elected by department. Henry Kelling.

WATER SUPPLY—Water-works; gravity system; 7 reservoirs, supplied by springs, capacity 10,000 gallons daily; 17 cisterns; 5 miles street mains, diameter 6 to 8 inches; 30 hydrants; annual expenses of water department to city $1500. J. F. Bowman, Henry Kelling.

The following places have no fire protection; Centralis, Lewis Co., population 500. Chehalis, Lewis Co., population 600. Cheney, Spokane

WASHINGTON—*Continued.*

Co., population 900. Colfax, Whitman Co., population 1200. Ellensburgh, Kittitass Co., population 900. Goldendale, Klikitat Co., population 800. La Connor, Shagit Co., population 600. Mount Vernon, Shagit Co., population 500. North Yakima, Yakima Co., population 500. Oaksdale, Whitman Co., population 500. Palouse, Wh Co., population 500. Pomeroy, Garfield Co. u'ation 1000. Spokane Falls, Spokane Co., p lation 16,816. Sprague, Lincoln Co., popu 2000. Vancouver, Clarke Co., population Waitsburgh, Walla Walla Co., population Waterville, Douglas Co., population 500. lock, Lewis Co., population 500.

WEST VIRGINIA.

Charleston, Kanawa Co., population *10,000; area, 225 acres; fire limit, 100 acres; fireworks ordinance; mercantile buildings, brick, two and three stories; dwellings, brick and wood, two stories; department consists of 1 steam engine, 2 hand engines; 5 hose carriages; 1750 feet good rubber hose; value of apparatus and supplies, $6000; membership 80; bell alarm. Chief elected by council. J. L. Fry.

WATER SUPPLY—Water-works; Holly system; 50 hydrants. M. Levi, J. A. DeGruyter.

Charlestown, Jefferson Co., population 2400, department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1100 feet cotton hose, good; 400 feet rubber hose, poor. S. L. Phillips.

WATER SUPPLY—Wells, cisterns and streams; stand-pipe and direct pumping; 2 miles mains, hydrants and gates; pressure 50 pounds. W. L. Hedges, Town Clerk.

Clarksburg, Harrison Co., population *3000 brick buildings; 1 chemical engine.

WATER SUPPLY—Wells and cisterns; reservoir system; 35 hydrants, 12 miles mains, Eddy gates; pressure 100 to 155 pounds; works cost $30,000; annual expenses, $1,100. W. R. Alexander, Supt. W. F. Richards, Mayor. M. M. Thompson, Town Clerk.

Huntington, Cabell Co., population *10,000; fireworks ordinance; mercantile buildings, brick three stories; shingle roofs permitted; dwellings wood, two stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 chemical hand extinguishers, 4 hose carriages; siamese couplings used; 2200 feet rubber hose, good; 400 feet poor; 3 horses owned, 2 hired; value of apparatus and supplies, $13,800; 3 buildings owned, value $5850; membership 85, 1 full paid, 3 part paid; annual expenses, $2500; Gamewell and bell alarm. Chief elected by council. J. W. Boone.

WATER SUPPLY—River; direct and reservoir pumping; Worthington machinery; daily capacity, 3,000,000 gallons; 92 hydrants; 7½ miles mains; diameter 4 to 12 inch; 32 Ludlow gates; quality water, soft; sand filtration; pressure 115 pounds; works cost $150,000. W. S. Kuhn, Pres.; J. B. Norris, Supt.; R. E. Hagan, Mayor; G. H. Myers, Recorder.

Keyser, Mineral Co., population 1693; hook and ladder company, with buckets. A. P. Ritzell, J. Moodey.

Martinsburg, Berkley Co., population *7500; area, 640 acres; fire limit, same; fireworks ordinance; mercantile buildings, brick and wood, three stories; tin and slate roofs; dwellings, brick and wood, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 1300 feet rubber hose; 1000 feet cotton hose, good; value of apparatus and supplies, $7500; membership 100, all volunteers; annual expenses, $600; bell alarm. Chief appointed by city council. C. E. Dieffenderfer.

WATER SUPPLY—Water-works; direct pumping Holly system; capacity, 1,000,000 gallons daily; 6 miles street mains, diameter 3 to 12 inches; 60 hydrants; water pressure, 60 pounds; annual expenses of water department, $1500. J. M. Safter, Superintendent; C. Young, Town Clerk.

Morgantown, Monongalia Co., popu 2000; brick and frame buildings, two and stories; 1 hook and ladder truck; 100 r buckets. E. Shester.

WATER SUPPLY—River, wells and creek. Union Improvement Company will erect works during 1889. System will be gravity will include 20 hydrants, 6½ miles of 6-inch estimated to cost $30,000. E. M. Grant Superintendent, M. M. Dent, Recorder.

Parkersburg, Wood Co., population *7 steam engine; 1 hand engine; 1 chemical eng hook and ladder truck; 5 hose carriages; 250 good rubber hose, 500 feet poor; 1 man paid time, 10 men part paid, 150 volunteers; 3 h J. F. Borrows.

WATER SUPPLY—Water-works, reservoir sy daily capacity of pumps, 1,000,000 gallons; 6 drants; 14 miles mains, diameter 4 to 12-inch; low gates; pressure 90 pounds; works cost $10 annual expenses, $3000. C. Bryan, Superin ent; G. B. Gibbons, Mayor; L. W. Hughes, Clerk.

Piedmont, Mineral Co., population 1853 150 acres; frame buildings; 1 chemical eng hose cart; 400 feet good rubber hose, 100 feet value of apparatus and supplies, $800. J. J Guinness.

WATER SUPPLY—River and wells.

Shepherdstown, Jefferson Co., popu 1700; area, 500 acres; fire limit, 1000 acres; works ordinance; mercantile buildings, brick and three stories; wooden roofs permitted; and wood dwellings; department consists of 1 engine, 1 hand engine, 1 hook and ladder tr hose carriages 1100 feet good hose; value of a atus and supplies, $3825; 1 building in use partment; 65 volunteer members. Chief elect department. Chas. Ferrell.

WATER SUPPLY—3 cisterns, supplied buildings; streams. J. N. Trusselle, Town C

Wellsburgh, Brooke Co., population 3 hook and ladder truck; 3 hose carriages; 100 rubber hose, 1000 feet linen hose, 500 feet le hose, good; 300 feet poor. A. W. Reeves.

WATER SUPPLY—Basin, located 260 feet the town; reservoir and direct pumping; Ka machinery; daily capacity 1,500,000 gallons; drants; 4½ miles mains; diameter 3 to 10 i pressure 96 pounds; works cost $25,000; expenses, $1050. J. E. Montgomery, Pres Nelson, Supt.; C. K. Scott, Town Clerk.

Wheeling, Ohio Co., population 30,737 works ordinance; mercantile buildings, brick and stone; wooden roofs permitted; dwel brick and wood, two and three stories; depart consists of 3 steam engines in use, 1 in reser hook and ladder truck, 7 hose carriages; 8000 new cotton hose; 19 horses; 19 full paid mem 25 part paid; annual expenses, $23,000; fire telegraph, 46 street boxes. Chief appointe board and confirmed by council. J. A. Dun

WATER SUPPLY—Water-works; pump to voir; 41 miles of mains; 360 hydrants; pressu pounds. Henry Jones, Pres.; John Cumm Supt.; C. S. Seabright, Mayor; Thomas Th City Clerk.

WISCONSIN—*Continued.*

roofs permitted; wood dwellings, one and a half to two stories; department consists of 2 hand engines, 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 900 feet rubber hose, 300 feet cotton, 500 feet linen, good; 600 feet rubber, poor; value of apparatus and supplies, $3000; 2 buildings in use owned by city, value $2000; membership 120, volunteers; annual expenses, $75; bell alarm. Chief elected by department, confirmed by council.

WATER SUPPLY—River and 2 hydrants.

Brodhead, Greene Co., population †2000; 1 steam engine; 1 hook and ladder truck; 2 hose carts; 1100 feet of rubber hose; 60 members.

WATER SUPPLY—Cisterns and race. A. S. Moor, Town Clerk.

Burlington, Racine Co., population †1656; mercantile buildings, brick and stone, two stories; shingle roofs permitted; dwellings, wood, brick and stone, two stories; department consists of 1 hand engine, 1 hook and ladder truck; 1 hose carriages; 600 feet good rubber hose, 100 poor; value of apparatus and supplies, $1000; 1 building rented at $72 per year, value $1000; membership 70 volunteers; annual expenses, $100; bell alarm. Chief elected by company. E. S. Voorhees.

WATER SUPPLY—2 cisterns, filled by engine; capacity 18,000 gallons daily; river; water-works to be built during 1889; will probably be stand-pipe system. G. Hibbird, Town Clerk.

Cardotte, Chippewa Co., population *1500; buildings, wood, one and a half stories; department consists of hand engine; 500 feet of new rubber hose; value of apparatus and supplies, $800; 29 volunteer members; whistle and bell alarm. Clark Watson.

WATER SUPPLY—3 reservoirs; capacity, 500 barrels. Clark Watson, Town Clerk.

Cedarburgh, Ozaukee Co., population 1293; buildings, brick, stone and frame, two and three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 500 feet poor; 1000 feet good cotton; value of apparatus and supplies, $2760, including building; membership, 62; annual expenses, $300; bell alarm. E. G. Wurthmann.

WATER SUPPLY—Creek and cistern. F. Schuette, Town Clerk.

Centralia, Wood Co., population 982; buildings, brick and frame, two stories; department consists of 1 chemical engine, 6 chemical hand extinguishers; value of apparatus and supplies, $800; membership, 33; gong alarm. W. N. Mead.

WATER SUPPLY—River. Fred Jackson, City Clerk.

Chippewa Falls, Chippewa Co., population 11,500; department consists of 2 steam engines, 4 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; 5000 feet good hose; 2 men paid full time; 30 men part. A. Pierce.

WATER SUPPLY—Water-works; gravity system; 11 miles of mains; 129 hydrants; pressure 70 to 90 pounds. H. B. Shamp, Chas. Cronk.

Columbus, Columbia Co., population †2024; area, 2240 acres; fire limit, 13 acres; fireworks ordinance; mercantile buildings, brick, two stories; fire-proof material required for roofs; frame and brick dwellings, one and one-half and two stories; department consists of 1 steam engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carts; 1100 feet good hose; value of apparatus and supplies, $6000; 1 building rented at $200 a year, value $2500; 70 volunteer members; annual expenses, $100; bell alarm. Chief elected by common council. D. S. Fuller.

WATER SUPPLY—River and artesian [illegible] A. M. Bellack, City Clerk.

Darlington, La Fayette Co., popul[illegible] area, 2500 acres; stone and brick bu[illegible] stories; shingle roofs permitted; depart[illegible] sists of 1 hook and ladder truck, 2 hose c[illegible] 800 feet good rubber hose; 45 volunteer [illegible] bell alarm. J. B. Driver.

WATER SUPPLY—Water-works; reser[illegible] tem; 17 hydrants; 2 miles mains; pressu[illegible] 100 pounds; works cost $15,000. James H. [illegible] Supt.; John O'Brien, Town Clerk.

Delavan, Walworth Co., populat[illegible] area, 2560 acres; fire limit, 640 acres; fire [illegible] dinance; causes of fires investigated; [illegible] buildings, brick and wood, two and thre[illegible] shingle roofs permitted; brick and wood d[illegible] department consists of one chemical engine [illegible] and ladder truck, 1 hose carriage; 550 fe[illegible] rubber hose; value of apparatus and [illegible] $4000; 1 building owned by village, value $[illegible] members, 1 paid part time; annual expen[illegible] bell alarm. Chief elected by department [illegible] firmed by council. F. A. Smith. The [illegible] Dumb Institute, within the limits, has a [illegible] and 600 feet of hose, and an organized [illegible] among the pupils.

WATER SUPPLY—Wells. Bert Webs[illegible] Clerk.

De Pere, Brown Co., population †2[illegible] works ordinance; causes of fires investigat[illegible] cantile buildings, brick, one and two [illegible] shingle and iron roofs; wood and brick d[illegible] two stories; department consists of 2 steam [illegible] 2 hook and ladder trucks, 4 hose carriages; [illegible] couplings used; 1800 feet good rubber ho[illegible] poor; value of apparatus and supplies, $900[illegible] of buildings owned by department, $3000; [illegible] paid members, annual expenses, $1500; [illegible] whistle alarm. Chief elected by company [illegible] proved by city council. C. G. Wilcox.

WATER SUPPLY—Artesian well; gravity [illegible] 2½ miles mains; 26 hydrants and 3 cisterns [illegible] sure, 40 pounds. Wm. Armstrong, David [illegible]

Dodgeville, Iowa Co., population *180[illegible] 720 acres; fire limit, same; causes of fires [illegible] gated; brick and frame buildings; 1 hook an[illegible] der truck.

WATER SUPPLY—Wells, springs and [illegible] cisterns. Wm. Prideaux, City Clerk.

Eau Claire, Eau Clare Co., (include[illegible] Pleine) population †25,800; 2 steam engines; [illegible] and ladder truck; 6 hose carriages; 5400 feet [illegible] hose in good condition; 1000 feet cotton, po[illegible] men, paid full time; 12 horses. G. H. Das[illegible]

WATER SUPPLY—Springs; direct pressu[illegible] hydrants; 26 miles mains; pressure 70 to 120 p[illegible] annual expenses, $22,000. O. H. Ingram, [illegible] W. H. Willard, Supt.; Geo. B. Shaw, [illegible] Wm. M. Owens, City Clerk.

Eau Pleine, Eau Claire Co., see Eau [illegible]

Edgerton, Rock Co., population 1698; [illegible] ings, brick and frame, two stories; wooden [illegible] permitted; department consists of 1 steam en[illegible] hook and ladder truck, 2 hose carriages; 100 [illegible] good rubber hose; value of apparatus and sup[illegible] $4300; membership 45, 1 paid; annual exper[illegible] department, $450; bell alarm. A. S. Flagg.

WATER SUPPLY—Cisterns, stream and [illegible] J. G. Patterson, City Clerk.

Elkhorn, Walworth Co., population *15[illegible] hand engine; 1 chemical extinguisher; 1 hose [illegible] 500 feet hose. J. Beamish.

WATER SUPPLY—Wells and cisterns. [illegible] Gaylord, Town Clerk.

Evansville, Rock Co., population 185[illegible] works ordinance; buildings, brick and fram[illegible]

es; department consists of 1 steam engine, 1 l engine, 1 hook and ladder truck, 2 hose car- es; 1000 feet cotton hose; 500 feet rubber, new; feet rubber, fair; siamese couplings used; value paratus and supplies, $4000; 60 volunteer mem- , 4 paid part time; bell alarm. Chief appointed rustees. C. E. Lee.
ATER SUPPLY—Mill race and 6 cisterns. Fred. Baker, Village Clerk.

lorence, Florence Co., population *2500; dings, wood, one to three stories; department sists of 1 hook and ladder truck; 1 hose car- e; 900 feet good cotton hose; 100 feet poor; e of apparatus and supplies, $1000; 17 volun- members; steam whistle alarm. W. W. Noyes.
ATER SUPPLY—Water-works; direct pressure; owles pumps; 13 hydrants; pressure, 40 to 250 nds. Chas. Lockley, Mayor; Frank Waring, vn Clerk.

ond du Lac, Fond du Lac Co., population 726; area, 3600 acres; fire limit, 400 acres; dings, brick, stone and wood, two stories; de- tment consists of 3 steam engines, 1 hook and der truck, 3 hose carriages; siamese couplings d; 3500 feet good cotton hose; 2500 feet good ber; 1000 feet poor rubber; 8 horses; value of aratus and supplies, $18,000; 3 buildings owned department, value $12,000; 23 members, 10 full d, 13 part paid; telegraph alarm, 4 street boxes. ef elected by council. Charles Cleveland.
VATER SUPPLY—Artesian well; Holly system, ect pressure, also reservoir pumping; daily ca- ity of machinery, 3,000,000 gallons; capacity of ervoir, 2,500,000 gallons; 151 hydrants; 15 miles ins, diameter 4 to 14 inches; 44 Galvin gates; own meters; pressure, 40 to 100 pounds. Wm. sson, Supt.; A. McDonald, Mayor; E. Y. De- y, City Clerk.

Fort Atkinson, Jefferson Co., population ,00; buildings, brick and frame, one to three sto- s; 1 steamer; 1 hand engine; 1 hook and ladder ck; 1 hose carriage; 1000 feet good cotton hose; ue of apparatus and supplies, $6000; 75 mem- s, 2 paid; expenses in 1888, $1000; bell alarm. H. Taylor.
WATER SUPPLY—River; 6 reservoirs. J. C. wyer, City Clerk.

Fort Howard, Brown Co., population *4000; a, 1920 acres; fire limit, 40 acres; mercantile ldings, brick, two stories; shingle roofs per- ted; dwellings, frame, two stories; department sists of 1 steam engine, 2 hose carriages; 1800 t good rubber hose; 500 poor; value of appara- and supplies, $6000; 2 buildings owned, value ,00; 10 members, partly paid; annual expenses, 100; bell alarm. Chief elected by company: ommended by council. A. L. Gray.
WATER SUPPLY—Artesian well; 3 reservoirs, ect pumping system; water-works; 6 miles of ins; 74 hydrants; annual rental of water-works, ,00; pressure, 60 to 80 pounds. W. K. Harring- , Supt.; A. Anderson, Town Clerk

Galesville, Trempealeau Co., population, ,0; buildings, stone, brick and frame, two stories; oden roofs; department consists of 2 hand chem- l extinguishers, 1 hook and ladder truck, 2 hose riages; 100 feet good rubber hose; 25 feet poor; good linen; value of apparatus and supplies, 00; 38 volunteer members; bell alarm.
WATER SUPPLY—Mill pond; direct pumping stem; daily capacity, Rumsey machinery, 450,000 llons; 10 hydrants; —— miles of 4-inch mains; essure, 100 to 300 pounds; annual expenses, $350. W. Sugn, Supt.; H. L. Bunn, Town Clerk.

Geneva, Walworth Co., population *3000; build- gs, brick and frame, two stories; wooden roofs; partment consists of 4 hand chemical extinguish- s, 1 hook and ladder truck; value of apparatus and supplies, $700; 25 volunteer members; bell alarm. C. W. Moore.
WATER SUPPLY—Lake and wells. C. C. Kestol, City Clerk.

Grand Rapids, Wood Co., population †1606; area, 1000 acres; frame buildings, two stories; shingle roofs permitted; fire department consists of 1 steam engine, 1 hook and ladder truck; 2 hose carriages; siamese couplings used; 1450 feet rubber hose, 250 feet cotton hose, in good condition; value of apparatus and supplies, $7000; 1 building in use by department; annual expenses of department, $1000; electric alarm. Chief elected by company. E. T. Bodette.
WATER SUPPLY—River; 5 cisterns, supplied by springs. F. W. Burt, City Clerk.

Green Bay, Brown Co., population *8500; area, 3500 acres; fire limit, 60 acres; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, wood, two stories; department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 2000 feet good rubber hose, 1000 feet poor; value of apparatus and supplies, $12,500, buildings, $6000; membership, 45, volunteers; annual expenses, $5000; telephone and bell alarm. Chief elected by council.
WATER SUPPLY—Rivers and tanks; direct system; capacity of tanks, 200,000 gallons daily; 11 miles of street mains; diameter of mains, 8 inches; 147 hydrants.

Hartford, Washington Co., population †1217; area, 700 acres; fire limit, same; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, two and three stories; shingle roofs permitted; dwellings, wood and brick, one and a half and two stories; department consists of 1 hand engine; 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, 150 feet cotton hose, good; value of apparatus and supplies, $2210; 2 buildings owned, value $1500; 85 volunteer members; annual expenses, $160; bell alarm, Chief elected by members.
WATER SUPPLY—River.

Hayward, Sawyer Co., population 1450; buildings, frame, two stories; wooden roofs permitted; department consists of 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 1000 feet of good rubber hose; value of apparatus and supplies, $3000, 37 volunteer members; annual expenses, $175; bell and telephone alarm. Wm. Biegler.
WATER SUPPLY—River and pond; direct pumping system; Knowles pumps; 26 hydrants;—mile mains, diameter 6 to 10 inch; pressure, 60 to 80 pounds; works cost $25,000; annual expenses, $2000. H. B. Shue, Supt.; H. P. Fuley, Town Clerk.

Horicon, Dodge Co., population †1270; buildings, brick and wood, two stories; 2 steam pumps, with hose enough to reach over the business part of village.
WATER SUPPLY—River. Chas. Allen, Town Clerk.

Hudson, St. Croix Co., population *3000; 1 steam engine; 2 hook and ladder trucks, 2 hose carriages; 2500 feet good hose; volunteer department, 56 men. F. D. Harding.
WATER SUPPLY—Artesian wells; direct pumping system; Blake machinery, daily capacity 1,000,000 gallons; 40 hydrants, 3½ miles mains, diameter 4 to 12 inch; 20 Galvin gates; pressure, 80 pounds; works cost $45,000; annual expenses, $2000. B. McGuire, Pres.; C. P. Coon, Supt.; Jas. Banker, City Clerk.

Janesville, Rock Co., population *12,000; 2 steam engines (in reserve); 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose; 1000 feet cotton hose; 5 men paid full time, 12 part paid; 20 volunteers; 7 horses. H. Blunk.

WISCONSIN—*Continued.*

WATER SUPPLY—Artesian well; stand-pipe and direct pumping; Blake machinery; 180 hydrants; 13 miles mains, diamater 6 to 16 inch; pressure, 125 pounds. T. Croft, Supt.; W. T. St. John, Mayor; Geo. Bates, City Clerk.

Jefferson, Jefferson Co., population †2441; fireworks ordinance; mercantile buildings, brick, two and three stories; department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; 500 feet poor; value of apparatus and supplies, $9000; buildings owned by city, $7000; membership 80, 3 paid; annual expenses, $500; bell alarm. Chief elected by department, confirmed by council. Adam Spangler.

WATER SUPPLY—6 cisterns, pumped from river, capacity, 21,700 gallons daily. G. J. Loetz, City Clerk.

Kaukauna, Outagamie Co., population †4000; 1 steam engine; 1 hook and ladder truck; 2 hose carts; 1500 feet cotton hose; 34 members.

Kenosha, Kenosha Co., population †6500; fireworks ordinance; mercantile buildings, brick, two stories; dwellings, frame, two stories; department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 1000 feet new cotton hose; 3 horses; value of department apparatus, $10,000; 4 buildings owned by department, value $1500; membership 75, 3 part paid; annual expenses, $2000; bell alarm. Chief recommended by department and confirmed by council. Peter Sorensen.

WATER SUPPLY—3 artesian wells; 8 reservoirs; 5 miles street mains and supply pipes; diameter, 3 to 6 inches; 45 hydrants; pressure, 45 pounds; annual expenses of water department, $1200. Fred. Stemin, F. W. Mathews.

Kewaunee, Kewaunee Co., population †1324; area, 1 square mile; fire limit, 160 square acres; fireworks ordinance; causes of fires investigated; brick and frame buildings, two and three stories; shingle roofs permitted; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 450 feet good rubber hose, 300 feet leather, 200 feet of cotton, good; 200 feet rubber, poor; 1300 feet leather poor; value of apparatus, $1500; 54 volunteers; expense for 1888, $885; bell alarm. Chief elected by city board; fire patrol, supported by city; expense for 1888, $625. S. A. Ballering.

WATER SUPPLY—Cisterns; street mains; expense of water department for 1888, $250. A. Lietz, Supt.; Henry Fenses, Town Clerk.

La Crosse, La Crosse Co., population *32,000; fireworks ordinance; mercantile buildings, brick, two to five stories; shingle roofs permitted; dwellings, wood, stone and brick, two to five stories; department consists of 2 steam engines, 3 hook and ladder truck, 6 hose carriages; siamese couplings used; 13 horses; value of apparatus and supplies, $26,000, 3 buildings owned; value. $22,000; membership 130; full paid, 8; annual expenses, $15,000 Chief elected by council. A. M. Watson.

WATER SUPPLY—River; direct pumping system; Blake machinery, daily capacity 7,500,000 gallons; 172 hydrants; 20 miles mains, diameter 4 to 20 inch; 96 Chapman gates, Crown meters; pressure 60 to 100 pounds; works cost $186,409; annual expenses $11,000. Board of Public Works in charge. S. F. Nice, Secretary.

Lancaster, Grant Co., population *1500; buildings, brick and frame, two stories; department consists of 1 hand engine, 1 hose carriage; bell alarm. John M. Hurley.

WATER SUPPLY—4 cisterns. August Machaelis, City Clerk.

Madison, Dane Co., population †16,000; frame, brick and stone buildings, two to four stories; shingle roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 3600 feet rubber hose, 500 feet poor; 5 horses; 3 buildings; membership 40, part paid. Chief elected by council. W. H. Hughes.

WATER SUPPLY—Water-works; direct pumping system; 15 cisterns, supplied from lakes; street mains, diameter 6 to 12 inches; 136 hydrants; pressure, 150 pounds; 147 Ludlow gates; Crosley meters; works cost $96,000; annual expenses $9503. Jas. Conklin, Prest.; E. M. Nichols, Sec.; M. R. Doyon, Mayor; John Corscot, City Clerk.

Manitowoc, Manitowoc Co., population [illegible]; buildings, brick and frame, two and three stories; wooden roofs not permitted on new buildings; department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; 4 chemical hand extinguishers; 2500 feet of good rubber hose; membership 30, 2 paid full time, 28 paid part time; bell alarm. P. Webber.

WATER SUPPLY—River; 6 cisterns, average capacity 1000 barrels; water-works being built. Ferres, E. S. Sherman.

Marinette, Marinette Co., population [illegible]; buildings, brick and frame, two and three stories; wooden roofs permitted in business part; department consists of 2 steam engines, 3 hose carriages; 2500 feet of good rubber hose; 1000 feet [illegible] feet fair cotton; 100 feet good linen; 4 [illegible]; value of apparatus and supplies, $25,000; membership, 12; 2 paid full time, 10 part time; annual expenses, $5000; Gamewell and telephone alarm boxes; watchman in tower. A. M. Fairchild.

WATER SUPPLY—Bay; direct pumping system; Dean machinery; daily capacity, 4,000,000 gallons; 135 hydrants; 11 miles mains; diameter [illegible] inches; 60 gates; pressure, 40 to 140 pounds; works cost $180,000. M. Kirkpatrick, Supt.; J. [illegible], Mayor; J. J. Hubbly, City Clerk.

Marshfield, Wood Co., population [illegible]; buildings, frame, two stories; wooden roofs permitted; department consists of 1 hook and ladder, 2 hose carriages; 1300 feet rubber hose; 35 volunteer members; steam whistle alarm. L. A. [illegible]

WATER SUPPLY—Wells; streams; reservoir; direct system; 10 hydrants. John Cole, City Clerk.

Marston, Juneau Co., population *1500; buildings, stone, brick and wood, one and two stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton, in good condition; value of apparatus and supplies, $2,300; 95 volunteer members; expenses in 1888, $500; bell alarm. J. T. Hanson.

WATER SUPPLY—River, wells and 2 reservoirs. W. F. Winson, City Clerk.

Mayville, Dodge Co., population 1121; buildings, frame and brick, one to three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hose carriage; 500 feet good rubber, 300 feet poor; 300 feet good cotton; value of apparatus and supplies, $1000; 50 members; annual expenses, $50; bell alarm. R. Kleeden.

WATER SUPPLY—River. F. Schwartz, City Clerk.

Mazo Manie, Dane Co., population [illegible]; buildings, stone, brick and wood, one and two stories; department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; [illegible] feet rubber hose and 100 feet linen, good; 1 building, value $1000; 48 volunteer members; expenses in 1888, $200; bell alarm. Chief elected by members. C. J. Frazer.

WATER SUPPLY—Creek and mill race. Learnard, Village Clerk.

Menasha, Winnebago Co., population [illegible]; area, 1600 acres; buildings, brick and wood

hree stories; department consists of 2 steamers reserve), 1 hand engine (private company), 1 and ladder truck, 3 hose carriages, 7 force ›s, 3 hose carts and hand engine; 3450 feet ose; siamese couplings in use; value of ap- us and supplies, $6000; 3 buildings owned, $2500; 115 volunteer members, 2 paid; an- expenses, $1579; bell and whistle alarm. recommended by department, approved by ;il.

ATER SUPPLY—8 cisterns, supplied from lake river, capacity 16,000 gallons daily. C. T. hrup, City Clerk.

menomonee, Dunn Co., population *6000; 6400 acres; fire limit, 40 acres; fireworks ordi- e; buildings, brick, two and three stories; de- nent consists of 1 chemical engine, 1 hook and r truck, 3 hose carts; 2000 feet rubber hose; of apparatus and supplies, $4300; 45 mem- partly paid; bell alarm. Chief elected by pany. T. Birmingham.

ATER SUPPLY—Stand-pipe; 8 miles of mains; ydrants; force pump at river. E. H. Weber, . Tweet.

errill, Lincoln Co., population *5000; build- brick and wood, two stories; department con- of 2 chemical engines, 1 hook and ladder truck, se carriages; 1500 feet good rubber hose; value pparatus and supplies, $3000, 12 volunteer bers; telephone, steam whistle and bell alarm. hielman.

ATER SUPPLY—Direct pressure system; Holly ps; 8 miles street mains; 115 hydrants; pres- 40 to 115 pounds; annual expenses, $4500. Scriber, Supt.; S. M. Hoyt, Town Clerk.

ilwaukee, Milwaukee Co., population *200,- area, 17¾ miles; fireworks ordinance; causes res investigated; buildings, brick and frame, two even stories; department consists of 12 steam ines in use, 1 in reserve; 4 chemical engines in 1 in reserve; 13 chemical extinguishers; 5 k and ladder trucks; 12 hose carriages in use, 1 eserve; 1 water tower, 17 fuel wagons; siamese plings used; 5 sets Pompier ladders; 89 horses; 50 feet rubber hose; 8600 feet cotton hose; value pparatus and supplies, including buildings, ,000; 164 members, full paid; expenses in 1888, 7,530; Gamewell alarm, 196 boxes; fire patrol ntained by insurance companies; A. G. Rose, erintendent of patrol. 1 fireboat and 2 new panies to be added during 1889; Chief ap- nted by commissioners. Jas. Foley.

ATER SUPPLY—Lake Michigan, direct and mping to reservoir; daily capacity of machinery, 00,000 gallons; 1320 hydrants; 162 miles mains, meter 6 to 36 inches; 1009 gates, various; 3523 ers, Worthington; pressure, 15 to 70 pounds. erated by city. Geo. H. Benzenberg, Supt.; H. Brown, Mayor; Geo. R. Mahoney, City rk.

onroe, Green Co., population 3596; 1 steam ;ine; 1 hand engine; 1 hook and ladder truck; 2 e carriages; 1500 feet good cotton hose; 500 feet r rubber hose; 110 volunteer members. G. urchill.

ATER SUPPLY—10 cisterns; 1 reservoir. P. J. wson, Town Clerk.

eenah, Winnebago Co., population †4910; a, 250 acres; mercantile buildings, brick, two ries; shingle roofs permitted; frame and brick ellings, two stories; department consists of 1 am engine, 1 hand engine, 1 hook and ladder ck, 4 hose carriages; 1150 feet good rubber hose; feet leather and 1000 cotton, good; value of ap- ratus and supplies, $12,000; 1 building owned, ue $1000; 75 volunteer members; annual ex- ses, $2000; bell alarm. Chief elected by coun- E. F. Weickert.

WATER SUPPLY—7 reservoirs, river, mill-races d 3 cisterns. S. M. Sykes, City Clerk.

New Lisbon, Juneau Co., population †1042; brick and wood buildings, two stories; 1 hose carriage; 250 feet good rubber hose; hooks, ladders and buckets; value of apparatus and supplies, $200. N. M. Hess.

WATER SUPPLY—River and wells. C. E. Wariner, Village Clerk.

New London, Waupaca Co., population about 2287; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1100 feet good rubber hose; 80 volunteer members. M. Brehemier.

WATER SUPPLY—River. C. E. Dickinson, Town Clerk.

New Richmond, St. Croix Co., population *1400; brick and frame buildings, one and two stories; department consists of 1 chemical hand extinguisher, 1 hook and ladder truck; value of apparatus and supplies, $400; 40 volunteer members; bell alarm. J. H. W. Lewis.

WATER SUPPLY—Wells and river. W. T. Lambdin, City Clerk.

Nicollett, Brown Co., population 2088; brick and frame buildings, two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 900 feet good rubber hose, 100 poor; 300 feet good cotton, 200 feet poor leather; 3 horses; value of apparatus and supplies, $5000; membership 16, 1 paid full time, 1 part time, 14 volunteers; annual expenses, $600; steam whistle and bell alarm.

WATER SUPPLY—River and 4 reservoirs, capacity 200 barrels; 25 hydrants; 2 miles mains. A. Wilcox, Town Clerk.

Oconomowoc, Waukesha Co., population 3000; area, 1280 acres; fire limit, 40 acres; mercantile buildings; brick and wood, two stories; dwellings, frame, two stories; department consists of 1 steam engine, 4 chemical hand extinguishers; 1 hook and ladder truck; siamese couplings used; 1500 feet good rubber hose; value of apparatus and supplies, $5600; 3 buildings owned, value $33,000; 50 volunteer members; annual expenses, $300; bell alarm. Chief appointed by council. B. S. Young.

WATER SUPPLY—2 lakes; 4 wells. B. J. Egerton, City Clerk.

Oconto City, Oconto Co., population †4880; area, 3000 acres; mercantile buildings, wood and brick, two stories; dwellings, wood, two stories; department consists of 2 steam engines; 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2800 feet good rubber hose; value of apparatus and supplies, $10,000; 2 buildings owned by department, value $6000; 28 members, 2 part paid; annual expenses, $3000; bell alarm. Chief elected by members of department and confirmed by common council. L. S. Bailey.

WATER SUPPLY—River; 6 cisterns, supplied by wells. Chas. Neston, City Clerk.

Omro, Winnebago Co., population †1510; hooks, buckets and ladders.

WATER SUPPLY—River, wells and cisterns.

Oshkosh, Washington Co., population †25,000; area, 5080 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and stone, two stories; dwellings, frame and brick, two stories; department consists of 4 steam engines, 2 hook and ladder trucks, 1 hose carriage, 5 hose carts; mills and factories own 50 pumps; siamese couplings used; 8000 feet good cotton hose; 1100 feet cotton, fair; 12 horses; value of apparatus and supplies, $29,101; 5 buildings in use by department, owned by city, value $50,000; 29 members, full paid; annual expenses of department, $22,000; telephone and telegraph alarm, 35 boxes. Chief elected by common council. A. W. Farrand.

WATER SUPPLY—Direct pressure system; mill-owners have their own water supply; 24 miles street

WISCONSIN—*Continued.*

mains and supply pipes; 244 hydrants; water pressure, 100 pounds; annual expense of water department, $16,000. F. Barnes, Supt.; E. E. Stevens, Mayor; Jos. Powers, City Clerk.

Peshtigo, Marinette Co., population †1647; area, 70 acres; fire limit, same; frame buildings, one to three stories; shingle roofs permitted; 1 steam engine; 1 hand engine; 2 hose carriages; 1 hook and ladder truck; 1000 feet good rubber hose; 200 good linen; 600 poor leather; value of apparatus, $3000; 1 building, value $300; 43 volunteer members; triangle alarm. F. O. Puseis.

WATER SUPPLY—River; creek; 3 tanks. W. W. Hall, Town Clerk.

Platville, Grant Co., population †2765; 1 chemical engine; 1 hook and ladder truck; 500 feet good rubber hose; 140 volunteers.

WATER SUPPLY—Wells and cisterns.

Plymouth, Sheboygan Co., population $1300; area, 640 acres; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 1000 feet good rubber hose; value of apparatus and supplies, $1500; value of buildings belonging to department, $1000; 65 volunteer members; annual expenses, $75; bell alarm. Chief elected by the companies. A. H. Schram.

WATER SUPPLY—River and creeks. G. L. Gilman, City Clerk.

Portage City, Columbia Co., population †5501; 1 steam engine; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1400 feet good hose; 2000 feet, fair; 2 men paid full time, 90 volunteers; 2 horses. J. Muller.

WATER SUPPLY—Water-works; 7 miles of mains; stand pipe, 80 feet high; 2 engines. Portage Water-works Co., J. C. Brett.

Port Washington, Ouzakee Co., population †1518; causes of fires investigated; frame buildings, two to 4 stories; shingle roofs permitted; department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; 900 feet cotton hose, good; 300 linen, poor; value of apparatus and supplies, $3000; membership 80, volunteers; annual expenses, $600; bell alarm. Chief elected by company.

WATER SUPPLY—10 cisterns, capacity 80 barrels daily.

Prairie du Chien, Crawford Co., population *4000; area, 1400 acres; fire limit, 1000 acres; fire-works ordinance; mercantile building, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 4 hand engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 825 feet rubber hose, good; 200 feet poor; 1300 feet linen good; value of apparatus and supplies, $5000; 3 buildings owned; value, $1500; 1 rented, annual rent $100, value $500; membership 125 volunteers; annual expenses, $600; bell alarm. Chief elected by company, approved by council. — Helwid.

WATER SUPPLY—Artesian wells; 1 mile street mains and supply pipes; diameter 4 to 6 inches; 10 hydrants; pressure 27 pounds; annual expenses of water department, $210. J. Geer, Jr.

Prescott, Pierce Co., population 1114; buildings, brick and frame; one and a half to four stories; 1 hook and ladder truck; value of apparatus and supplies, $200; bell alarm. J. S. Clements.

WATER SUPPLY—Wells and river. George S. Price, City Clerk.

Princeton, Green Lake Co., population [illegible] buildings, stone, brick and frame, one [illegible] stories; wooden roofs permitted; department [illegible] sists of 1 hand engine, 1 hook and ladder [illegible] hose carriage; 8000 feet good rubber hose; [illegible] of apparatus and supplies, $1500; membership [illegible] volunteers; bell alarm. F. W. Cooke.

WATER SUPPLY—River. Edward Mon[illegible] Clerk.

Racine, Racine Co., population *23[illegible] steam engines; 1 chemical engine; 1 hook [illegible] der truck; 4 hose carriages; 8300 feet good [illegible] membership 46; telegraph alarm, 26 street [illegible] 18 horses. D. S. Abesser.

WATER SUPPLY—River; lake; artesian [illegible] stand-pipe and direct pumping; daily capa[illegible] Blake machinery, 3,000,000 gallons; 325 hy[illegible] 33 miles mains; pressure 125 pounds. — [illegible] Superintendent. L. H. Coleman, City Cler[illegible]

Reedsburgh, Sauk Co., population *200[illegible] works ordinance; causes of fires investig[illegible] frame and brick buildings, two stories; depa[illegible] consists of 1 hand engine; 2 chemical [illegible] tinguishers, 1 hook and ladder truck, 1 [illegible] riage; 1000 feet good rubber hose, 50 poo[illegible] feet leather, good; 600 poor; value of appa[illegible] $1000; 1 building, value $500; member[illegible] volunteers; expenses for 1888, $200; bell [illegible] Chief elected by companies. G. W. Morgan.

WATER SUPPLY—Wells and 6 reservoirs. A. Wyse, City Clerk.

Richland Centre, Richland Co., popu[illegible] 1358; buildings, brick and frame, two [illegible] wooden roofs permitted; department consis[illegible] steamer, 1 hand engine, 1 hook and ladder [illegible] 1 hose carriage; 1400 feet of good rubber [illegible] 400 leather, poor; value of apparatus and sup[illegible] $1000; membership 60, volunteers; bell alarm. J. Burnham.

WATER SUPPLY—Artesian well and cister[illegible] rect pressure system of water-works recently [illegible] structed. K. W. Eastland, City Clerk.

Ripon, Fond du Lac Co., population [illegible] fireworks ordinance; mercantile buildings, [illegible] and brick, two stories; wood dwellings, two [illegible] department consists of 1 steam engine, 1 che[illegible] engine; 1500 feet good rubber hose; value of [illegible] ratus and supplies, $35,000; 1 building [illegible] $100 per year, value $700; 55 volunteer mem[illegible] annual expenses, $1000; bell alarm. Chief [illegible] by companies. T. G. Sullivan.

WATER SUPPLY — 2 reservoirs, supplie[illegible] pumping, capacity 2500 barrels daily; 1 cistern [illegible] feet street mains, diameter 4 inches; 1 hyd[illegible] pressure, 85 pounds; annual expenses of wate[illegible] partment, $155. C. B. Dickinson, City Clerk.

River Falls, Pierce Co., population *17[illegible] chemical hand extinguishers; 1 hand engine. [illegible] W. Kaler.

WATER SUPPLY—River. F. L. Perrin, To[illegible] Clerk.

Sauk City, Sauk Co., population 917; [illegible] brick and stone buildings; department consis[illegible] hand engines, 1 hook and ladder truck, 2 hose [illegible] riages; 500 feet good cotton hose; 500 feet [illegible] hose, poor; value of apparatus and supplies, $[illegible] 50 volunteer members; bell alarm. Chief elected by members. Paul Lachmund.

WATER SUPPLY—Rivers and 4 wells. C. N[illegible] Town Clerk.

Sheboygan, Sheboygan Co., population [illegible] 000; area, 2080 acres; fire limit, 1200 acres; [illegible] works ordinance; frame and brick buildings, [illegible] stories; department has 80 members, 50 paid [illegible] volunteer; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; siamese [illegible] lings used; 2200 feet good rubber hose, 400 [illegible] value of apparatus, etc., $100,000; 4 buildings

e $15,000; annual expenses, $9000; telephone m. Chief elected by Mayor and council. J. drock.

/ATER SUPPLY—Cisterns and artesian wells; er-works; 16 miles mains, 4 to 20 inches in di- ter; 243 hydrants; stand-pipe, 140 feet high; 2 ips, capacity 1,500,000 gallons each; 1 fire pump, isure 50 to 120 pounds. W. S. Kuhn, W. iz.

parta, Monroe Co., population †2796; 1 steam ine; 1 hook and ladder truck; 2 hose carriages; feet good rubber hose; 500 feet good cotton; 25 1 paid part time. W. J. Summerfield.

/ATER SUPPLY—Creek and 6 cisterns. Wm. ton, City Clerk.

tevens Point, Portage Co., population †9000; works ordinance; causes of fires investigated; cantile buildings, wood and brick, two stories; artment consists of 2 steam engines, 1 hand ine, 1 hook and ladder truck, 4 hose carriages; nese couplings used; 6 horses; value of appara- and supplies, $17,000; 3 buildings owned by artment, value $6000; membership 30, 2 paid; ual expenses, $3500; telephone alarm. Chief ted by city council. Owen Clark.

/ATER SUPPLY—River and well; Holly direct id-pipe system; daily capacity of machinery, 0,000 gallons; 123 hydrants; 9½ miles mains; 36 es, various; pressure, 60 to 90 pounds. W. O. nroux, Supt.; Owen Clark, Mayor; J. Stumpf, y Clerk.

toughton, Dane Co., population *3000; 2 mical engines; 2 hose carriages; 1 hook and der truck. W. Atkinson.

/ATER SUPPLY—Reservoir; direct and gravity tem; Deane pumps, 34 hydrants; 3½ miles ins, diameter 4 to 10 inches; 12 gates; works cost ,000; annual expenses, $1200; pressure, 70 to 120 nds. E. Daws, Supt.; B. E. Wait, Town Clerk.

turgeon Bay, Door Co., population *2000; ldings, frame and brick, two and three stories; oden roofs permitted; department consists of 1 am engine, 4 chemical hand extinguishers, 1 k and ladder truck, 2 hose carriages; 2500 feet good rubber hose; 1675 feet of good linen; 2 ses; value of apparatus and supplies, $4000; mbership 38, 12 paid part time, 26 volunteers; ual expenses, $1650; bell alarm. James H. iott.

/ATER SUPPLY—Bay; 14 reservoirs, capacity barrels each. Jacob Dehos, City Clerk.

Tomah, Monroe Co., population †1819; fire- rks ordinance; frame and brick buildings, two ries; shingle roofs permitted; department con- s of 2 chemical engines, 1 hook and ladder truck, ose carriage; 500 feet rubber hose, good; value apparatus and supplies, $5000; 1 building owned city, value $4500; membership 50, volunteers; ual expenses, $300; bell alarm. Chief elected department, confirmed by council. C. M. ompson.

/ATER SUPPLY—Wells. F. E. Johnson, City rk.

Two Rivers, Manitowoc Co., population †2500; team engine; 1 hook and ladder truck; 1 hose riage; 1300 feet good linen hose; 42 men, volun- rs; steamer owned by manufacturing company. Wilkins, W. Hurst.

Watertown, Jefferson Co., population †8487; team engines; 2 hook and ladder trucks; 4 hose riages; 3600 feet rubber hose, in good condition; en paid full time, 118 volunteers; fire patrol, in- porated, 20 men. W. C. Stone.

/ATER SUPPLY—River and 9 cisterns. Wm. ber, City Clerk.

Waukesha, Waukesha Co., population *5000; a, 1½ square miles; fireworks ordinance; mer- ntile buildings, brick and stone, two and three stories; dwellings, frame, stone and brick, one and a half to two and a half stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1500 feet rubber hose, in good condition; 1000 feet cotton, good; value of apparatus and supplies, $1200; 1 building owned by department, value $6000; membership 48, 3 paid; bell alarm. Chief elected by department and village board. Charles Cook.

WATER SUPPLY—River, springs and wells; pump attached; water wheel at mill; water-works built but not accepted; 8½ miles of mains. Joe Hughes, City Clerk.

Waupaca, Waupaca Co., population †1810; area, 2560 acres; brick and frame buildings, two stories; 1 steam engine; 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 1800 feet good rubber hose; 300 feet fair; value of apparatus, $4000; 1 building owned by city, value $700; 50 volunteer members; annual expenses of department, $150. Chief elected by company. A. G. Nelson.

WATER SUPPLY—River, 6 cisterns; capacity, 500 barrels daily. Jeff Woodworth, City Clerk.

Waupun, Fond du Lac Co., population *2500; 1 chemical engine; 3 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose, good; 75 men, volunteers.

WATER SUPPLY—Cisterns. R. W. Oliver, Town Clerk.

Wausau, Marathon Co., population †8810; 2 hose carriages; horse; 2500 feet rubber hose, in good condition; 1 hook and ladder truck; 1 patrol company; telephone alarm; 14 men paid full time; balance paid when on duty. John C. Gebhart.

WATER SUPPLY—Water-works; direct system; 9 miles of mains; 92 hydrants. Philip Ringle, Supt.; Ed. Stoddard, City Clerk.

West Bend, Washington Co., population *1320; area, 1200 acres; fire limit, 500 acres; mercantile buildings, brick, two stories; department consists of one hand engine, 1 hook and ladder truck, 3 chemical hand extinguishers, 1 hose carriage; 250 feet rubber hose, good; 400 feet poor; 800 feet linen, good; value of apparatus and supplies, $2500; 1 building owned by city, value $375; membership 60, all volunteers; annual expenses, $150; bell alarm. Chief elected by members. Peter Boden.

WATER SUPPLY—River and four cisterns, supplied by pumping from river. T. V. Wittman, City Clerk.

West Depere, Brown Co., population 2500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages, 2000 feet rubber hose, good; 1000 feet poor; 1 man paid full time; 25 volunteers. H. Collette, Jr.

WATER SUPPLY—Artesian well, pressure 40 pounds. J. P. Willard, A. Wilcox.

Whitewater, Walworth Co., population *5000; buildings, frame and brick, two stories; fire department consists of 1 hook and ladder truck, 1 hose carriage; 1000 feet good rubber hose; 500 feet cotton, poor; value of apparatus and supplies, $3500; membership 35, all volunteers.

WATER SUPPLY—Creek; direct pressure; 1000 feet of mains; 3 hydrants; water-works to be constructed during 1889. Howard J. Salisbury, City Clerk.

The following places have no fire protection: Albany, Green Co., population 800. Arcadia, Trempealeau Co., population 800. Bangor, La Crosse Co., population 500. Barron, Barron Co., population 700. Bayfield, Bayfield Co., population 1650. Bloomer, Chippewa Co., population 800. Bloomington, Grant Co., population 680. Brandon, Fond du Lac Co., population 700. Cambria, Columbia Co., population 511. Cassville,

WISCONSIN—*Continued.*

Trant Co., population 900. Chetek, Barron Co., population 600. Chilton, Calumet Co., population 1500. Clear Lake, Polk Co., population 824. Clinton, Rock Co., population 1000. Clintonville, Waupaca Co., population 1117. Colby, Clark Co., 500. Cumberland, Barron Co., population 642. Eagle River, Oneida Co., population 800. Elroy, Juneau Co., population 1500. Fifield, Price Co., population 500. Fountain City, Buffalo Co., population 1000. Fox Lake, Dodge Co., population 1100 Fulton, Rock Co., population 500. Greenwood, Clark Co., population 500. Hurley, Ashland Co., population 100. Independence, Trempealeau Co., population 500. Juneau, Dodge Co., population 600. Kilbourn City, Columbia Co., population 1100. Knapp, Dun Co., population 600. Lake Geneva, Walworth Co., populatiion 2281. Lake Mills, Jefferson Co., population 837. Ledyard, Outagamie Co., population 1250. Lodi, Columbia Co., population 725. Markesan, Green Lake Co., population 700. Medford, Taylor Co., population 1200. Merrillan, Jackson Co., population 1003. Milton, Rock Co., population 693. Milton Junction, Rock Co., population 600. Mineral Point, Iowa Co., population 3200. Mondovi, Buffalo Co., population 500. Montello, Marquette Co., population 820. Wecedah, Juneau Co., population 2410. Weillsville, Clark Co., population 2000. New Halstein, Calumet Co., population 1640. Onalaska, La Crosse Co., population 1200 [illegible] gon, Dawe Co., population 600. Osceola [illegible] Polk Co., population 500. Palmyra, Jeff[illegible] Co., population 800. Pepin, Pepin Co., population 1515. Phillips, Price Co., population [illegible] Phlox, Langlade Co., population 700. Pi[illegible] Wood Co., population 1000. Poynette, Co[illegible] Co., population 750. Rhinelander, Oneida [illegible] population 800. Rice Lake, Barron Co., population 1500. St. Croix Falls, Polk Co., population 500. Seymour, Outagamie Co., population [illegible] Sharon, Walworth Co., population 850. Sh[illegible] Shawano Co., population 1400. Sheboygan [illegible] Sheboygan Co., population 1155. Shullsb[illegible] Fayette Co., population 1168. Spencer, Ma[illegible] Co., population 1000. Spring Green, Sa[illegible] population 600. Sun Prairie, Dane Co., population 600. Superior, Douglas Co., population [illegible] Theresa, Dodge Co., population 1979. Th[illegible] Clark Co., population 720. Tomahawk, Lin[illegible] Co., population 1000. Trempealeau, Trempe[illegible] Co., population 700. Viroqua, Vernon Co., population 1400. Washburn, Bayfield Co., population 2500. Waterford, Racine Co., population [illegible] Waterloo, Jefferson Co., population 721. We[illegible] field, Marquette Co., population 500. West Sa[illegible] La Crosse Co., population 600. Weyau[illegible] Waupaca Co., population 722; Winneconne, [illegible] nebago Co., population 1500. Wittenberg, [illegible] wano Co., population 1000. Wonewoc, Ju[illegible] Co., population 800.

WYOMING.

Cheyenne City, Laramie Co., population *9000; 2 steam engines; 3 chemical extinguishers, not used; 1 hook and ladder truck; 6 hose carriages; 2 hook and ladder trucks; 2000 feet rubber hose, good; 6000 feet cotton, good; telegraph alarm, 9 street boxes; 225 men, volunteers. L. A. Warlamont.

WATER SUPPLY—Water-works; gravity system; 13 miles of mains; 100 hydrants; pressure, 150 pounds; 4 cisterns; 2 engines on main line pipe for extra pressure. J. W. Hammond, John Roberts, Supt.; W. L. K. Kendall, City Clerk.

Evanston, Uintah Co., population 1277; brick and wood buildings, one and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage 100 feet good rubber hose; bell and whistle alarm. G. F. Chapman.

WATER SUPPLY—Wells and irrigating ditches. J. Knight, Town Clerk.

Laramie, Albany Co., population *5000; fireworks ordinance; mercantile buildings, brick, two stories; wooden roofs permitted; frame dwellings, one and a half stories; department consists of 1 steam engine, 1 hook and ladder truck, 4 hose [illegible] riages; siamese couplings used; 8000 feet good [illegible] ber hose, 1500 feet good cotton hose; value of [illegible] paratus and supplies, $5500; 1 building owned [illegible] city, value $600; 130 volunteer members; [illegible] expenses, $600; bell and whistle alarm. [illegible] elected by members. Otto Gramm.

WATER SUPPLY—1 reservoir, supplied [illegible] springs, capacity 2,000,000 gallons daily; 3½ [illegible] street mains, diameter 3 to 12 inches; 24 hydrants; water pressure, 45 pounds; annual expenses [illegible] water department, $100. C. E. Golden, City Cl[illegible]

Rock Springs, Sweetwater Co., population 3000; department, 1 hose cart, 1000 feet hose; [illegible] members. J. A. Ingalls.

WATER SUPPLY—River; reservoir system; [illegible] hydrants, 15 miles mains; gates and meters; pressure 62 pounds; annual expenses $6000. C. F. A[illegible] Pres.; T. Whichin, Supt., Robert Smith, T[illegible] Clerk.

The following places have no fire protection: Buffalo, Johnson Co., population 800. Douglas, Converse Co., population 1000. Lusk, Laramie Co., population 500.

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Brandon, Selkirk Co., population 3500; brick and frame buildings, one and a half and two stories; wooden roofs permitted; department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 1200 feet good rubber hose, 300 feet poor; 1000 feet good cotton; 800 feet good linen, 200 poor; 3 horses; value of apparatus and supplies, $10,000; membership, 1 full paid, 21 part paid, 14 volunteers; bell alarm. E. G. Wishwell.

WATER SUPPLY—River; 5 reservoirs, 40,000 gallons each; ¾ of a mile of mains; 2 hydrants. J. C. Kerr, Town Clerk.

Emerson—Population 700; 1 steam engine; [illegible] hose carriages; 1500 feet good rubber hose; volunteer department. E. P. Blacklock.

WATER SUPPLY—River and cisterns. J. C. Philips, Town Clerk.

Portage La Prairie—Population *2800; frame buildings, one to three stories; shingle roofs per-

ted; department consists of 1 steam engine, 2 :mical hand extinguishers, 1 hook and ladder ck, 2 hose carriages; siamese couplings used; feet rubber hose good, 500 feet poor; 500 feet d cotton; 1000 feet good linen; 2 horses; value apparatus and supplies, $6758; 1 building owned, ue $2500; membership 55, part paid; annual ex- ses, $700; bell alarm. B. Roburgh.

WATER SUPPLY—5 cisterns, filled by engines; ls and tanks. R. C. Brown, Town Clerk.

Winnipeg—Population *25,000; fireworks ordi- nce; causes of fires investigated; mercantile ldings, brick, three to five stories; metal roofs; eilings, brick and frame, two and three stories; artment consists of 4 steam engines, 3 chemical gines, 4 chemical hand extinguishers, 1 hook and der truck, 7 hose carriages; siamese couplings d; 4000 feet good cotton hose; 1200 feet rubber, poor; 2000 feet linen, good; 3000 feet new rubber; 17 horses; value of apparatus and supplies, $50,- 000; 4 buildings, value $58,000; membership 30, full paid; annual expenses, $32,000; fire alarm telegraph, 51 boxes. Chief elected by council; fire patrol. W. O. McRobie.

WATER SUPPLY—Water-works; direct pumping system; 16¼ miles street mains, diameter 4 to 12 inches; 40 hydrants; pressure 75 pounds; water- works owned by private company. J. E. Hannah, C. G. Brown.

The following places have no fire protection: Manitou, Dufferin Co., population 500. Minne- dosa, Minnedosa Co., population 800. Morden, Dufferin Co., population 700. Nepawa, Beautiful Plains Co., population 550. Pilot Mound, Shoal Lake Co., population 500. St. Boniface, Selkirk Co., population 3000. Selkirk, Lisgar Co., popu- lation 1000.

NEW BRUNSWICK.

Chatham—Population *7873; fireworks ordi- nce; causes of fires investigated; frame buildings; partment consists of 1 steam engine, 2 hand en- ies, 3 hose carriages, 3 fire tugboats; siamese uplings in use; 2500 feet good rubber hose; 500 or; 500 leather, good; value of apparatus, etc., 000; 3 buildings in use, value $3000; 48 volun- r members, 12 paid full time; annual expenses, 000; bell alarm.

WATER SUPPLY—River; 6 tanks.

Fredericton—Population *7000; 2 steam en- ies; 1 hook and ladder truck; 2 hand engines; 5 se carriages; rubber hose, good; paid department. Lipsett.

WATER SUPPLY—Water-works; direct system; miles mains; 81 hydrants; pressure, 120 pounds. Burchill, C. W. Beckwith.

Kingston—Population 2000; stone and brick ildings, three stories; wooden roofs permitted; partment consists of 2 steam engines, 1 hand en- ie, 1 chemical engine, 4 chemical extinguishers, 1 ok and ladder truck, 4 hose carriages; 200 feet od rubber hose, 100 feet poor; 1800 feet good ton; 1200 feet good linen; 100 feet leather; value apparatus and supplies, $30,000; 7 members paid l time, 20 volunteers; annual expenses, $5000; egraph alarm, 10 street boxes.

WATER SUPPLY—Lake; 1 reservoir, 300,000 gal- s capacity; gravity; 2¼ miles mains; 42 hy- ants; 35 pounds pressure. J. L. Harris.

Moncton—Population *7000; area, 1000 acres; limit, same; fireworks ordinance; causes of fires estigated; mercantile buildings, brick and wood, ee stories; wooden roofs permitted; wood and ck dwellings, one and three stories; department sists of 1 steamer, 1 hook and ladder truck, 1 ok and ladder sled, 3 hose wagons, 3 hose sleds, alvage wagon; shut-off nozzles and siamese coup- gs used; 3200 feet good cotton hose; 2 horses ned, 3 hired; value of apparatus and supplies, ,000; 44 paid members; electric fire alarm; ver striker, 13 boxes, etc.; annual expenses, 00. Chief appointed by Mayor and council; rail- y has private brigade. G. Ackman.

WATER SUPPLY—Reservoir, supplied by springs d brooks; diameter of main, 12 inches; 33 hy- ants; pressure, 30 to 35 pounds; annual expenses water department, $1500. T. Robb.

New Castle—Population 2500; frame and brick buildings, one and a half and two stories; 1 steam engine; 1 hand engine; 3 hose carriages; 2250 feet good rubber hose.

WATER SUPPLY—Good.

Portland, St. John Co.; area, 4000 acres; fire limit, 640 acres; fireworks ordinance; causes of fires investigated; brick and frame buildings, two and three stories; 2 steam engines, 4 hose carriages; siamese couplings in use; 600 feet good rubber hose, 700 poor; 3000 good cotton hose; 800 good leather, 200 poor; 6 horses; value of apparatus, etc., $30,000; 3 buildings used; 20 hosemen paid yearly, 7 part time; telegraph alarm, 15 street boxes. Chief chosen by Mayor and aldermen; annual expenses, $6000. J. Johnson.

WATER SUPPLY—2 reservoirs, capacity, 10,000,- 000 gallons daily; 67½ miles street mains; diameter 4 to 24 inches; 112 hydrants; 50 to 70 pounds pres- sure. G. Murdoch, Supt., J. F. Godard.

St. John—Population *32,000; 4 steam engines, 1 hook and ladder truck, 5 hose carriages; 4000 feet good rubber, cotton and leather hose; horses; 11 paid members, 44 call men. J. Kerr.

WATER SUPPLY—Water-works; gravity pres- sure; 43 miles of mains; 169 hydrants. G. Mur- doch, B. L. Veters.

Woodstock, Carleton Co., population *3000; buildings, brick and wood, two and three stories; department consists of 1 steamer, 2 hand engines, 1 hook and ladder truck, 7 hose carriages; 2000 feet good rubber hose; 500 poor; 1000 cotton; 1000 good leather; 200 poor; 1 horse; value of apparatus and supplies, $11,300; members, 25, 2 full paid, 23 part paid; expenses in 1888, $1500. H. J. Dibble.

WATER SUPPLY—Water-works; direct pressure; 3 steam pumps, capacity 2000 gallons per minute; 6 miles street mains; 79 hydrants, pressure, 70 to 100 pounds; works cost $67,000; annual expenses, $2500. D. Munro, Supt.; R. K. Jones, Mayor; Wm. Skillin, City Clerk.

The following places have no fire protection: Bathurst, Gloucester Co., population 1100. Cara- quet, population 1000. Hillsboro, Albert Co., po- pulation 904. St. George, Charlotte Co., popula- ulation, 2412. St. Martin, population 2000; Sack- ville, Westmoreland Co., population 4000. Shediac, Westmoreland Co., population 700. Sussex, Kings Co., population 1500. Tracadie, popula. tion 1200.

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Amherst—Population *4500; buildings, stone, brick and frame, one and a half to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 1000 feet good rubber hose; 500 good cotton; 500 good linen; membership 35, volunteers; annual expenses, $300; bell and telephone alarm. D. M. Robb.

WATER SUPPLY—Springs; 6 tanks; 1 has 92,400 gallons capacity, others 16,000 gallons each. J. King.

Bridgetown, Annapolis Co., population 1000; buildings, frame, two stories; wooden roofs; department consists of 1 hose carriage; 1200 feet leather hose; 750 feet good rubber; value of apparatus and supplies, $1200; members 15, volunteers; bell alarm.

WATER SUPPLY—1 reservoir, capacity 750,000 gallons; gravity pressure; 4 miles street mains, 22 hydrants; pressure, 100 pounds; works cost $20,000; Commissioners in charge. J. L. Cox, Supt., Alonzo Daniels, County Clerk.

Bridgewater—Population *3600; frame buildings; 1 steam engine; 2 hose carriages; 1 hook and ladder truck; 1000 feet rubber hose; volunteer company, 50 men. R. A. Logan.

WATER SUPPLY—River and tanks.

Canning, Kings Co., population *900; buildings, stone and frame, one and a half stories; department consists of 1 hand engine; 350 feet good hose; value of apparatus and supplies, $1000; members 13 volunteers. E. M. Beckwith.

WATER SUPPLY—Tanks and wells; 1500 feet mains. E. M. Beckwith.

Dartmouth—Population *4500; area, 1533 acres; fire limit, same; frame buildings, two and three stories; shingle roofs permitted; department consists of 1 steam engine, 2 hand engines, 6 chemical hand extinguishers, 2 hook and ladder trucks; 4 hose carriages; 1500 feet good rubber hose; 1200 poor; 2 horses, hired; value of apparatus and supplies, $6400; 2 buildings owned, value $6000; membership 62, 2 paid; annual expenses, $500; bell alarm. Chief elected by council; fire patrol 20; annual expenses of patrol, $250. W. H. Sterns.

WATER SUPPLY—Lakes and harbor. A. Elliott, Town Clerk.

Halifax—Population * 40,000; 3 steam engines; 1 hand engine; 2 hook and ladder trucks; 2 ladder sleighs; 12 hose carriages; 8 hose sleighs; 9 horses; 5200 feet good rubber hose; 2000 cotton, good; fire alarm telegraph; 12 houses; membership 180; 14 paid; expenses of department, $9445. T. Spelman.

WATER SUPPLY—Water-works; gravity system; 50 miles street mains, diameter 6 to 24 inches; 350 hydrants. E. H. Keating, T. Ryan.

Lunenburg, Lunenburg Co., population 3000; buildings, frame, one and one-half and two stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 6 chemical extinguishers, 1 hook and ladder truck, 5 hose reels, 4 hose carriages; 2000 feet good rubber hose; 400 feet good linen; 400 feet leather, poor; value of apparatus and supplies, $13,500; membership 65, volunteers; annual expenses, $150; bell alarm. E. L. Nash.

WATER SUPPLY—2 reservoirs, 45,900 gallons each, and sea. W. T. Lindsay, Town Clerk.

New Glasgow—Population *4000; area, 2560 acres; fire limit, 1000 acres; frame buildings, two stories; shingle roofs permitted; department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; 2300 feet good rubber hose, 200 feet poor; 900 feet good cotton; 900 feet good leather, 100 poor; va[illegible] apparatus and supplies, $12,000; 1 building [illegible] value $1175; membership 56, volunteers; [illegible] expenses, $942; bell alarm. R. A. Walker.

WATER SUPPLY—River; water-works; pr[illegible] reservoir; 41 hydrants; 8 miles mains, diame[illegible] 12 inches; 36 gates; 2 meters; sand filtratio[illegible] sure, 95 pounds; works cost $70,000; ann[illegible] penses, $1100. D. Ormiston, Supt.; A. M. [illegible] Town Clerk.

North Sydney, Cape Breton Co., pop[illegible] *1500; buildings, frame, one and one-half to [illegible] stories; wooden roofs permitted; department [illegible] sists of 1 steam engine, 1 hand engine, 1 hoo[illegible] ladder truck, 3 hose carriages, 2 fireboats; [illegible] good rubber hose; 800 feet good linen; valu[illegible] paratus and supplies, $8000; membership, [illegible] 40 volunteers; annual expenses, $340; bell al[illegible]

WATER SUPPLY—Harbor and 2 large [illegible] J. N. Armstrong, Town Clerk.

Pictou—Population *3200; department co[illegible] of 2 steam engines, 1 hand engine, 1 hook a[illegible] der truck, 5 hose carriages; 2500 feet good [illegible] hose and 1000 feet serviceable; 70 volunteer [illegible] Geo. W. Fullerton.

WATER SUPPLY—Harbor, cisterns and w[illegible] G. D. Ives, Town Clerk.

Sydney, Cape Breton Co.; buildings, [illegible] two and three stories; wooden roofs permitte[illegible] partment consists of 1 hand engine, 1 hook a[illegible] der truck, 1 hose carriage; 400 feet good [illegible] hose; value of apparatus and supplies, $[illegible] members, paid part time; annual expenses, [illegible] bell alarm.

WATER SUPPLY—Harbor and wells. [illegible] Hill, Town Clerk.

Truro—Population *6000; department co[illegible] of 1 hand engine, 3 hook and ladder trucks, [illegible] carriages; 2100 feet rubber hose; 500 feet [illegible] volunteer department; fire alarm telegraph.

WATER SUPPLY—Water-works; direct pr[illegible] system; 6 miles of mains; 38 hydrants; 24 [illegible] pressure, 100 pounds; works cost $51,000; [illegible] expenses, $1000. S. G. Chambers, Ch[illegible] Commissioners; A. L. Archibald, Supt.; [illegible] McCallum, Town Clerk.

Windsor, Hants Co., population *4000; [illegible] ings, brick and frame, two stories; wooden [illegible] permitted; department consists of 1 hook and [illegible] truck, 4 hose carriages; 400 feet good rubber [illegible] 200 feet poor; 600 feet good cotton; 600 fe[illegible] linen; 600 feet poor leather; value of apparatu[illegible] supplies, $2,000; 48 volunteer members; ann[illegible] penses, $50; bell and telephone alarm.

WATER SUPPLY—Lake; gravity and direct [illegible] tem; 9½ miles of mains; 54 hydrants; 86 p[illegible] pressure; works cost $52,000. G. P. Smith; [illegible] F. W. Dimock, Town Clerk.

Yarmouth—Population *5350; area, 1200 [illegible] fire limit, same; fireworks ordinance; causes [illegible] investigated; mercantile buildings, brick an[illegible] two and three stories; wooden roofs per[illegible] dwellings, wood, one and three stories; depa[illegible] consists of 2 steam engines, 2 hand engines, [illegible] and ladder truck, 4 hose carriages; siamese [illegible] lings used; 2800 feet cotton hose; 8 horses [illegible] value of apparatus and supplies, $13,000; [illegible] ings owned, value $2000; 150 members, [illegible] annual expenses, $4000; bell alarm. Chief [illegible] by wardens. G. R. Smith.

WATER SUPPLY—Gravity system; riv[illegible] wells; 6 miles street mains, diameter 4 to 1[illegible] 50 hydrants; water pressure, 50 pounds; works owned by private corporation.

The following places have no fire pro[illegible]

dia Mines, Colchester Co., population 4000. ıapolis, Annapolis Co., population 1500. Annish, Antigonish Co., population 1500. Barton, Shelburne Co., population 1800. Berwick, gs Co., population 1500. Digby, Digby Co., ulation 2000. Gabarouse, Kings Co., population 1200. Kentville, Kings Co., population 2000. Liverpool, Queens Co., population 3600. Parrsborough, Cumberland Co., population 1800. Spring Hill, Cumberland Co., population 3000. Stellarton, Pictou Co., population 3000. Wolfville, Kings Co., population 1000.

ONTARIO.

ılmonte—Population 3000; 1 hand engine; 3 e carriages; 1 steam engine; 1650 feet good e, 600 feet poor; 33 volunteer members. R. Pol-:.

VATER SUPPLY—Rivers and cisterns. L. Coul- Town Clerk.

ımherstburgh—Population *2500; 1 steam ;ine; 3 hand engines, 1 worthless; 3 hose car-;es; 1500 feet good cotton hose; volunteer com-ıy, receives $200 annually; 1 man paid. J. A. ch.

VATER SUPPLY—Wells. J. Templeton, Town :rk.

ırmprior—Population *2500; 1 steam engine; and engine; 3 hose carriages; 1 hook and lad- truck; 2000 feet good rubber hose, 1000 feet ɔr; 75 members, 50 part paid, 25 volunteers.

VATER SUPPLY—Rivers and cisterns. G. E. ilson, Town Clerk.

ıshburnham, See Peterborough.

ıylmer—Population *2500; area, 800 acres; : limit, 10 blocks; fireworks ordinance; causes of :s investigated; mercantile buildings, brick, two ı three stories; shingle roofs permitted; dwell-;s, wood and brick, two stories; department con-ts of 1 hook and ladder truck, with ladders, :es, ropes, etc; 2 hose reels; 350 feet good rub-r and cotton hose. G. M. Smith.

WATER SUPPLY — Creek; direct pressure; orthington pump; daily capacity, 935,000 gal-ıs; 23 hydrants; 3¾ miles mains; 6 gates; pres-e 45 to 90 pounds. A. Milne, Supt.; W. A. ɔver, Town Clerk.

Barrie—Population *5700; 1 steam engine; 2 ıe carriages; rubber and leather hose, good; unteer department. G. G. Smith.

VATER SUPPLY — Bay and cisterns. Henry d, Town Clerk.

Belleville— Population *10,000; area, 1800 es; fire limit, 100 acres; fireworks ordinance; ercantile buildings, brick and stone, three and r stories; dwellings, brick, stone and wood, one three stories; department consists of 2 steam ;ines, 1 hook and ladder truck, 7 hose carriages; mese couplings used; 2500 feet rubber hose, ; 2000 feet cotton hose, good; 3 horses hired; ue of apparatus and supplies, $10,000; 1 build-; owned, value $5000; 1 rented at $350 per year, ue $3000; membership 95, 35 paid, 91 volun-rs; annual expenses, $5802; bell alarm. Chief cted by city council; department to be reorgan-d. W. H. Campbell.

VATER SUPPLY—5 reservoirs, supplied from er, capacity 175,000 gallons daily; water-works; ect system. G. H. Pope, Supt.; W. J. Diamond, ıyor; D. B. Robertson, City Clerk.

Berlin—Population *7500; department consists ı steam engine, 1 hand engine, 2 hook and ladder cks; 3 hose carriages; 1500 feet hose, good; vol-ıeer department. G. Huck.

VATER SUPPLY—Lake; stand-pipe system; ırthington pumps; capacity 2,500,000 gallons; 75 ırants; 9 miles mains; 45 Ludlow gates; 16 ın meters; works cost $90,000. H. J. Bowman, ɔt.; L. J. Breithaupt, Mayor; I. Bowman, Town rk.

Blenheim, Kent Co., population 1212; build-ıs, frame and brick; one and one-half and two stories; wooden roofs permitted; department consists of 1 hand engine, 1 chemical hand extinguisher; 1 hose carriage; 500 feet of good cotton hose; value of apparatus and supplies, $850; membership 45, volunteers; annual expenses, $160; bell alarm. J. H. Ferguson.

WATER SUPPLY—Tanks. J. W. Gibson, Town Clerk.

Bobcaygeon—Population *1000; area, 400 acres; fire limit, 100 acres; mercantile buildings, brick and wood, two stories; wooden roofs permitted; dwellings, wood, brick and stone, two stories; department consists of 4 hand engines, 1 hook and ladder truck; 200 feet rubber hose and 200 feet linen hose, good; value of apparatus and supplies, $300; 1 building owned; value $100; 20 volunteer members; bell alarm. S. W. Crabtree.

WATER SUPPLY—River and canal. J. Jankin, Town Clerk.

Bothwell, Kent Co., population 1000; buildings, brick, one and one-half and two and one-half stories; wooden roofs permitted; department consists of 1 hand engine, 2 hose carriages; 500 feet good rubber hose; 300 feet poor; value of apparatus and supplies, $2000; membership 25, paid part time; annual expenses $200; bell alarm. H. Richards.

WATER SUPPLY—Tanks. Geo. Moore, Town Clerk.

Bowmanville—Population *4500; 1 steam engine, 1 hand engine; 3 hose carriages; 2100 feet hose, good; paid department.

WATER SUPPLY—River and cisterns. R. Windatt, Town Clerk.

Brampton, Population, *3100; area, 1400 acres fireworks ordinance; buildings, brick, two and three stories; shingle roofs permitted; department consists of 1 hook and ladder truck, 4 hose carriages; 900 feet rubber hose, 300 feet cotton hose, good; value of apparatus and supplies, $2000; buildings, $1000; membership 60, all volunteers; annual expenses, $200; bell alarm. Chief elected by counsel. J. J. Manning.

WATER SUPPLY—Water-works; gravity system; lake; 4½ miles street mains, diameter 6 to 12 inches; 41 hydrants; pressure, 53 pounds. J. M. Culla, Town Clerk.

Brantford—population *12,000; area, 1781 acres; fireworks ordinance; buildings, brick, one to three stories; wooden roofs permitted; department consists of 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2000 feet rubber hose, good; 900 poor; 1800 feet linen hose, good; value of apparatus and supplies, $11,000; 2 buildings owned, value $2500; membership 82, volunteers; 1 horse; annual expenses $1518; bell and telephone alarm. Chief elected by department, approved by council. J. McCann.

WATER SUPPLY—Direct pumping system; 1 reservoir, supplied from creek, capacity 750,000 gallons daily; 9 miles street mains; diameter 6 to 9 inches; 91 hydrants; annual expenses of water department, $2500. I. Cockshutt, J. Woodyatt.

Brockville—Population *8500; causes of fires investigated; buildings, brick and stone, two and four stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 50 chemical hand extinguishers, 1 hook and ladder truck; 3 hose carriages; siamese couplings used; 1500 feet

ONTARIO—*Continued.*

rubber hose, 200 feet cotton, 1500 feet linen, good; 1000 feet leather, poor; 3 horses; value of apparatus and supplies, $12,000; 3 buildings owned, value $900; membership 30 volunteers, 4 paid men, annual expenses, $2500; telegraph alarm. Chief elected by members, approved by council. W. J. McHenry.

WATER SUPPLY—Water-works; direct system; 10 miles mains; 87 hydrants; 75 pounds pressure. F. Steben. J. Dargarell, City Clerk.

Brussels, Huron Co., population *1500; buildings, brick and frame, one to three stories; wooden roofs permitted; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet good rubber hose; 500 feet poor; value of apparatus and supplies, $4000; membership 30, volunteers; annual expenses, $250; bell alarm. P. Scott.

WATER SUPPLY—River; 3 tanks. F. L. Scott, Town Clerk.

Caledonia, Haldemande Co., population 1242; buildings, brick and frame, two and three stories; wooden roofs permitted; department consists of 1 hook und l·dder truck, 1 hose carriage; 500 feet of good cotton hose; value of apparatus and supplies, $1500; membership 80, volunteers. John Lawson.

WATER SUPPLY—1 tank, capacity 15,000 gallons; water-works; direct system; 3 hydrants; pressure, 100 pounds. J. Riddell. J. Aldridge, Sr., Town Clerk.

Campbellford—Population *2300; area, 600 acres; fire limit, 140 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; wooden roofs permitted; dwellings, brick, one and a half and two stories; department consists of 1 hand engine, 1 hose carriage; 1200 feet good rubber hose; 200 feet poor; value of apparatus and supplies, $2000; 1 building owned, value $200; fire company disbanded; annual expenses, $75; bell alarm. Chief elected by company, approved by council.

WATER SUPPLY—River; 2 cisterns, supplied by springs, capacity 11,000 gallons daily. D. Kennedy, Village Clerk.

Carlton Place—Population *4000; 1 steam engine; 2 hose carriages; 1800 feet rubber hose; fire company has 30 members. J. Dougherty.

WATER SUPPLY—River and tanks. A. R. G. Peden, Town Clerk.

Chatham—Population *9000; area, 1750 acres; fire limit, 10 acres; fireworks ordinance; mercantile buildings, brick, three and four stories; dwellings, wood and brick, two stories; fire department consists of 2 steam engines, 1 chemical hand extinguisher, 1 hook and ladder truck, 2 hose carriages; 2560 feet good cotton hose; 4 horses; value of apparatus and supplies, $10,000; 1 building in use, value $9000; membership 15, full paid members 5, part paid 10; annual expenses, $5000; telephone alarm. Chief appointed by council. W. Lambert.

WATER SUPPLY—2 rivers and 25 cisterns. J. Tossimen, Town Clerk.

Clinton — Population *3200; frame and brick buildings; 1 steam engine; 3 hose carriages; 1 hook and ladder truck; 2100 feet hose; siamese couplings used; 15 men paid. G. E. Pay.

WATER SUPPLY—Tanks. W. Coats, Town Clerk.

Cobourg—Population *6000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet good rubber hose; 130 volunteer members. W. Pratt.

WATER SUPPLY—Lake and cisterns; water-works to be erected during 1889. J. Sutherland, Town Clerk.

Collingwood—Population *5800; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 1500 feet of new hose; [illegible] old rubber hose; 500 feet canvas; 20 membe[illegible] cents per hour paid when on duty. W. R. [illegible] son.

WATER SUPPLY—Tanks, filled from lake; [illegible] works to be constructed during 1889. J. [illegible] Town Clerk.

Cornwall—Population *7000; area, 740 [illegible] fire limit, 750 acres; fireworks ordinance; mer[illegible] buildings, brick, two and a half and three s[illegible] wood and brick dwellings, two stories; depar[illegible] consists of 1 steam engine, 1 hook and ladder [illegible] 4 hose carriages; siamese coupling used; [illegible] rubber hose; 1500 feet cotton, rubber-line[illegible] linen, rubber-lined, good; 500 feet poor; [illegible] mills have hose, sprinklers, hand engine and [illegible] pany; value of apparatus and supplies, $[illegible] 1 building in use; 5 full paid members; ex[illegible] for 1888, $2800; bell alarm. Chief elected by [illegible] pany, confirmed by council. J. G. Hunter.

WATER SUPPLY—Water-works; gravity s[illegible] 1 reservoir, capacity 300,000 gallons; 2 p[illegible] miles street mains; 59 hydrants; pressure, 55 p[illegible] J. Strickland, Supt.; G. S. Jarvis, City Cler[illegible]

Deseronto, Hastings Co., population [illegible] stone, brick and frame buildings, one and [illegible] and two stories; 1 steam engine; 4 hose car[illegible] 1 hand engine; 3 chemical engines; 600 feet [illegible] cotton and rubber hose; electric alarm.

WATER SUPPLY—Tank, capacity 75,000 b[illegible] also a fire engine stands at bay shore for wat[illegible] ply; 8 steam fire pumps with hose attache[illegible] Irvine, Town Clerk.

Dundas, Wentworth Co.; area, 500 acre[illegible] limit, 250 acres; fireworks ordinance; cau[illegible] fires investigated; brick and stone buildi[illegible] chemical hand extinguishers; 1 hook and [illegible] truck; 3 hose carriages; 1500 feet good r[illegible] hose; 150 good linen; value of apparatus, $[illegible] building in use, value $1500; 35 volunteer me[illegible] annual expense, $500; bell and whistle a[illegible] Chief chosen by department. W. H. Know[illegible]

WATER SUPPLY—1 reservoir, capacity [illegible] gallons daily; 3½ miles street mains, diame[illegible] 12 inches; 40 hydrants; pressure, 100 pound[illegible] E. S. McFarland, Supt.; T. Wilson, City Cl[illegible]

Dunville—Population *2300; 1 hand e[illegible] 1 hook and ladder truck; 3 hose carriages [illegible] feet good rubber hose; 200 feet poor; 110 vo[illegible] members. J. W. Holmes.

WATER SUPPLY—River; 12 tanks. J [illegible] Holmes, Town Clerk.

Elora—Population *1600; 2 hand eng[illegible] hose carriages; leather hose; hook and [illegible] wagon; 26 men, 20 paid, 6 volunteers. D. [illegible] Town Clerk.

WATER SUPPLY—River and tanks. E. [illegible] Town Clerk.

Exeter—Population *2000; area, 1200 [illegible] fire limit, same; mercantile buildings, bri[illegible] stories; wooden roofs permitted; dwellings [illegible] and frame, one and two stories; departme[illegible] sists of 2 hand engines, 2 hose carriages; [illegible] good rubber hose; value of apparatus and s[illegible] $2000; 1 building owned, value $1000; mem[illegible] 50, volunteers; annual expenses, $250; bell [illegible] Chief appointed by council.

Fenelon Falls, Victoria Co., buildings [illegible] and brick, one and a half and two stories; [illegible] roofs permitted; department consists of 1 ha[illegible] gine, 3 chemical engines, 1 hose carriage; [illegible] of good rubber hose; 100 feet good cotton; [illegible] apparatus and supplies, $600; membersh[illegible] volunteers; annual expense, $200. S. Nevis.

WATER SUPPLY—Canal and 2 creeks. [illegible] Hand, Town Clerk.

Galt—Population *8000; 1 steam eng[illegible] hand engine; 2 hose carriages; 1500 feet c[illegible]

e; paid department; volunteer salvage corps. Curliss.
WATER SUPPLY—River and cisterns. J. G. ces, Town Clerk.

Gananoque — Population 3500; mercantile ldings, brick, three stories; wooden roofs pertted; wood dwellings, one and a half stories; artment consists of 1 hand engine, 1 hook and der truck, 3 hose carriages; 2 siamese couplings ıse; 1800 feet good rubber hose; value of appaıs and supplies, $3000; 2 buildings owned by n, value $1200; 73 members, 3 paid; annual exses, $400; bell alarm. Chief elected by the dage, approved by civic board. J. McKellar.
WATER SUPPLY—River; pumping system; 1½ es street mains; diameter 2½ to 3 inches; 13 hynts; pressure, 300 pounds; annual expenses of er department, $300. C. Cotton, Supt.; S. Cammon, City Clerk.

Georgetown, Halton Co.—Brick and stone ldings, one and a half and three stories; wooden fs permitted; department consisis of 1 hand ene, 1 hook and ladder truck, 2 hose carriages; 300 t good rubber hose; 300 feet good cotton hose; 65 unteer members; bell alarm. Wm. McLeod.
WATER SUPPLY—Ponds and streams. G. S. odwillie, Town Clerk.

Glencoe, Middlesex Co., population *2000; ck and frame buildings, one and a half and two ries; wooden roofs; department consists of 1 ıd engine, 1 hook and ladder truck, 1 hose carge; 700 feet good cotton hose; value of apparatus l supplies, $2500; 30 members, 1 paid full time; l alarm.
WATER SUPPLY—Tanks. G. M. Harrison, Vile Clerk.

Goderich—Population 4400; mercantile build-;3, brick, two and a half and three stories; roofs, ngle, laid in mortar, gravel and plastic slate; ck and frame dwellings, two and three stories; partment consists of 1 steam engine, 1 hook and der truck, 3 hose carriages; siamese couplings d; 3200 feet good cotton hose; 350 feet poor rub-; 200 feet poor leather; value of apparatus and plies, $6000; 13 men paid; annual expenses, oo; bell and electric alarm. Chief elected by npany, approved by council. J. Bates.
WATER SUPPLY—18 cisterns supplied from ing, capacity 15,000 gallons daily; water-works be erected. W. Campbell, Town Clerk.

Gravenhurst—Population *2750; wood and ck buildings, one and a half to three stories; 1 amer; 1400 feet rubber hose; 1 chemical engine. Tolen.
WATER SUPPLY—Tanks and lakes. T. John-ı, Town Clerk.

Guelph—Population *11,000; 1 steam engine; 4 se carriages; 2500 feet good hose; paid depart-nt; 2 horses. A. Robertson.
WATER SUPPLY—Direct and gravity system; 15 les mains; 115 hydrants; 110 pounds pressure. Fordyce, Supt.; T. Gody, Mayor; R. Mitchell, ty Clerk.

Hamilton—Population *45,000; fireworks ordinnce; mercantile buildings, brick and stone, three d four stories; wooden roofs permitted; dwellings, ick and frame, two stories; department consists 1 steam engine, 1 chemical engine, 1 hook and lder truck, 3 hose carriages; 4000 feet good cotı hose; 15 horses; value of apparatus, $25,000; 9 ildings owned, value $50,000; membership 34, l paid; annual expenses, $29,000; electric alarm, boxes. A. W. Aitchison.
WATER SUPPLY—Reservoirs, supplied from lake, pacity 3,000,000 gallons daily; 56 miles street ains and supply pipes; diameter, 3 to 20 inches; o hydrants; pressure, 45 pounds. W. Hastings, ıpt.; T. Beasley, City Clerk.

Harriston—Population 2200; frame and bric buildings, one, two and three stories; 1 steam e gine; 2 hose carriages. J. Robertson.
WATER SUPPLY—River. M. P. Empey, Tow Clerk.

Ingersoll—Population 4600; fireworks ord nance; causes of fires investigated; brick and fram buildings, one and a half and three stories; shing roofs permitted, laid in mortar; department consis of one steam engine, 1 hand engine, 1 chemic engine, 1 hook and ladder truck, 4 hose carriage siamese couplings used; 1500 feet rubber hos good; 500 cotton, good; value of apparatus an supplies, $7000; 20 men, paid part time; 2 horse: bell alarm. Chief elected by department, approve by council. W. A. Wcolson.
WATER SUPPLY—8 tanks, capacity 200 barrels river and 6 ponds. R. Smith, City Clerk.

Iroquois, Dundas Co.; buildings, brick, stone and frame, two and three stories; wooden roofs; de partment consists of 1 hook and ladder truck, hose carriages; 500 feet good rubber hose; 350 fee good cotton hose; bell alarm.
WATER SUPPLY—Water-works; 15 hydrants pressure, 70 pounds. G. Servis, Supt.; J. Tindale Town Clerk.

Kemptville—Population 1400; area, 356 acres fire limit, 200 acres; fireworks ordinance; merean tile buildings, brick and stone, two stories; shingl roofs permitted; dwellings, brick and wood, twc stories; department consists of 1 steam engine, hand engine; 2 hose carriages; siamese coupling used; 500 feet good rubber hose; 1700 feet goo cotton hose; 500 feet poor leather hose; 2 horses value of apparatus and supplies, $6200; 1 buildin owned, value $3700; 30 volunteer members; annua expenses, $300; bell alarm. Chief elected by com pany. W. H. Bottine.
WATER SUPPLY—River. O. Bascom, Towı Clerk.

Kincardine—Population *3000; area, 128 acres; fire limit, same; buildings, brick and frame one to four stories; wooden roofs permitted; de partment consists of 1 hand engine, 1 hook anc ladder truck, 2 hose carriages; 650 feet good rub ber hose; value of apparatus and supplies, $10,000 1 building owned, value $1000; 52 volunteer mem bers; annual expenses, $100; bell alarm. Chie selected by company. Jno. Stewart.
WATER SUPPLY—21 cisterns, supplied fron springs; windmill and wells. A. M. Williamson Town Clerk.

Kingston—Population *20,000; area, 200 acres; fire limit, 900 acres; fireworks ordinance causes of fires investigated; buildings, brick an stone, two to five stories; department consists of steam engines, 1 hand engine, 1 chemical engine, chemical hand extinguishers, 1 hook and ladde truck, 3 hose carriages; siamese couplings used; 3c feet rubber hose, 1750 cotton, 1500 linen, 500 leathe good; 400 feet poor rubber hose; 4 horses; valu of apparatus and supplies, $18,000; 2 building owned, 1 rented; annual rent, $150; value, $14,00 20 members, 2 paid; annual expenses, $4000, ele tric alarm and telephone, 26 street boxes. Chi elected by council. H. Youlden.
WATER SUPPLY—Water-works; gravity sv tem; 1 reservoir, supplied from Lake Ontari capacity 300,000 gallons daily; 20 miles stre mains, diameter 3 to 12 inches; 36 hydrants; pre sure, 14 pounds. T. Bolger, Supt.; J. D. Thomso Mayor; M. Flanigan, City Clerk.

Lakefield, Peterborough Co., populati *1200; buildings, brick and frame, one and a h to three stories; wooden roofs; department consi of 4 hand engines, 1 chemical hand extinguish 100 pails, axes, ladders, hooks, etc.; 500 feet gc linen hose; 1 private pump and 500 feet of h

ONTARIO—*Continued.*

available; value of apparatus and supplies, $250; 50 volunteer members; bell alarm. J. Griffin.
WATER SUPPLY—River; 500 feet street mains; 2 hydrants. A. Bell, Village Clerk.

Lindsay—Population 5744; area, 1600 acres; fire limit, 65 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, two to four stories; dwellings, brick and frame, two stories; department consists of 1 hand engine, 1 hook and ladder truck, 5 hose carriages; 2000 feet good rubber hose; value of apparatus, $3000; 1 building in use, value $1000; 25 members, part paid; annual expenses, $350; bell alarm. Chief elected by council. J. Parkins.
WATER SUPPLY—Direct pumping system; 1¼ miles of street mains and supply pipes, diameter to 9 inches; 16 hydrants. J. Markins, Supt.; J. B. Knowlson, Town Clerk.

Listowel—Population *3000; area, 1500 acres; fire limit, 10 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood and brick, one and one-half and two stories; department consists of 1 steam engine, 1 hose carriages; 1000 feet good rubber hose; 700 feet poor; value of apparatus and supplies, $5000; 1 building used, owned by town, value $6000; paid, department; annual expenses, $1000; bell and whistle alarm. Chief elected by company. A. Hess.
WATER SUPPLY—5 cisterns, filled from river by engine; water-works; 4 hydrants; 2 steam pumps in saw mill in centre of town. Dr. Burgess, Town Clerk.

London—Population *28,000; area, 2853 acres; fire limit, 500 acres; fireworks ordinance; buildings, brick and wood, one to five stories; department consists of 1 hook and ladder truck, 3 hose carriages; siamese couplings used; 1900 feet good rubber hose; 750 feet poor; 2000 feet good cotton hose; 1000 feet poor; 4 horses; value of apparatus and supplies, $12,000; 4 buildings owned, value $8000; membership 20, 10 full paid, 10 call men; telegraph and telephone alarm, 14 street boxes. Chief appointed by council. J. A. Rowe.
WATER SUPPLY—Gravity system; 1 reservoir, supplied by spring, capacity 6,000,000 gallons; 50 miles street mains and supply pipes, diameter 4 to 8 inches; 300 double hydrants; pressure, 78 pounds; annual expenses of water department, $12,000. S. Stringer; A. S. Abbott, City Clerk.

Louisville—Population 100; wood buildings, one and two stories; department consists of 1 hand engine, 2 hose carriages; 400 feet good cotton hose, 100 feet poor; bell alarm.
WATER SUPPLY—Water-works; 3 miles mains; 10 hydrants; pressure, 75 to 100 pounds. R. Lamert, A. Telicault,

Lucknow, Bruce Co., population *2000; area, 140 acres; fireworks ordinance; frame and brick buildings, two and three stories; 1 hand engine; siamese couplings in use; 600 feet rubber hose; 500 feet cotton hose; value of apparatus and supplies, $2000; building, $5000; 60 volunteer members; bell alarm. Chief elected by ballot. M. Corrigan.
WATER SUPPLY—Streams and 3 cisterns, supplied by springs. B. Mallough, Town Clerk.

Madoc, Hastings Co., population *1300; building, brick, stone and frame, two and three stories; wooden roofs permitted; department consists of 1 hand engine, 2 hook and ladder trucks, 1 hose carriage; 550 feet good rubber hose; value of apparatus and supplies, $2100; membership, 1 paid part time, 40 volunteers; annual expenses, $75; bell alarm. A. Moon.
WATER SUPPLY—Creek running through the village; wells. B. O'Hara, Town Clerk.

Markham—Population *1100; 1 hand engine; hose carriage; 1 hook and ladder truck; 1500 feet good rubber hose; 100 feet good cotton; 35 members; factories have force pumps and 300 feet C. Simonds. James J. Barker, Town Clerk.

Meaford, Grey Co., population *2500; buildings brick, two to three and a half stories; department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 250 feet good rubber hose; 1200 feet good cotton hose; value of apparatus and supplies, $[illegible]; 1 building; membership 22, paid part time; annual expenses, $650; telephone alarm. G. F. Varbery.
WATER SUPPLY—River; wells; 8 tanks. Town Clerk.

Milbrook—Population *1400; brick buildings, height, two stories; 1 steam fire engine; 1 hand engine; 1 hose carriage; 650 feet rubber hose; value of apparatus, etc., $21,000. A Ferguson.
WATER SUPPLY—Self-feeding tanks; ponds. Turner, Town Clerk.

Milton, Halton Co., population *2000; buildings, brick and frame, two stories; wooden roofs; 1 hook and ladder truck; 1 hose carriage.
WATER SUPPLY—Water-works being built; reservoir, capacity 150,000 gallons; gravity system; 3½ miles street mains; 15 hydrants; pressure [illegible] pounds. A. G. Needham, Town Clerk.

Mitchell—Population *2400; 2 hose carriages; 1500 feet good rubber hose; volunteer department. W. Power.
WATER SUPPLY—Water-works; direct pumping system; 1 mile of mains; 10 hydrants. J. T. Christie.

Morrisburgh—Population *2000; area [illegible] acres; fire limit, 300 acres; buildings, brick and three stories; wooden roofs permitted; department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 800 feet rubber hose; [illegible] feet good linen hose; value of apparatus and supplies $5000; 1 building in use, value $1000; membership 60, volunteers; annual expenses, $500; alarm. Chief elected by company, ratified council.
WATER SUPPLY—River; direct pumping system; 22 hydrants; 12 miles mains; pressure, 50 to [illegible] pounds. C. Casselman, Supt.; F. H. P. Town Clerk.

Mt. Forest—Population *2800; area [illegible] acres; brick buildings, one and a half to [illegible] stories; shingle roofs permitted; department consists of 1 chemical engine, 1 hook and ladder [illegible] 65 men. I. S. Armstrong.
WATER SUPPLY—Wells. W. C. Perry, Town Clerk.

Napanee—Population *4000; area, 1200 [illegible] fire limit, same; fireworks ordinance; causes of fires investigated; mercantile buildings, brick, [illegible] stories; dwellings, wooden and brick, one and half stories; department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; [illegible] feet good rubber hose, 500 poor; 1200 feet cotton hose; 800 feet poor leather; value of apparatus and supplies, $12,000; 1 building owned [illegible] $10,000; membership 32, part paid; annual expenses, $1000; bell alarm. Chief elected by council. R. J. Wales.
WATER SUPPLY—Water-works being built; pumps, capacity 1,000,000 gallons; 2¾ miles mains; 40 hydrants. P. Enbury, Town Clerk.

New Hamburg—Population 1003; 1 steam engine; 2 hose carriages; good rubber hose; volunteer department.
WATER SUPPLY—River and cisterns.

New Market, York Co., population [illegible] buildings, brick, two stories; wooden roofs permitted; department consists of 3 hand engines, hook and ladder truck, 3 hose carriages; 1700 feet

l hose; value of apparatus and supplies, $1900; ıbership 100, 1 paid; annual expenses, $296; and whistle alarm. J. Savage.
'ATER SUPPLY—Water-works; artesian well; pond; pumps; reservoir to be constructed.

iagara Falls, Welland Co., population *3800; ı, 800 acres; frame, brick and stone buildings; eam engines; 1 hook and ladder truck; 2 hose iages; 500 feet good cotton hose; 2000 leather, d; value of apparatus, $8000; 1 building, value 00; membership 70. 12 paid part time, 58 volun-s; expenses of 1888, $660; bell alarm. Chief ointed by council. W. L. Flaherty.
/ATER SUPPLY—Water-works; 2 reservoirs; 12 erns; 12 miles street mains, 3 to 7 inches in di-eter; 1 hydrant; pressure, 30 pounds; expenses vater department for 1888, $2921. E. C. Carter, V. Simpson.

Orangeville—Population *4000; 1 hose car-ge; 1000 feet good cotton hose; 12 paid men. T. ıders n.
VATER SUPPLY—Water-works; gravity system; ile mains; 7 hydrants; pressure, 80 to 120 pounds; o. Harkies, Supt.; A. H. Hughson, Town .rk.

Orillia—Population *5000; 2 hand engines; 1 emical engine; 1 hook and ladder truck; 1 hose riage; 1450 feet leather hose; volunteer depart-nt. R. Mainer.
WATER SUPPLY—Lake and cisterns. C. Grant, wn Clerk.

Oshawa—Population 4000; area, 3200 acres; fire ıit same; buildings, brick and wood, one to three ories; shingle roofs permitted; department con-ts of 1 steam engine, 1 hand engine, 1 chemical gine, 50 chemical hand extinguishers, 1 hook and ider truck, 3 hose carriages; siamese couplings ed; 2000 feet good rubber hose, 500 feet poor; 200 et good cotton; value of apparatus and supplies, 8,000; 1 building in use; membership 35. full ıd; annual expenses, $1100; bell alarm. Chief pointed by council. J. Pellow.
WATER SUPPLY—6 cisterns supplied from river engine; creek. C. W. Smith, Town Clerk.

Ottawa—Population *38,500; 2 steam engines; hook and ladder truck; 10 hose carriages; 8000 feet bber and cotton hose, good; fire alarm telegraph; ıid department; horses; lumber mills fitted out ith powerful pumps, and 5000 feet of hose. W. oung.
WATER SUPPLY—River; water-works; gravity ıd direct systems, 9,000,000 gallons capacity; 49½ iles mains; 400 hydrants; 95 pounds pressure. . Switus, W. P. Lett, City Clerk.

Owen Sound—Population *6500; 1 steam en-in-; 4 hose carriages; 1500 feet good rubber hose, o feet poor; volunteer department, 1 man paid;
WATER SUPPLY—Gravity system; water-works; eservoir; cisterns; river; 28 hydrants; 11 miles ıains. S. J. Parker in charge of works. T. Gor-on, Town Clerk.

Paris—Population *3500; 1 steam engine; 1 ook and ladder truck; 5 hose carriages; 2000 feet ood rubber hose; 80 volunteer members, including alvage corps. P. H. Cox.
WATER SUPPLY—Water-works; gravity system; miles mains; 29 hydrants. Committee, S. Dad-on.

Park Hill—Population *2000; fireworks ordi-ance; causes of fires investigated; brick and frame uildings, one and a half to three stories; 3 hand ngines; 2 hose carriage; ladders, etc.; 100 feet ood rubber hose, 50 feet poor; 300 feet good cot-on hose; value of apparatus, etc., $2000; 60 volun-eers; bell alarm. G. M. Shoebottom.
WATER SUPPLY—Tanks; 10 cisterns, capacity o barrels. S. A. Mayburry.

Pembroke—Population *4500; stone, brick and frame buildings, one and a half to three stories; 1 steam engine; 4 hose carriages; 1 hook and ladder truck; 2300 feet good hose; telephone alarm. W. Murray.
WATER SUPPLY—Tanks.

Perth — Population *4000; brick, stone and frame buildings, one and a half and two stories; wooden roofs permitted; department consists of 1 steam engine, 1 hand engine, 3 hose carts; 800 feet good rubber hose; 2200 feet good cotton; value of apparatus and supplies, $8000; 2 buildings used; 55 full paid members; bell alarm. Chief elected by council. D. R. Noonan.
WATER SUPPLY—River and tanks. T. Brooke, Town Clerk.

Peterborough, Peterborough Co., population *10,460; 1 steam engine; 1 hook and ladder truck; 2 hand chemicals; 3 hose carriages; 2000 feet rub-ber and cotton hose, good; 300 feet rubber, poor; part paid department, 30 men; 6 horses; electric alarm. T. Rutherford.
WATER SUPPLY—River, creek and cisterns; water-works; direct system; 7½ miles of mains; 65 hydrants. W. Henderson, C. D. McDonald.

Petrolia, Lambton Co., population *5000; area, 2706 acres; fire limit, 36 acres; mercantile buildings, brick and wood, two stories; shingle roofs per-mitted; dwellings, wood and brick, two and three stories; department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 3 hose car-riages; siamese couplings used; 2000 feet good rub-ber hose; 500 feet leather, poor; value of apparatus and supplies, $12,000; 4 buildings owned, value $1500; membership, 75 volunteers; annual expenses, $2548; bell alarm. Chief elected by council. W. G. Fraser.
WATER SUPPLY—Tanks and creeks; water-works. C. S. McPherson, Town Clerk.

Picton—Population *3000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 100 feet new hose; 250 feet good leather hose; 350 feet poor; volunteer department. S. N. Seeds.
WATER SUPPLY—River and cisterns; works to be built during 1889. J. Twigg, Town Clerk.

Point Arthur, Thunder Bay District, popu-lation *6100; department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose car-riages; 3500 feet good hose; 42 members; 2 horses. W. F. Davidson.
WATER SUPPLY—Water-works to be built. W. H. Langworthy, Town Clerk.

Point Edward, Lambton Co., population *1450; buildings, brick and frame, one and a half to three stories; wooden roofs permitted; department consists of 1 steam engine, 6 chemical hand extin-guishers, 1 hook and ladder truck, 2 hose carriages; 600 feet good rubber hose; 100 feet poor; 300 feet good canvas; value of apparatus and supplies, $4000; membership 48, volunteers; steam whistle alarm. W. Todd.
WATER SUPPLY—Hydrants; direct system; 140 pounds pressure, W. Mitchell, Town Clerk.

Port Hope—Population 5114; causes of fires in-vestigated; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; department consists of 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 1600 feet good rubber hose; membership 60, part paid; annual ex-penses, $800; electric bell alarm. Chief appointed by council. L. G. Misson.
WATER SUPPLY—Water-works; direct system; diameter of mains, 6 to 8 inches; 75 hydrants. J. Gamble, A. V. Saunders.

Port Perry—Population *1980; 1 steam engine; 2 hand engines; 3 hose carriages; 1200 feet hose, good; 25 men paid. W. Kennedy.

ONTARIO—*Continued.*

WATER SUPPLY—Lake and tanks. N. F. Paterson, Town Clerk.

Portsmouth—Population 1734; buildings, frame and stone, two stories; wooden roofs permitted; penitentiary owns 1 hand engine.
WATER SUPPLY—Wells. T. Kelly, Town Clerk.

Prescott—Population *3000; area, 640 acres; fire limit, same; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, brick and stone, two stories; department consists of 1 steam engine, 3 hook and ladder trucks, 4 hose carriages; 300 feet rubber hose, good; 250 feet poor; 600 feet cotton, good; 600 feet leather good; 300 poor; 2 horses; value of apparatus and supplies, $47,000; 1 building owned, value $3000; membership 25, volunteers; annual expenses, $500; bell alarm. Chief elected by city. James Barnes.
WATER SUPPLY—4 reservoirs, supplied by pumps from river, capacity 2000 gallons daily. B. White, Town Clerk.

Renfrew—Population *2000; area, 2400 acres; fire limit, 100 acres; brick and frame buildings, two to three stories; shingle roofs permitted; department consists of 1 hand engine, 1 hose carriage; 100 feet leather hose, 500 feet cotton, good; value of apparatus and supplies, $1000; 1 building owned, value $500; membership 50, volunteers; annual expenses, $100; bell alarm. Chief elected by company. D. Barr.
WATER SUPPLY—Stream, wells and 5 cisterns. R. Drysdale, Town Clerk.

Ridgetown—Population *3500; mercantile buildings, brick, two and three stories; dwellings, wood, two stories; department consists of 1 steam engine, 2 hose carriages; siamese couplings used; 500 feet poor rubber hose; 1500 feet cotton hose, good; value of apparatus and supplies, $7000; 1 building owned, value $1000; membership, 40; bell alarm; annual expenses, $600. A. Long.
WATER SUPPLY—Tanks, supplied by springs. D. Cochrane, Town Clerk.

Sarnia—Population *6500; 4 hose carriages; 1 hook and ladder truck; 2000 feet rubber hose in good condition; 4 fire stations; membership, 4 part paid, 100 volunteers; telephone alarm. C. S. Ellis.
WATER SUPPLY—Water-works; direct system; 2,000,000 gallons capacity; 13 miles of street mains; 110 hydrants. R. Turner, Supt.; James D. Stewart, City Clerk.

Seaforth, Huron C[illegible] [illegible]on *3000; fire department consi[illegible] [illegible] hook and ladder truck; [illegible] volunteer department. [illegible] —[illegible], direct pumping [illegible]

[illegible]e—Population *3000; area, 1 square mile; [illegible]eworks ordinance; brick and frame buildings, two stories; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; value of apparatus, etc., $2000; 2 buildings, value $2000; 100 volunteers, 1 man paid; expenses for 1888, $300. Chief elected by companies. G. H. Luscombe.
WATER SUPPLY—Wells and pond. N. C. Ford, Town Clerk.

Smith's Falls—Population *3600; 1 steam engine; 1 hand engine; 3 hose carriages; 500 feet good rubber hose; 2000 feet good cotton; volunteer department. W. Miller.
WATER SUPPLY—River and tanks. B. S. Spasem, Town Clerk.

Stayner—Population 1123; wood and brick buildings; 1 steam engine; sieamse couplings in use; 1150 feet good rubber hose; 700 feet cotton; value of apparatus, $4500; 1 building in use. R. E. [illegible]ham.
WATER SUPPLY—Pond; 8 tanks. G. L. D[illegible] Town Clerk.

St. Catherine's, Lincoln Co., populat[illegible] 500; buildings, brick and frame, two and [illegible] stories; department consists of 1 steam eng[illegible] hook and ladder truck, 4 hose carriages; 35[illegible] good cotton and linen hose, 1500 feet fair; 94 [illegible]bers; telegraph alarm, 24 boxes, 5 gongs. [illegible] Begy.
WATER SUPPLY—Gravity system; reser[illegible] capacity 200,000,000 gallons; 150 hydrants; 1[illegible] mains; diameter 10 to 22 inches; pressure [illegible] 100 pounds; works cost $275,000; annual exp[illegible] $8000. J. A. Mills, Supt.; J. B. McIntyre, [illegible] J. Rollinson, City Clerk

St. Mary's—Population 4500; area, 2800 [illegible] fireworks ordinance; buildings, wood, brick [illegible] stone, two and three stories; shingle in [illegible] roofs permitted; department consists of 1 [illegible] engine, 1 hand engine, 2 hose carriages, 1 [illegible] and ladder truck; siamese couplings used; [illegible] feet good rubber hose, 400 feet poor; 450 feet [illegible] cotton hose; value of apparatus and supplies. $[illegible] buildings, $1800; 50 volunteer members; a[illegible] expenses, $1000; bell alarm. Chief elect[illegible] council. W. Moyes.
WATER SUPPLY—2 rivers and 3 tanks. [illegible] Williams, Town Clerk.

Stratford — Population *10,000; buil[illegible] brick, stone and frame, three stories; wooden [illegible] permitted; department consists of 1 steam en[illegible] 1 hook and ladder truck, 2 hose carriages; 1 sa[illegible] outfit; 700 feet good rubber hose; 2600 feet [illegible] cotton; value of apparatus and supplies, $66[illegible] members, part paid; annual expenses, $120[illegible] and telephone alarm. R. MacNabb.
WATER SUPPLY—Water-works; 2 Worth[illegible] pumps, capacity 2,500,000 gallons; direct s[illegible] 49,700 feet of mains; 74 hydrants; tanks. J. C[illegible] Supt.; R. R. Lang, City Clerk.

Strathroy—Population *4100; area, 1300 [illegible] fire limit, 50 acres; mercantile buildings, [illegible] with iron, felt and gravel and shingles in [illegible] roofs, two and three stories; dwellings, brick [illegible] wood, two and three stories; department cons[illegible] 1 steam engine, 1 hand engine, 1 hook and [illegible] truck, 2 hose carriages, force pump; sa[illegible] couplings used; 500 feet new hose; 1200 feet [illegible] rubber hose, 500 poor; 300 feet good cotton [illegible] 2 horses; value of apparatus and supplies, $9[illegible] central station owned, value $3000; 35 memb[illegible] full paid, 32 part paid; annual expenses, $[illegible] bell alarm. Chief elected by council. J [illegible] festey, Jr.
WATER SUPPLY—Reservoir, capacity 1[illegible] gallons daily; 15 cisterns; tanks and river. [illegible] Winslow, Town Clerk.

St. Thomas, Elgin Co., population *1[illegible] area, 18,000 acres; fire limit, 65 acres; firewor[illegible] dinance; causes of fires investigated; buil[illegible] brick and stone, one and a half to four store[illegible] partment consists of 1 hand engine, 1 hook [illegible] ladder truck, 3 hose carriages; siamese con[illegible] in use; 850 feet good rubber hose; 1600 feet [illegible] cotton; 650 feet poor rubber; 4 horses; value [illegible] paratus, etc., $6000; 2 buildings, value $1[illegible] 19 members, 4 paid full time, 15 paid part [illegible] telephone and gong alarm. Chief appoint[illegible] council. A. Henderson.
WATER SUPPLY—Water-works; direct p[illegible] ing, 5 miles street mains, diameter 4 to 12 in[illegible] 65 hydrants; pressure, 120 pounds; expen[illegible] water department for 1888, $3327. Jas. A. [illegible] Supt.; I. Morse, Mayor; H. F. Ellis, City C[illegible]

Thorald, Welland Co., population *[illegible] buildings, brick, stone and frame, one and on[illegible] and three stories; department consists of 1

e, 2 hose carriages; 500 feet good rubber hose; oor; 1000 feet good cotton, 500 feet good linen; of apparatus and supplies, $7100, 35 volun- nembers; expenses in 1888, $1600; bell alarm. Stuart.

ATER SUPPLY—Canals and river. Wm. T. Town Clerk.

lsonburg—Population *2500; area, 1900 acres; imit, 960 acres; causes of fires investigated; antile buildings, brick, three stories; dwellings. e and brick, two stories, fire department con- of 3 hand engines, 5 hose carriages; siamese lings used; 500 feet good rubber hose; 1000 good cotton; value of apparatus, $40,000; 2 ings owned, value $2500; 13 paid members; ılarm. Chief appointed by council. W. Mc- ıld.

ATER SUPPLY—Direct pumping system; 2 s mains and supply pipes, diameter 4 to 8 es; 24 hydrants; pressure, 100 pounds; annual nses of water department, $500. Hy. Bough- E. C. Jackson.

oronto—Population *153,000; fireworks ordi- ce; causes of fires investigated; brick and stone dings, two to six stories; department consists of eam fire engines, 1 chemical engine, 4 chemical d extinguisher, 4 hook and ladder trucks, 13 e carriages; siamese coupling in use; 14,150 feet d hose; 18 double and single sleighs; value of aratus and supplies, etc., $65,000; 14 buildings ıse, value $147,000; 100 members paid full time; enses in 1888, $74,828; fire alarm telegraph, 120 es; 28 horses. Chief chosen by council. J. ıfield.

VATER SUPPLY—3 reservoirs, capacity 31,000,- gallons; gravity system; street mains and sup- pipes, diameter 6 to 30 inches; 1660 hydrants; ssure, 30 to 140 pounds. Wm. Hamilton, J. vins.

Trenton—Population *5500; area, 2200 acres; limit, 50 acres; mercantile buildings, brick, two l three stories; dwellings, wood and brick, two ries; department consists of 2 steam engines, 5 e carriages; siamese couplings used; 1200 feet ıd rubber hose; 1500 poor; 3000 feet good cotton; orses; value of apparatus and supplies, $20,000; uildings owned, value $6000; 37 volunteer mem- s; annual expenses, $2500; bell alarm. Chief ted by department.

VATER SUPPLY—6 tanks, supplied by springs; ıacity, 50,000,000 gallons daily; river.

Uxbridge, Ontario Co. population *2200; ldings, brick and frame, one to three stories; oden, iron and gravel roofs; department consists 1 hand engine, 2 hose carriages; 1200 rubber e; 400 feet good linen; value of apparatus and ıplies, $15,000; members 25, paid; expenses in 8, $300; bell alarm. W. McGuire.

VATER SUPPLY—Creek and wells; Holly rotary nps; 1¾ miles street mains; 14 hydrants; pres- e, 100 pounds. A. Wright; A. D. Williams, wn Clerk.

Valkerton—Population 3000; 1 hand engine; 2 e carriages; 1000 feet good rubber hose. W. rny.

VATER SUPPLY—River and cisterns. G. Gould, wn Clerk.

Waterloo—Population *3100; buildings, brick l frame, one and a half to three stories; depart- nt consists of 1 steam engine, 1 hand engine, 1 k and ladder truck, 2 hose carriages; 1500 feet ıd cotton hose; 900 feet poor linen; value of ap- ıtus and supplies, $7000; membership 27, paid t time; annual expenses, $756; bell alarm. C. mpf.

VATER SUPPLY—Creek, dam and tanks. F. quhoun, Town Clerk.

Watford—Population 1132; buildings, brick and he, two stories; wooden roofs permitted; depart- ment consists of 1 hand engine, 2 hose carriages; 200 feet good rubber hose; 800 feet good cotton; value of apparatus and supplies, $2000; member- ship 45, 4 paid part time; annual expenses, $300; bell alarm. W. M. Stanley.

WATER SUPPLY—Large tanks. J. Reid, Town Clerk.

Welland—Population *2500; area, 500 acres; fireworks ordinance; buildings, brick and wood, one to three stories; wooden roofs permitted; de- partment consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; 300 feet good rubber hose; 1100 feet good cotton, 500 poor; value of apparatus and supplies, $5000; buildings owned, $1500, membership 46, 30 paid; bell alarm. A. O. Beatty.

WATER SUPPLY—Canal, river and tanks; tank capacity, 165,000 gallons. E. R. Hellems, Town Clerk.

Whitby—Population *3500; 1 steam engine; 2 hose carriages; 1 hook and ladder wagon; 30 vol- unteer members; 1150 feet good rubber-lined hose; 500 feet old leather hose. J. Stanton.

WATER SUPPLY—12 large wells. T. Huston, Town Clerk.

Windsor—Population *10,000; 1 hook and lad- der truck; 3 hose carriages; 4000 feet good rubber hose; volunteer department, 1 man paid; horses. Geo. Cheyne.

WATER SUPPLY—River; water-works; direct pressure; 200 hydrants; 30 miles mains, diameter 4 to 6 inch; pressure 80 to 120 pounds. C. J. Reid in charge. M. Tuomey, Mayor. S. Leested, Clerk.

Wingham, Huron Co., population *2100; area, 960 acres; fire limit, 100 acres; mercantile buildings, brick, three stories; wooden roofs permitted; brick and wood dwellings, one and two stories; 2 hose car- riages; siamese couplings used; 1594 feet good cot- ton hose; value of apparatus and supplies, $1600; 2 buildings owned, value $1400; 10 part paid mem- bers; annual expenses, $575; electric alarm, 6 street boxes. Chief appointed by counsel. Geo. Petty- piece.

WATER SUPPLY—Direct pumping system; river; 1 mile street mains and pipes, diameter 1¼ to 6 inches; 9 hydrants; pressure, 120 pounds; annual expenses of water department, $225. J. B. Fergu- son, Town Clerk.

Woodstock—Population *9000; brick and frame buildings, two and three stories; 1 hook and ladder truck; 3 hose carriages.

WATER SUPPLY—Direct pumping system; 3 miles mains; 20 hydrants; 80 pounds pressure. D. Peacock, Chairman Commrs.; G. C. Eden, Town Clerk.

The following places have no fire protection: Alexandria, Glengarry Co., population 2000. Allis- ton, Simcoe Co., population 1756. Alvinston, Lambton Co., population 1200. Arthur, Welling- ton Co., population 1400. Athens, Leeds Co., population 700. Aurora, York Co., population 2000. Ayr, Waterloo Co., population 1300. Beams- ville, Lincoln Co., population 800. Beeton, Simcoe Co., population 900. Belmont, Middlesex Co., population 600. Blyth, Huron Co., population 1100. Bracebridge, Muskaka District, population 1650. Bradford, Simcoe Co., population 1400. Brighton, Northumberland Co., population 1900. Burk's Falls, Parry Sound District, population 500. Can- nington, Ontario Co., population 1000. Cayuga, Haldimand Co., population 840. Chatsworth, Grey Co., population 800. Chesley, Bruce Co., popula- tion 1800. Colborne, Northumberland Co., popula- tion 1300. Coldwater, Simcoe Co., population 600. Comber, Essex Co., population 900. Creemore, Simcoe Co., population 600. Delhi, Norfolk Co., population 750. Drayton, Wellington Co., popula-

ONTARIO—*Continued.*

tion 1100. Dresden, Kent Co., population 2700. Dundalk, Grey Co., population 800. Dutton, Elgin Co., population 850. Eganville, Renfrew Co., population 1000. Elmira, Waterloo Co., population 1000. Embro, Oxford Co., population 800. Erin, Weelington Co., population 900. Essex Centre, Essex Co., population 1700. Fergus, Wellington Co., population 2000. Flesherton, Grey Co., population 693. Forest, Lambton Co., population 1700. Gore Bay, District of Algoma East population 500. Grand Valley, Dufferin Co., population 600. Grimsby, Lincoln Co., population 1000. Hanover, Grey Co., population 1300. Hastings, Northumberland Co., population 1000. Huntsville, Muskoka District, population 1000. Jarvis, Haldimand Co., population 1000. Kingsville, Essex Co., population 1000. Leamington, Essex Co., population 1700 Little Current, District of Algome, population 325. Markdale, Grey Co., population 800. Mattawa, Nipissing District, population 1000. Midland, Simcoe Co., population 1400. Norwich, Oxford Co., population 1900. Norwood, Peterborough, population 1300. Oakville, Halton Co., population 2000. Omemee, Victoria Co., population 800. Orono, Durham Co., population 1000. Paisley, Bruce Co., population 1550. Palmerston, Wellington Co., population 1000. Parkdale, York Co., population 5000. Parry Sound, District of Parry Sound, population 1700. Penetanguishene, Simcoe Co., population 1000. Pickering, Ontario Co., population 1000. Plattsville, Oxford Co., population 800. Port Dover, Norfolk Co., population 1400. Port Elgin, Bruce Co., population [illegible]. Preston, Waterloo Co., population 1800. [illegible]mond Hill, York Co., population 1000. Rockwood, Wellington County, population 675. Rodney, Elgin Co., population 750. St. George, Brant Co., population 625. St. Mary's, Perth Co., population 4500. Sault Ste. Marie, District of Algoma, population 919. Shelburne, Dufferin Co., population 1200. Smithville, Lincoln Co., population [illegible]. Southampton, Bruce Co., population 1250. Springfield, Elgin Co., population 800. Sterling, Hastings Co., population 900. Stouffville, York Co., population 1200. Streetsville, Peel Co., population [illegible]. Tara, Bruce Co., population 800. Teeswater, Bruce Co., population 1500. Thamesville, Kent Co., population 800. Thessalon, Algoma District, population 550. Thornbury, Grey Co., population [illegible]. Tilbury Centre, Kent Co., population 1000. [illegible]tenham, Simcoe Co., population 900. Trenton, Hastings Co., population 750. Wallaceburg, Kent Co., population 2500. Waterford, Norfolk Co., population 1200. West Toronto Junction, York Co., population 1000. West Winchester, Dundas Co., population 1200. Wiarton, Bruce Co., population 1500. Woodville, Victoria Co., population 800.

PRINCE EDWARD'S ISLAND.

Charlottetown—Population *12,000; causes of fires investigated; mercantile buildings, wood, three and four stories high; wooden roofs permitted; dwellings, wood and brick, two and a half to four stories; department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages, 1 salvage wagon; siamese couplings used; 4500 feet fair rubber hose; 3 horses; value of apparatus and supplies, $16,000; 1 building owned, value $20,000; membership 65, all paid members 2, volunteers 65; annual expenses $3000; bell and telephone alarm. Chief elected by council. A. N. Large.

WATER SUPPLY—Springs; reservoir system; Blake pumps; daily capacity, 2,000,000 gallons; 88 hydrants; 15¾ miles mains; diameter, 6 to 14 inch; pressure, 40 to 65 pounds; works cost $165,000. David Land, Chairman Commissioners; A. McPherson, City Clerk.

Georgetown, Kings Co., population [illegible] buildings, wood, two stories; shingle roofs; [illegible] householder has to have a leather bucket and [illegible]ders. John Lavere.

WATER SUPPLY—Wells.

Summerside—Population 2853; buildings frame, one and two stories; wooden roofs permitted; department consists of 1 steam engine, 2 hand engines, 12 chemical hand extinguishers, 4 hose carriages; 500 feet good rubber hose; 1000 feet cotton; 2 horses; value of apparatus and supplies $7000; membership 60, paid; annual expenses $500; bell alarm. W. S. Green.

WATER SUPPLY—Wells and 3 tanks. J. [illegible]lie, Town Clerk.

PROVINCE OF QUEBEC.

Aylmer, Ottawa—Population 2000; buildings, frame, stone and brick, two stories; wooden roofs permitted; department consists of 1 hand engine; membership 40, vounteers; bell alarm. J. Beauchamp.

WATER SUPPLY—Wells and river. W. R. Kenney, Town Clerk.

Beauport—Population *1200; fire department consists of 1 steam engine, 2 horse-power engines, 1 hook and ladder truck, 6 hose carriages; 1500 feet of cotton end rubber hose; no organized brigade.

WATER SUPPLY—Inexhaustible cisterns.

Coaticook, Stanstead Co., population *3200; buildings, wood, two stories; wooden roofs; department consists of 1 steamer, 1 hand engine, 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 2000 feet good cotton hose, 500 poor; 400 poor leather; value of apparatus and supplies, $5000; 32 volunteer members; expenses in 1888, $300; bell, telephone and whistle alarm. W. B. Morgan.

WATER SUPPLY—Gravity pressure; 1 reservoir; [illegible] miles street mains; 4 hydrants; pressure, 100 pounds. Samuel Mayle, Otis Thurlleff.

Cote St. Louis—Population *2000; area [illegible] acres; fire limit, 50 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone, three stories; shingle roofs permitted; dwellings, stone, two stories; department consists of [illegible] steam engine, 2 hook and ladder trucks, 2 hose carriages; 3100 feet rubber hose, 1000 feet cotton, [illegible] feet linen, good; 3 horses; value of apparatus and supplies, $5000; building, $12,000; membership 10, full paid; annual expenses, $900. Chief elected by council. L. Turcot.

WATER SUPPLY—6 cisterns, supplied by springs and 3 plugs. C. M. R. Prenoveau.

Cote St. Paul—Population 1500; area [illegible] acres; mercantile buildings, brick and wood, [illegible] stories; shingle roofs permitted; dwellings, [illegible] two stories, department consists of 2 hand engines, 1 hose carriage; 2 hand chemicals; 800 feet [illegible] hose; 550 feet leather; value of apparatus and supplies, $2000; membership 44, volunteers; bell alarm. Chief elected by members. J. A. Dunn.

WATER SUPPLY—Canal and wells. A. D[illegible]bry, Town Clerk.

Danville—Population *1000; 1 hand engine

arriage; 500 feet good leather hose; 300 rub-
ood; volunteer department. R. Johnson.
TER SUPPLY—Stream.

ll—Population *13,000; 1 steam engine; 1
engine; 7 hose carriages; 3500 feet rubber
1000 cotton, good; 1 paid and 2 volunteer
es. Ludger Genest.
TER SUPPLY—Water-works; reservoir and
pumping; Knowles machinery; 59 hydants;
s mains, diameter 5 to 10 inches; 66 gates;
re, 65 to 95 pounds; works cost $112,322; an-
xpenses, $5500. L. Genest, Supt.; J. O.
ierre, City Clerk.

rville—Population 1847; buildings, frame
rick, two stories; wooden roofs permitted;
ment consists of 1 hook and ladder truck, 2
arriages; 2000 feet new cotton hose; value of
atus and supplies (including water-works),
o; membership 60, volunteers; steam gong

TER SUPPLY—2 steam pumps, working ca-
6000 gallons per minute; direct system; 5½
mains; 35 hydrants; pressure, 125 pounds.
Millan.

iette, Joliette Co., population 3500; fire-
ordinance; mercantile buildings, brick and
three and four stories; dwellings, brick and
, one and two stories; department consists of
m engine, 12 chemical hand extinguishers, 1
and ladder truck, 4 hose carriages; siamese
ngs used; 600 feet rubber hose, good; 50
1500 feet linen, good; 1000 feet cotton, good;
se owned, 3 used; value of apparatus, $6500;
dings owned, value $1800; membership 9, 7
uid, 2 part paid; annual expenses, $2250; bell
. Chief elected by council. A. Bonin.
TER SUPPLY—Water-works; direct pumping
n; 4 miles street mains, diameter 3 to 8 inches;
drants; pressure, 90 pounds; annual expenses
ter department, $2250. P. Laforest, Supt.;
. H. Beaudoin, City Clerk.

chine—Population *4000; area, 1340 acres;
imit, same; mercantile buildings, brick and
, one and two stories; department consists of
am engine, 3 engines owned by factories, 2
carriages; siamese couplings used; 1000 feet
er hose, good; 700 feet canvas; 2 horses; value
paratus and supplies, $4400; 1 building owned,
: $1800; membership 16, part paid; annual ex-
es, $751; bell alarm. Chief elected by council.
lly.
ATER SUPPLY—River and canal; water-works
ing; system to be direct pumping; Blake
ps to be put in; also 50 hydrants; 2½ miles
s, and to cost $70,000. A. J. Dawes in charge.
Robert, Town Clerk.

aprairie—Population *1600; fire department
ists of 1 steam engine, 2 hose carriages, 1 lad-
wagon; 500 feet rubber hose, fair; 500 linen,
500 cotton, new; membership 50, volunteers.
. Bisaillon.
ATER SUPPLY—River and cisterns, supplied
queduct.

ennoxville—Population 900; 1 hand engine;
se carriages; 750 feet good rubber hose; 500
canvas hose, poor; no organized department.
ATER SUPPLY—River and cisterns. W. H.
ott, Town Clerk.

evis—Population *8000; department consists
steam engines, 5 hand engines (3 private),
se carriages; 2500 feet rubber hose, good; 2800
n, good; 900 cotton, poor; 7 horses; paid de-
ment. G. Denis.
ATER SUPPLY—River and cisterns. F. Roy,
n Clerk.

onguenil—Population 3000; good rubber
; 10 firemen hired.

WATER SUPPLY—Water-works; direct system; 7 miles of mains; 43 hydrants; 100 pounds pressure. J. A. Garlepy, Supt.; L. E. Bourgeois, Town Clerk.

Montreal—Population *200,000; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, three to seven stories; dwellings, wood and brick, two to three stories; department consists of 9 steam engines, 2 hand engines (not in use), 2 chemical engines, 28 chemical hand extinguishers, 6 hook and ladder trucks, 15 hose carriages, 2 salvage wagons; 24,500 feet good hose; 74 horses; 15 stations; 40 members, full paid; annual expenses, $135,000; telegraph alarm, 160 street boxes. Chief elected by fire committee, confirmed by council; salvage corps supported by insurance companies and city, 9 members. Z. Benoit.

WATER SUPPLY—River; 2 reservoirs, 36,500,000 gallons capacity, direct pumping and reservoir; Worthington and other pumps; daily capacity 34,000,000 gallons; 162 miles street mains; diameter, 4 to 30 inches; 1149 hydrants; pressure, 30 to 110 pounds; 1439 gates, various; 562 meters, Worthington, National and others; works cost $6,500,000; annual expenses, $100,000; committee in charge, B. D. McConnell, Supt.; J. Grenier, Mayor; Chas. Glackmyre, City Clerk.

Quebec—Population *65,000; area, 309 acres; fireworks ordinance; causes of fires investigated; stone and brick buildings, three to four stories; department consists of 2 steam engines, 1 fire escape, 6 chemical hand extinguishers, 2 hook and ladder trucks, 15 hose carriages; siamese couplings used; 11,000 feet good cotton hose; 14 horses; value of apparatus, $25,000; 6 buildings owned, value $25 000; 46 full paid members; annual expenses, $28,000; fire alarm telegraph, 62 street boxes. Chief elected by council. P. Dorval.

WATER SUPPLY—Water-works; gravity pressure; 6 cisterns, capacity 476,000 gallons daily, 13,000,000 of gallons daily in addition to supply in cisterns; 59 miles street mains, diameter 4 to 30 inches; 240 hydrants; pressure, 45 to 120 pounds; 231 gates, Chapman and others; quality of water is good; same is filtered through perforated sheets of copper; works cost $1,500,000; annual expenses, $30,000. C. Duquet, Pres.; J. Gallagher, Manager; P. Dorval, Supt.; L. A. Cannon, City Clerk.

Richmond—Population *2500; 1 hand engine; 2 hose carriages; 900 feet of new hose; ladders, buckets, etc.; 21 men; electric alarm. Henry Desaulniers.

WATER SUPPLY—Cisterns; hydrants. F. H. St. Lavrant; C. N. Desaulniers, Town Clerk.

Rimouski—Population 1417; frame and brick buildings, one and two stories; wooden roofs permitted; department consists of 1 hand engine; fire committee of 3 councillors in charge of department.

WATER SUPPLY—Wells; 2 reservoirs; windmill at reservoir; gravity; ¼ mile of mains. F. J. Couture, Town Clerk.

Sherbrooke—Population *9170; buildings, frame and brick, one and a half to three stories; wooden roofs permitted; department consists of 2 steam engines, 1 chemical engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 1500 feet good rubber hose, 1000 poor; 4500 feet linen, good; 10 horses; value of apparatus and supplies, $15,000; membership 25, 12 paid full time, 14 part time; annual expenses, $5000; telegraph and telephone alarm, 96 street boxes. R. Davidson.

WATER SUPPLY—Water-works; 7 reservoirs; capacity, 30,000 gallons; Knowles pumps; daily capacity, 900,000 gallons; 57 hydrants; 9 miles mains; diameter 4 to 12 ins.; 48 gates, Chapman, Ludlow; 5 Crown meters; quality water, good; sand and

PROVINCE OF QUEBEC—*Continued.*

gravel filtration; works cost $140,000; annual expenses, $6000; pressure, 30 to 110 pounds. R. N. Hall, Pres.; A. Sangster, Supt.; G. G. Bryant, Mayor; W. Griffith, Secretary.

St. Henri, Hochelaga Co.; area, 413 acres; fire limit, 200 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, stone and brick, two stories; shingle roofs permitted; dwellings, brick, two and a half stories; department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2500 feet rubber hose, good; 2000 feet poor; 1500 cotton hose, good; 500 feet poor; 500 linen, good; 500 feet new hose; 3 horses; value of apparatus and supplies, $8000; buildings, $25,000; membership 6, full paid; annual expenses, $9000; fire alarm telegraph, 34 street boxes. Chief elected by corporation. Z. Benoit.

WATER SUPPLY—Water-works; direct pumping system, capacity 2,000,000 gallons daily; river; 8 miles of street mains, diameter 4 to 10 inches; 36 hydrants; pressure, 80 pounds; annual expenses of department, $10,000 Chas. Berger & Co., A. De Seve, Jr.

St. Hyacinthe—Population *9000; 2 steam engines, 4 hand chemicals, 1 hook and ladder truck, 9 hose carriages; 2700 feet rubber hose, 2000 feet linen, 500 feet leather, all good; 30 men, volunteers; electric alarm, 15 boxes. Leon Plantondon.

WATER SUPPLY—Direct system; capable of throwing 15 streams height of 80 feet; 39 hydrants; 3 pumps. M. A. Connell, J. O. Geurtin.

St. Jean Baptiste—See Montreal.

St. Jerome—Buildings, brick and frame, one to four stories; shingle roofs permitted; department consists of 1 steamer, 1 hand engine, 2 hand chemical extinguishers, 3 hook and ladder trucks, 2 hose carriages; expenses in 1888, $600. A. Fiset.

WATER SUPPLY—6 reservoirs; 10 miles street mains. J. Lecompte, Supt.; E. Marchand, Town Clerk.

St. Johns—Population *5000; 1 steam engine; 1 hook and ladder truck, 7 hose carriages; 5000 feet good hose; 60 volunteers, also paid brigade, 20 men. P. Sylvester.

WATER SUPPLY—Water-works; direct system; 12 miles mains; 42 hydrants. L. Molleur, Z. R. Hamel.

St. Sauveur—Population *14,000; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 2400 feet rubber hose, leather poor; 225 volunteer members; bell alarm.

WATER SUPPLY—Cisterns.

Sorel—Population 7500; buildings, frame and brick, two to four stories; wooden roofs permitted; department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet of good cotton [illegible] hose; value of apparatus and supplies. [illegible] volunteer members, 2 paid full time; [illegible] penses, $600; 2 fire alarm stations.

WATER SUPPLY—Water-works; direct [illegible] 11 miles of mains; 50 hydrants; press[illegible] pounds. M. C. Blais.

Terrebonne—Population 2050; 2 hand [illegible] 1 chemical engine; 6 chemical extinguish[illegible] feet of hose; 21 men. C. Archambault.

WATER SUPPLY—Springs.

Three Rivers—Population 9000; a[illegible] acres; fire limit, 588 acres; fireworks o[illegible] causes of fires investigated; mercantile b[illegible] brick, three stories; dwellings, brick, w[illegible] stone, two stories; department consists of [illegible] engines, 8 chemical hand extinguishers, 1 h[illegible] ladder truck, 4 hose carriages; 500 feet go[illegible] hose; 800 feet cotton, 1100 feet good l[illegible] horses; value of apparatus and supplies. [illegible] buildings owned, value $8000; membersh[illegible] paid; annual expenses, $3500; telegraph [illegible] street boxes. Chief elected by council.

WATER SUPPLY—Direct pumping sy[illegible] miles street mains; diameter 4 to 9 inch[illegible] drants; pressure, 110 pounds. C. Z. Ha[illegible]

Valleyfield—Population *5515; 1 hand [illegible] 1 steamer; 2 hose carriages; 1600 feet rubb[illegible] 500 leather; 1100 feet linen.

WATER SUPPLY—River; direct pumping; [illegible] Blake machinery; 50 hydrants; 6 miles m[illegible] ameter 4 to 10 inches; pressure, 40 to 100 [illegible] works cost $70,000. E. May, Pres.; R. S. [illegible] Town Clerk.

Vandreuil, Vandreuil Co., population [illegible] buildings, frame, one and a half stories, [illegible] roofs permitted; department consists of 1 h[illegible] gine, 1 hose carriage; ladders; 100 feet good [illegible] hose; 75 feet good leather; bell alarm.

WATER SUPPLY—Wells; 1 reservoir; direct [illegible] tem; 4 hydrants.

Waterloo—Population *2500; 1 hook and [illegible] truck; 6 chemical extinguishers.

WATER SUPPLY—Lake and wells. C. H. [illegible] lee, Town Clerk.

The following places have no fire prot[illegible] Arthabaskaville, Arthabaska Co., populatio[illegible] Bedford, Missisquoi Co., population 1800. C[illegible] ville, Missisquoi Co., population 1800. Fra[illegible] Temiscowata Co., population 4000. Hunti[illegible] Huntingdon Co., population 1100. Inve[illegible] Megantic Co., population 1000. Knowlton, [illegible] Co., population 800. Lachute, Argenteu[illegible] population 2500. Louiseville, Maskinong[illegible] population 1500. Nicolet, Nicolet Co., pop[illegible] 2200. Portage Du Fort, Pontiac Co., pop[illegible] 600. Ormstown, Chateaugay Co., population [illegible] Rock Island, Stanstead Co., population 45[illegible] Anne De La Pocatiere, Kamouraska Co. p[illegible] tion 2500. Shawville, Pontiac Co., population [illegible]

ADDENDA.

THE FOLLOWING WERE RECEIVED TOO LATE TO CLASSIFY:

CALIFORNIA.

n Jose, Santa Clara Co., population *23,000; 2240 acres; fireworks ordinance and for ingating causes of fires; mercantile buildings, ., two stories; dwellings, wood, two stories; denent consists of 4 steam engines, 1 hand en- 2 hook and ladder trucks, 5 hose carts, 1 wagon; 4500 feet rubber and 1000 feet cotton . good: 10 horses in use (not owned); value of ıratus and supplies, $46,561; buildings, $14,- 40 members, 10 full paid, 30 part paid; annual :nses, $16,522; electric alarm, private boxes. :f elected by council. R. Hoelbe.

'ATER SUPPLY—3 reservoirs, supplied by ıgs; gravity system; 7 cisterns, capacity 75,000 ɔns daily; diameter of mains, 3 to 13 inches; 114 rants; pressure, 25 pounds. W. J. Wilcox.

INDIANA.

:okomo, Howard Co., population 11,000; area, acres; fire limit, 112 acres; fireworks ordinance; ses of fires investigated; mercantile buildings, k, two, three and four stories; dwellings, frame, and two stories; department consists of 2 steam ınes, 6 chemical hand extinguishers, 2 hook and ler trucks, 5 hose carriages; siamese couplings d; 3300 feet rubber hose, good; 2000 poor; value ıpparatus and supplies, $12 000; annual rent of ldings in use, $350; value, $6000; membership part paid; annual expenses, $4000; telephone l bell alarm. D. L. Duke.

VATER SUPPLY—Artesian wells and creek; di- t pressure water-works; Dean machinery, daily ıacity 3,000,000 gallons; 138 Ludlow hydrants; 5 miles mains, diameter 4 to 12 inches; 52 Lud- gates; quality water good; not filtered; pres- e, 45 to 100 pounds; works cost $105,000. C. H. ylor, Supt.; J. B. Kirkpatrick, Mayor; Dan. A. ıith, City Clerk.

Mount Vernon, Posey Co., population *7000; :a, 700 acres; mercantile buildings, brick, three ries; wooden roofs permitted; dwellings, brick, ɔ stories; department consists of 1 hand engine, ıook and ladder truck, 3 hose carriages; 1500 feet w rubber hose; value of apparatus, $4000; 2 build- ɡs rented at $200; 45 volunteer members; annual penses, $300; bell alarm. Chief recommended department and elected by council. Joseph K. alley.

WATER SUPPLY—Water-works; stand-pipe system; 6 miles of mains; 82 hydrants; pressure, 93 pounds. R. W. Barnes, C. L. Prosser.

KENTUCKY.

Frankfort, Franklin Co., population 11,000; area, 490 acres; fireworks ordinance and for investigating fires; buildings, brick and frame, two to four stories; metal and shingle roofs; 1 steam engine, not in use; 1 hook and ladder truck; 2 hose carriages; 1200 feet good cotton and rubber hose; 4 full-paid members; telegraph alarm, 16 boxes. Chief appointed by Mayor. R. Ferguson.

WATER SUPPLY—River; system pumping to reservoir; Holly machinery; 100 hydrants; 11 miles mains, diameter 14 to 16 inches; 86 gates; 20 meters, various; quality water good; settling reservoir filtration; pressure, 120 pounds; works cost $200,000. J. S. Johnson, Pres.; J. D. Griffin, Supt.; E. H. Taylor, Mayor; Patrick Newman, City Clerk.

MICHIGAN.

Caro, Tuscola Co., population 2400; buildings, brick and wood, one to three stories; department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good; 500 poor; 500 cotton, good; value of apparatus and supplies, $2000; members 47, volunteers; expenses in 1888, $300; bell alarm. P. D. Riddle.

WATER SUPPLY—Cisterns and Holly waterworks, gravity pressure; 3 miles street mains; 30 hydrants; pressure, 60 to 85 pounds; cost of works, $30,000. C. A. Thomas, Supt.; C. Montague, Mayor; A. Moreland, Town Clerk.

Hinsdale, Cheshire Co., population *2200; area, 14,000 acres; fire limit, 500 acres; frame buildings; 1 hand engine; 1 hook and ladder truck; 8 chemical hand extinguishers; 3 hose carriages; 300 feet good rubber hose; 2700 linen; 800 leather; value, $4000; 3 buildings used, value $5000; 66 members, paid part time; steam gong alarm. Chief appointed by selectmen. A. H. Latham.

WATER SUPPLY—River and canal; direct pressure; Crocker, Upton pumps; 27 hydrants; 1½ miles 4-inch mains; 8 gates, Eddy, Chapman; quality water soft, not filtered. M. H. Bardwell, in charge; E. E. Hall, Town Clerk.

NEW YORK.

New York City—Hugh Bonner is chief of fire department, succeding Charles O. Shay, retired.

POINTS FOR INSPECTORS.

A study of the fire causes peculiar to the classes of risks named below affords the fo points for inspectors:

Agricultural Implement and Seed Stores—Investigate exposures very carefully and look s after the moral hazard.

Auction and Commission Stores—Exposures of chief importance; moral hazard not as dan as carelessness in the use of stoves, matches, cigars, candles, gas, etc.

Bakeries and Confectioneries—Exposures very important, then defective ovens and fire ignitions of grease.

Book and Stationery Stores—Exposures of chief importance; carelessness in the use of ma lamps, gas, etc., next.

Boot and Shoe Stores (retail)—Exposure causes about two-thirds of the fires; moral h important; then explosions of lamps, stoves, etc.

Breweries—Ordinarily moral hazard moderate; look out for explosions of dust, sparks carelessness in many forms.

Butcher Shops and Meat Markets—Exposures responsible for about two-thirds of the moral hazard considerable; lamps, stoves and matches dangerous.

Carriage and Wagon Factories—Exposures important; watch moral hazard; possibility of carelessness and many accidental fires.

Cheese and Butter Factories—Moral hazard important; then engines and boilers, defe flues and stoves.

Clothing Stores (retail)—Exposures important; moral hazard apparently moderate but "car and "accidental" fires extremely numerous.

Cooperage Establishments—Moral hazard considerable; sparks and defective flues and common fire causes.

Cotton Goods Factories—Fires are caused chiefly by friction in machinery and sponta combustion.

Crockeryware and Glassware Stores—Exposures important; lamp accidents, spontaneous bustion and careless use of matches the chief hazards.

Drug and Chemical Stores (retail)—Over two-fifths of the fires caused by exposures; moral ha important; spontaneous combustion, defective flues, explosions of lamps and chemicals, etc.

Distilleries—Chief causes are incendiarism and explosion (unknown).

Dry-goods Stores—Exposures very important; gas jets, lamps, defective flues, matches, s and electric wires are among the chief dangers.

Dwellings and Tenements—Exposures important; moral hazard moderate; chief causes defective flues, carelessness and accidents in many forms.

Electric Light Stations—Exposures important; moral hazard slight; the insulation and po of electric wires should be looked after carefully; other dangers are from engines and boilers friction in machinery.

Flour, Grist and Oatmeal Mills—Moral hazard important; then friction in machinery, spontan combustion, engines and boilers.

Foundries and Machine Shops—Exposures important; moral hazard moderate; chief in inherent dangers are from sparks, furnaces, etc.

Furniture and Upholstery Factories—Chief dangers are from spontaneous combustion; m hazard important; carelessness and accidents in many forms.

Furniture and Undertakers' Stores—Exposures very important; moral hazard consider dangers from spontaneous combustion.

Grain Elevators and Storehouses—Exposures important; moral hazard high; danger flying sparks.

Grocery Stores (retail)—Exposures very important; moral hazard considerable; lamp explo and accidents, careless use of matches, etc.

Hardware Stores—Two-thirds of all fires caused by exposures; moral hazard about average.

Hotels—Exposures important; Moral hazard requires attention; defective flues very danger

Lumber Yards—Exposures important; moral hazard high; flying sparks chief inherent haz

Paper and Pulp Mills—Moral hazard moderate; chief inherent hazards are spontaneous com tion, friction in machinery, engines and boilers.

Paint, Varnish and Oil Stores—Exposure important; chief dangers are spontaneous combus matches, stoves, and ignitions and explosions of oil.

Planing and Molding Mills—Moral hazard somewhat above the average; sparks, engine boilers, friction in machinery and furnaces are dangerous.

Printing and Lithographing Establishments—Two-thirds of all fires are caused by expos spontaneous combustion, lamps, stoves and careless use of matches are common causes.

Restaurants—Exposures very important; moral hazard moderate; stoves, defective flues, la oil stoves, sparks, furnaces, are common causes.

Saw Mills—Moral hazard above the average; sparks and engines and boilers are very danger

School Houses—Moral hazard high; defective flues, furnaces and heating apparatus, stoves forest fires are among the chief dangers.

Theatres and Opera Houses—Exposures very important; moral hazard above the aver many fires from furnaces, gas jets, etc.—*The Chronicle.*

00,000 in U. S. 4 Per Cent Bonds Deposited with the Insurance Department of New York.

JAMES G. BEEMER, President. DANIEL B. HALSTEAD, Vice-President. WILLIAM T. WOODS, Secretary.

Reserve Fund, Over $150,000. ✦ Premium Income, Over $325,000. ✦ Largest Reserve. ✦ Largest Company.

HOME OFFICE.

LOYDS PLATE GLASS INSURANCE COMPANY,

William and Cedar Streets, New York.

INSURANCE ON PLATE GLASS WINDOWS, ETC., AGAINST ACCIDENTAL BREAKAGE, FIRE EXCEPTED.

— THE —

Fidelity and Casualty Co.

Assets, July, 1889, over - $800,000.

FIDELITY DEPARTMENT.

Bonds of Suretyship for persons in positions of trust, such as officers and employees of corporations, administrators, etc., etc.

CASUALTY DEPARTMENT.

Policies insuring employers or individuals against accidents, plate glass against breakage, and steam boilers against explosion.

OFFICERS.

WM. M. RICHARDS, President.

GEORGE F. SEWARD, Vice-President. ROBT. J. HILLAS, Secretary.

General Offices, Nos. 214 and 216 Broadway, New York City.

NORWICH UNION

FIRE INSURANCE SOCIETY

ENGLAND.

ESTABLISHED A. D. 1797.

FIRE INSURANCE EXCLUSIVELY.

UNITED STATES TRUSTEES.

J. A. HEWLETT, Esq.....Of Messrs. HEWLETT & TOLL

A. W. HARD, Esq.....Of Messrs. HARD & [illegible]

E. W. CORLIES, Esq.....PRESIDENT BANK OF AMERICA

Head Office for the United States, No. 67 Wall Street, New York.

J. MONTGOMERY HARE, Resident Manager.

DO NOT FORGET THAT

"MORAL: INSURE IN THE TRAVELERS."

Applies just as Emphatically to

Life AND Endowment Policies

AS TO ACCIDENT POLICIES.

The Travelers,

OF HARTFORD, CONN.,

Issues all best forms of Life Insurance.

LOWEST CASH RATES,

NON-FORFEITABLE, WORLD-WIDE.

Assets, $10,382,781.92

Surplus, $2,041,210.41

Paid Policy-Holders,

$16,000,000

1794. **Seventy-Ninth Annual Statement** 1889.

OF THE

HARTFORD

FIRE INSURANCE COMPANY

—OF—

HARTFORD, CONN.

TOTAL ASSETS, - - - $5,288,603.97

Cash Capital	$1,250,000.00
Reserve for Reinsurance (legal standard)	2,014,565.4
Outstanding Claims and other Liabilities	251,532.4
Policyholders' Surplus	3,480,982.5
Net Surplus over Capital and all Liabilities	2,230,982.5

GEORGE L. CHASE, President.

P. C. ROYCE, Secretary. THOS. TURNBULL, Ass't Secretary.

Agencies in all Prominent Localities throughout the United States and Canada

1889. 1889.

NATIONAL

FIRE INSURANCE COMPANY

HARTFORD, CONN.

STATEMENT, JANUARY 1, 1889.

CAPITAL STOCK, all Cash,		**$1,000,000.00**
FUNDS RESERVED TO MEET ALL LIABILITIES:		
Reinsurance Fund, legal standard,	$724,429.03	**819,454.96**
Unsettled Losses and other claims,	95,025.93	
Net Surplus over Capital and all Liabilities,		**507,126.20**
TOTAL ASSETS, January 1, 1889,		**$2,326,581.16**

JAMES NICHOLS, President. E. G. RICHARDS, Secretary.

WESTERN DEPARTMENT.

FRED. S. JAMES, General Agent.
GEO. W. BLOSSOM, Ass't Gen'l Agent.

OFFICE:

174 La Salle Street, Chicago.

PACIFIC DEPARTMENT.

GEO. D. DORNIN, Manager.
WM. SEXTON, Assistant Manager.

OFFICE:

214 Sansome St., San Francisco.

FORTY-THIRD ANNUAL STATEMENT OF

Connecticut Mutual Life Insurance

For the Year Ending December 31, 18

Net Assets, January 1, 1888.....

RECEIVED IN 1888.

For premiums	$4,
For interest and rents	2,

DISBURSED IN 1888.

TO POLICYHOLDERS:

For claims by death	$3,197,982.65	
For matured endowments	497,769.39	
Surplus returned to policyholders	1,160,367.77	
Lapsed and surrendered policies	529,228.52	
Total paid policyholders		$5,3

EXPENSES:

Salaries and commissions to agents	$267,318.19	
Salaries of officers, clerks, and all others employed on salary	112,854.72	
Medical examiners' fees	15,809.01	
Printing, advertising, legal, real estate and all other expenses	268,903.32	6
Taxes		2
Profit and loss		3
Balance, net assets, December 31, 1888		

SCHEDULE OF ASSETS.

Loans upon real estate, first lien.....
Loans upon stocks and bonds.....
Premium notes on policies in force.....
Cost of real estate owned by the Company.....
Cost of United States and other bonds.....
Cost of bank and railroad stocks.....
Cash in banks.....
Balance due from agents—secured.....

Net assets, December 31, 1888.....

ADD:

Interest accrued and due	$1,00
Rents accrued	1
Market value of stocks and bonds over cost	48
Net deferred quarterly and semi-annual premiums	10

Gross Assets, December 31, 1888.....

LIABILITIES.

Amount required to insure all outstanding policies, net, assuming 4 per cent interest	$50,98
Additional reserve by Company's standard, 3 per cent on policies issued since April 1, 1882	35
All other liabilities	90

Surplus by Company's standard.....
Surplus by Connecticut standard, 4 per cent.....

Increase of net assets during 1888 .....
Ratio of expenses of management to receipts in 1888, 8.96 per cent.
Policies in force December 31, 1888, 63,660, insuring $151,361,913.00.

OFFICERS.

JACOB L. GREENE, - - - - - Presid
JOHN M. TAYLOR, Vice-President. DANIEL H. WELLS,
WILLIAM G. ABBOT, Secretary. CHARLES HILDEBR

GEORGE R. SHEPHERD, M. D., Consulting Physician.
ELISHA RISLEY, Superintend

ORGANIZED IN 1851.

THE

PHŒNIX MUTUAL

LIFE INSURANCE CO.

—OF—

HARTFORD, CONN.

Assets, over - $10,000,000.00

Total Payments to Policyholders for Death Claims and Matured Endowments, Dividends to Surrendered and Ceased Policies, over $28,000,000.

A. C. GOODMAN, President. J. B. BUNCE, Vice-President.

J. M. HOLCOMBE, Secretary.

CONNECTICUT

FIRE INSURANCE COMPANY

—OF—

HARTFORD, CONN.

Cash Capital,	$1,000,000.00
Outstanding Claims,	109,815.34
Reinsurance Reserve,	696,383.84
Net Surplus,	454,718.83
Total Assets,	2,260,917.01

J. D. BROWNE, PRESIDENT.

CHAS. R. BURT, SEC'Y. L. W. CLARKE, ASS'T SEC'Y.

ESTABLISHED 1845. ESTABLISHED 1845.

ROYAL
FIRE INSURANCE COMPANY
OF LIVERPOOL, ENGLAND.

Head Office Metropolitan District, - - - 50 Wall Street, New York

Statement of the United States Branch, January 1, 1889.

ASSETS.

U. S. Government Bonds, market value	$886,350.00
Real Estate	1,818,200.00
Cash in Bank	328,711.53
Accrued Interest	18,529.53
Uncollected Premiums	433,809.21
Other Assets	1,748,093.15
	$5,233,693.62

LIABILITIES.

Unpaid Losses, Unearned Premiums and other Liabilities	$3,028,690.53
Surplus	2,205,003.09

BOARD OF MANAGEMENT—J. D. Vermilye, Osgood Welsh, J. H. Inman, Henry Parish, E. W. Corlies, Frederick D. Tappen.

E. F. BEDDALL, Manager. **WM. W. HENSHAW, Ass't Manager.**

Connecticut General
LIFE INSURANCE COMPANY,
HARTFORD, CONN.

T. W. RUSSELL, President.
F. V. HUDSON, Secretary.
M. STORRS, M. D., Medical Adviser.

Total Assets, Jan. 1, 1889, -	**$1,841,696.76**
Total Liabilities, - -	**1,372,218.95**

SURPLUS TO POLICYHOLDERS:

By Connecticut Standard, - - $469,477.81

In each of the ten years past, the Company has Increased

1. The number of Policies in force.
2. The amount of Insurance in force.
3. The amount of its Assets.
4. The amount of its Surplus.

Issues all the ordinary appoved forms of Life and Endowment Policies, either with or without participation in surplus, as may be preferred.

ORIENT
Insurance Company,
HARTFORD, CONN.

Statement of Condition, Jan. 1, 1889.

Capital Stock, paid up in Cash	$1,000,000.00
Reserve for Reinsurance	493,617.21
Outstanding Losses and all other Liabilities	63,358.[illegible]
Net Surplus	161,821.[illegible]
Total Cash Assets	$1,718,797.41
Surplus, as regards Policyholders	$1,161,821.[illegible]

Schedule of Assets.

Bank Stocks	$348,311.50
Railroad Stocks	157,444.00
Railroad Bonds	292,365.00
State, County, City and Town Bonds	426,457.41
Cash in Bank and in Agents' hands	179,275.[illegible]
Real Estate	16,125.00
Interest accrued, and Rents	25,300.[illegible]
Loan on Mortgages, first lien	242,308.00
Loans secured by Stocks and Bonds	30,640.00
Total Assets	$1,718,797.41

CHAS. B. WHITING, President.
JAMES U. TAINTOR, Secretary.
HOWARD W. COOK, Ass't Sec'y

1829. CHARTER PERPETUAL. 1889.

Motto of Benjamin Franklin; "When 'tis fair, be sure and take your great-coat with you."

FRANKLIN

FIRE INSURANCE COMPANY

OF PHILADELPHIA.

Capital	$400,000.0
Insurance Reserve	1,775,279
Unpaid Losses and Dividends	63,21
Net Surplus	964,312
Total Assets (January 1, 1889)	$3,202,802

AGENCY DEPARTMENT—GEORGE F. REGER, Manager.

Pennsylvania State Agency.....THOMPSON DERR & BRO., General Agents, Wilkesbarre

OFFICERS.

JAMES W. McALLISTER, President. FRANCIS P. STEEL, Vice-President.

EZRA T. CRESSON, Secretary. SAMUEL W. KAY, Assistant Secretary

DWELLING HOUSE

INSURANCE COMPANY

OF

BOSTON,

Removed to No. 40 Water St.

CHAS. K. NICHOLS, Pres. HENRY F. PERKINS, Sec.

This Company Insures only Dwelling-house Property and Household Furniture against Loss or Damage by Fire or Lightning.

Capital,	*$300,000.00*
Assets, Jan. 1, 1889,	*591,974.46*
Liabilities, including Capital,	*561,734.55*
Net Surplus,	*30,239.91*
Surplus to Policyholders,	*330,239.91*

Applications for Agencies in unoccupied territory invited.

DIRECTORS.

Augustus Flagg. A. S. Wheeler.
John D. W. Joy. Chas. Merriam.
Otis Norcross. Thomas P. Beal.
Edward A. Strong. Augustus H. Ellis.
James D. K. Willis. Charles K. Nichols.

PENN MUTUAL

LIFE INSURANCE COMPANY,

921 Chestnut Street, Philadelphia.

INCORPORATED 1847.

ASSETS, - $14,500,000

PURELY MUTUAL.

Dividends made Annually, reducing the payments the second year. Policies non-forfeitable and incontestable.

EDWARD M. NEEDLES, President.

H. S. STEPHENS, Vice-President.
HENRY C. BROWN, Sec'y and Treas.
JESSE J. BARKER, Actuary.

E. DeFOREST, General Agent.

13 Park Row, New York.

AN OLD ESTABLISHED COMPANY.

THE

AMERICAN LIFE

INSURANCE CO.

OF PHILADELPHIA.

OME OFFICE, - FOURTH AND WALNUT STREETS.

STATEMENT, JANUARY 1, 1889.

otal Assets, - - - - -	$2,077,269.
urplus to Policyholders, - - -	$541,027.

JOHN J. MACFARLANE, President.
. E. PFEIFFER, Vice-President. HENRY W. SMITH, Actuary.
GEORGE C. WILSON, Jr., Secretary and Treasurer.

THE AMERICAN

FIRE INSURANCE COMPANY.

INCORPORATED 1810. CHARTER PERPETUAL.

OFFICE: COMPANY'S BUILDING,

Nos. 308 and 310 Walnut St., Phila.

ASH CAPITAL	$500,000.00
Reserve for Reinsurance and all other Claims	1,631,500.23
urplus over all Liabilities	369,415.98
TOTAL ASSETS, Jan. 1, 1889	$2,500,916.21

Having a Paid-up Capital Stock and Net Surplus invested in sound and available securities, THE AMERICAN FIRE Insures Dwellings and Furniture, Stores, Merchandise, and generally all other first-class risks. All losses liberally and promptly adjusted.

DIRECTORS.

Thos. H. Montgomery, John T. Lewis, Israel Morris, Pemberton S. Hutchinson, Alexander Biddle, Charles P. Perot, Joseph E. Gillingham, Samuel Welsh, Jr., Charles S. Whelan.

THOMAS H. MONTGOMERY, Pres. CHARLES P. PEROT, Vice-Pres. RICHARD MARIS, Secy. JAS. B. YOUNG, Actuary.

—THE—

Provident Life and Trust Company

OF PHILADELPHIA.

ASSETS, First Month, 1st, 1889, - - - - - - - - - **$15,040,879.23**

SURPLUS, - - - - - - - - - - - - - - - - - **2,907,432.8**

Year.	Amount of Insurance in Force at End of Each Year.	Insurance Assets, Including Capital.	Year.	Amount of Insurance in Force at End of Each Year.	Insurance Assets, Including Capital.
1870	$9,388,400	$1,141,496.85	1885	$45,678,669	$10,472,202.[illegible]
1875	19,479,410	3,093,155.46	**1888**	**64,003,694**	**15,040,879.23**
1880	25,755,451	5,360,031.46			

The rate of mortality is less than that of any other company, and the dividends arising from that source will be correspondingly larger. The exhaustive report published by the Company covering an experience of *twenty* years, shows that the number of deaths was one-third less than the number which should have occurred in accordance with the indications of the American Experience Table of Mortality. Such a percentage of gain was never before realized.

AGENTS WANTED.

SUN FIRE OFFICE,

ESTABLISHED 1710.

LONDON, ENGLAND.

UNITED STATES TRUSTEES:

GEORGE D. MORGAN, HENRY M. ALEXANDER, J. J. McCOOK

J. J. GUILE, MANAGER.

HEAD OFFICES FOR THE UNITED STATES,

NEW YORK CITY, N. Y.

PHŒNIX

ASSURANCE COMPANY

—OF—

LONDON

Established - - - - - 1782.

FIRE INSURANCE ONLY.

Losses Paid, over $85,000,000

HEAD OFFICE FOR THE UNITED STATES:

No. 67 Wall Street, New York City.

A. D. IRVING, Manager. **E. B. CLARK, Assistant Manager.**

L. P. BAYARD, Second Asst. Manager.

UNION INSURANCE COMPANY,

SAN FRANCISCO, CALIFORNIA.

Organized 1865.

FINANCIAL STATEMENT, JANUARY 1st, 1889.

Capital fully paid	$750,000.00
Reserve for Reinsurance	345,979.67
Losses in course of settlement	76,229.72
All other claims	20,272.83
Net Surplus over all Liabilities	126,581.06
Total Assets	$1,319,063.28
Surplus, January 1, 1888	$92,348.05
" January 1, 1889	126,581.06
Increase	$34,233.01

OFFICERS:

JAMES D. BAILEY, Secretary. **N. T. JAMES, President.**

JAMES MOFFITT, Vice-President.

Principal Office, 416 California Street, San Francisco.

Eastern Department—ROOSEVELT & BOUGHTON, General Agents, 44 Pine Street, New York.
Western Department—THEODORE W. LETTON, Manager, 238 and 240 La Salle Street, Chicago.

QUEEN

INSURANCE COMPANY.

OFFICE FOR NEW YORK, New Jersey, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, Pennsylvania, Maryland, Delaware and District of Columbia, 60 Wall Street, New York.

OFFICE FOR Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nebraska, Colorado, Missouri, Ohio, West Virginia, Wisconsin, Montana, Wyoming, Dakota and New Mexico, Rookery Building, 217 La Salle Street, Chicago.

OFFICE FOR Kentucky, Tennessee, Virginia, North Carolina, South Carolina, Georgia, Louisiana, Texas, Florida, Alabama, Mississippi and Arkansas, Louisville, Ky.

—THE—

EQUITABLE

Life Assurance Society.

JANUARY 1, 1889.

Assets,	$95,042,9[illegible]
Liabilities, 4 per cent,	74,248,20[illegible]
Surplus,	20,794,7[illegible]

THE

EQUITABLE

Life Assurance

Society

issues a new policy

which,

like a bank draft,

is a simple

PROMISE TO PAY.

H. B. HYDE, President. JAS. W. ALEXANDER, Vice-Pr[illegible]

1890. 1889.

THE

Inited States Life Insurance Co.

IN THE

City of New York.

RECORD FOR 1888:

ıcrease in Assets,
Increase in Surplus,
Increase in Policies Issued,
Increase in Business Written,
Increase in Insurance in Force.

GEO. H. BURFORD, President.

P. FRALEIGH, Secretary. A. WHEELWRIGHT, Assistant Secretary.
WM. T. STANDEN, Actuary.

EXAMINE THE MANIFOLD ADVANTAGES OF THE "LOW RATE TERM .AN" of this Company. It is easier to place insurance on this plan than on any plan r before offered, and the policy itself is the most liberal and equitable contract consistent h recognized business principles.

THE MARKED SUCCESS already achieved by this plan, shows that it fills a want g felt by the insuring public.

Good Agents, desiring to represent the Company, are invited to address J. S. GAFFNEY, ›erintendent of Agencies, at Home Office.

—THE—

lew York Adjustment Company,

(LIMITED)

No. 33 PINE STREET, NEW YORK.

Organized January, 1885.

:O. W. GILBERT, President. WALTER R. GILBERT, Sec'y and Treas.

DIRECTORS.

ıUND DWIGHT, Jr.	J. H. KATTENSTROTH.	J. H. DARLINGTON.
. CRIST.	E. L. LEWIS.	GEO. W. GILBERT.

This Company has now permanently in its employ adjusters of acknowledged ability, always y on call for service in the Middle, Eastern and Southern States and Canada.
Letters or telegrams should be addressed to

GEORGE W. GILBERT, President,

33 Pine Street, New York

COVENANT MUTUAL

LIFE INSURANCE COMPANY

ST. LOUIS, MO.,

Odd-Fellows Hall, S. E. Cor. 9th and Olive Streets.

The New Life Rate Endowment Policy

Now issued by this Company matures at a definite period, and is incontestible after three years. On the back of Policy is a table showing the amount of paid-up Insurance, term of extension or the cash surrender value to which the holder is entitled in case of lapse.

All Policies issued by this old Home Company are Registered and secured by a pledge of Bonds or Deeds of Trust on Real Estate deposited with the State of Missouri, to their full value, giving to Policyholders security similar to that of the National Bank Notes. No restriction as regards residence, travel or occupation.

Examine its Merits Before Insuring.

E. WILKERSON, Pres. *A. F. SHAPLEIGH, Vice-Pres.* *CHAS. PILLING, Sec.*

ROCHESTER GERMAN INS. CO., Rochester, N. Y.

JANUARY 1st, 1889.

CASH CAPITAL	$300,000
Unearned Premium Reserve	282,952
Reserve for Unpaid Losses and other Liabilities	20,814
Net Surplus	209,060
Gross Assets	$712,826

COMPARATIVE STATEMENT of the increase in Assets and Surplus, also of the Net Premiums received and Losses Paid since Organization.

Year.	Assets.	Net Surplus.	Net Premiums Received.	Losses Paid.
1872	$120,425	$19,225	$21,847	$1,560
1873	165,352	27,657	73,744	15,944
1874	314,331	33,248	153,161	57,197
1875	344,498	47,407	176,862	102,960
1876	367,184	57,066	204,655	119,173
1877	369,103	70,856	171,971	108,991
1878	409,620	115,547	161,146	73,892
1879	437,265	120,072	207,352	110,278
1880	468,983	123,509	235,551	133,227
1881	493,785	135,445	261,995	170,356
1882	504,512	124,097	281,588	184,335
1883	575,023	135,319	326,624	162,327
1884	637,143	127,564	451,172	243,143
1885	649,936	141,131	439,655	289,392
1886	658,481	172,625	360,085	239,649
1887	672,144	164,195	378,983	245,316
1888	712,826	209,060	364,226	216,344

FREDERICK COOK, Pres't. **LOUIS ERNST, Vice-Pres't.** **H. F. ATWOOD, Sec'y.**

O. C. Kemp, Special Agent Western Department; Th. T. Hay, General Agent for North and South Carolina, Raleigh, N. C.

INCORPORATED IN 1865.

VIRGINIA ❋ STATE

Insurance Company.

ffice, 106 MAIN STREET, - - - RICHMOND, VA.

CASH CAPITAL, $200,000

DIRECTORS.

HOS. W. McCANCE, President. N. W. BOWE, Vice-President.
THOMAS ATKINSON, JAMES ALFRED JONES,
W. J. LEAKE, E. T. D. MYERS.

O. E. RICHARDSON, Secretary. CHAS. K. WILLIS, Ass't Secretary.
W. G. MAURY, Solicitor.

ORGANIZED 1832.

VIRGINIA FIRE & MARINE
Insurance Company

RICHMOND.

ASSETS, - $604,643

HALF CENTURY IN SUCCESSFUL OPERATION.

SURES AGAINST FIRE AND LIGHTNING.

This old Virginia institution issues a very short and mprehensive policy, free of petty restrictions, and eral in its terms and conditions.

DIRECTORS.

O. NOLTING, E. B. ADDISON,
PT. GEO. W. ALLEN, THOMAS POTTS,
T. WILLIS, D. O. DAVIS.

W. L. COWARDIN, President.
. H. McCARTHY, Secretary.

THE

MUTUAL LIFE

Insurance Co. of Kentucky,

LOUISVILLE.

President, CHARLES D. JACOB.
Secretary, WM. W. MORRIS.
Actuary, D. MERIWETHER.

ASSETS, January 1, 1889, - - - $1,472,983
SURPLUS, as to policyholders, - - - 169,819

Policies issued on all approved plans of Life Insurance, and are non-forfeitable after **two** annual payments.

First-Class Responsible Agents Wanted.

EAST TENNESSEE INSURANCE COMPANY

—OF—

KNOXVILLE, TENN.

Capital Stock, - - $150,000.

S. T. POWERS, PRESIDENT.

E. E. McMILLAN, Vice-President. J. F. HICKMAN, Sec. and Treas.

Commenced Business, May 1st, 1885.

DIRECTORS.

C. F. LUCKEY, of Luckey & Yoe.

F. L. FISHER, Cashier East Tennessee National Bank.

JAMES C. LUTTRELL, of S. B. Luttrell & Co.

DR. R. M. RHEA, of Cowan, McClung & Co.

B. L. SMITH, of Smith & Bondurant.

A. N. STRONG, Real Estate.

Surplus Lines Solicited on Good Risks

BY PERMISSION WE REFER TO

IMPORTERS AND TRADERS NATIONAL BANK, NEW YORK.

ISLAND HOME

INSURANCE COMPANY,

Knoxville, Tenn.

ORGANIZED JUNE, 1886

CAPITAL, - - - $200,000.

S. T. POWERS, PRESIDENT.

E. E. McMILLAN, VICE-PRES. J. F. HICKMAN, SEC. AND TREAS.

DIRECTORS.

P. J. BRISCOE,
of Briscoe, Swepson & Co.

C. E. LUCKEY,
of Luckey & Yoe, Attorneys.

E. E. McMILLAN,
of McMillan, Hazen & Co.

S. T. POWERS,
Real Estate.

J. G. ROSE,
Pres't Lookout Nat'l Bank, Morristown, and Vice-Pres't City Nat'l Bank, Knoxville.

J. ALLEN SMITH,
City Mills.

W. O. WHITE,
of Chapman, White, Lyons & Co.

SURPLUS LINES TAKEN ON GOOD RISKS.

BY PERMISSION WE REFER TO

Importers and Traders National Bank,

—NEW YORK.—

D. A. CARPENTER, *President.*
GUY FRANCIS, *Secretary.*

W. W. WOODRUFF, *Vice-President*
W. B. HENDERSON, *Treasurer.*

ORGANIZED 1879.

KNOXVILLE
FIRE INSURANCE COMPANY.

Statement Jan. 1, 1889.

ASSETS.

Loans on Stocks and Bonds	$83,847.75
Call Loans on Collaterals	96,451.19
Real Estate owned by Co.	25,492.42
Premiums in Course of Collection	22,812.20
Loans on Mortgages (1st Liens)	8,715.00
Cash and other Admitted Assets	19,189.75
Total Assets	$256,508.31

LIABILITIES.

Paid-up Capital	$200,000.00
Reinsurance Reserve	36,392.00
Net Surplus over Liabilities	14,723.11
Unadjusted Losses	5,393.11
	$256,508.31

CASH CAPITAL, FULLY PAID, - - - $200,000.00
SURPLUS, TO POLICYHOLDERS, - - - 251,115.20

DIRECTORS.

D. A. CARPENTER, M. L. ROSS, JOSEPH T. McTEER, JAMES M. MEEK
JNO. E. CHAPMAN, C. M. McGHEE, W. P. WASHBURN, C. M. McCLUNG,
S. B. LUTTRELL, R. C. JACKSON, W. W. WOODRUFF,

Office: Company's Building, Knoxville, Tennessee.

B. CREMER, Pres. THEO. J. MÜLLER, Sec.

CASH CAPITAL, $300,000.

GERMAN
Fire Insurance Co.
OF PEORIA, ILL.

Office, 428 South Washington St.

BOARD OF DIRECTORS.

BERNARD CREMER,
JOS. MILLER,
MICHAEL PFEIFER,
FERDINAND WELTE,
WM. OBERHAUSER,
CHAS. ZIMMERMANN,
CHAS. CREMER,
ADOLPH SIEDLE,
HENRY E. SIEBERNS.

S. H. DUNSCOMB, President.
JOSEPH BRUCE, Vice-President.
J. S. DUNSCOMB, Secretary

HERNANDO
Insurance Company
OF MEMPHIS, TENN.

DIRECTORS:

S. H. Dunscomb, L. Hanauer, W. B. Mallory,
R. L. Cochran, A. Vaccaro, N. Fontaine,
J. H. McDavitt, F. M. Nelson, Joseph Bruce,
J. R. Pepper, J. T. Willins.

—THE—

ommercial Fire Insurance Company,

MONTGOMERY, ALA.

Chartered and Organized April 12th, 1876.

ASH CAPITAL, FULLY PAID, $100,000.

. P. LEGRAND, President.
W. H. HUBBARD, Secretary.
MILLARD M. SWEATT, Assistant Secretary.

FIRE INSURANCE ONLY.

erations Restricted to Direct Agency Representation and Re-insurance of Agency Companies.

Premium and Interest Receipts for the Year 1888,	- -	**$133,845.27**
Losses and Expense of Management,	" " - -	**97,344.39**

EGITIMATE INSURANCE. *CONSERVATIVE MANAGEMENT.*

CORRESPONDENCE SOLICITED.

DAYTON

NSURANCE COMPANY,

DAYTON, OHIO.

Organized 1851. Charter Perpetual.

CAPITAL, - - $100,000.

Losses Paid since Organization,

OVER $600,000.

Hon. L. B. GUNCKEL, President.
LEWIS J. JUDSON, Secretary.

Milwaukee Mechanics

INSURANCE COMPANY,

MILWAUKEE, WIS.

Cash premiums since organization.	$6,113,115.81
Losses paid since organization....	2,923,779.45
Policies issued since organization..	425,207
Assets, Jan. 1, 1889.....	1,535,067.00
Cash Surplus, Jan. 1, 1889.....	861,618.00

CHR. PREUSSER, President.
JOHN C. DICK, Vice-President.
FERD. KUEHN, Treasurer.
A. J. CRAMER, Secretary.
G. W. GRIEBLING, Asst. Secretary.
DAN. SCHULTZ, Gen. Agent.

THIRD ANNUAL STATEMENT.

MUTUAL UNION FIRE INSURANCE COMPANY.

MOLINE, ILL.

"PURELY MUTUAL COMPANY." Organized Sept. 27, 1886.

STATEMENT, JANUARY 1st, 1889.

ASSETS.

Deposit Notes, net value		$158,3[illegible]
Cash in Bank	$13,052.13	
Cash, Treasurer	2,125.60	
Secured Loans	10,000.00	
Accrued Interest thereon	400.00	
Stocks held by Company	300.00	
Bills Receivable	356.66	
Assessments Due, net	764.78	
Due from Companies and Agents, net	7,263.73	
Office Furniture, Maps and Supplies	1,671.46	
		35,[illegible]
Net Assets		$194,3[illegible]

LIABILITIES.

Losses not due	$6,890.49	
Due other Companies and Miscellaneous Expenses	1,012.90	
Net Liabilities		$7,90[illegible]

Surplus, $186,407.13.

Face Value of Deposit Notes	$27,[illegible]
Losses Paid since organization	$5,960.[illegible]
Total Losses Incurred	90,6[illegible]

Correspondence solicited relating to improvements of risk, for rates, and any information relativ to Mutual Insurance.

OFFICERS.

HON. C. H. DEERE, President.
M. ROSENFELD, Treasurer.
JOHN J. REIMERS, Vice-Presiden
H. C. CLEAVELAND, Secretary.

DIRECTORS.

J. M. GOULD, Moline, Ill.
M. ROSENFELD, Moline, Ill.
GEO. W. CABLE, Davenport, Iowa.
A. R. BRYANT, Moline, Ill.
C. H. DEERE, Moline, Ill.
P. E. STUDEBAKER, Chicago.
H. A. AINSWORTH, Moline, I
J. J. REIMERS, Rock Island, Ill.
H. C. CLEAVELAND, Moline, I

E. S. PERRYMAN, President. ORGANIZED 1866. F. L. GLOVER, Secretary

MOBILE INSURANCE COMPANY

FIRE, RIVER AND MARINE,

25 ST. MICHAEL STREET, - - - MOBILE, ALA.

Premiums since Organization	$1,220,290.00
Losses Paid since Organization	597,844.6[illegible]
Dividends Paid since Organization	320,300.00
Taxes Paid since Organization	77,665.7[illegible]

DIRECTORS.

E. S. PERRYMAN, R. MOORE, J. H. LEINKAUF,
T. W. WHITING, H. D. LESESNE, T. S. INGERSOLL, B. KAHN.

FIRE AND LIGHTNING.

BY STATE AUTHORITY.

CITIZENS MUTUAL INSURANCE CO.

WATERLOO, IOWA.

Guaranty Fund, - - - $50,000.00

OFFICERS ∴ AND ∴ DIRECTORS.

BUREN R. SHERMAN, President.
LEWIS LICHTY, Vice-President
SAMUEL H. WATSON, Treasurer.
J. H. KUHNS, Secretary.
MATT. PARROTT, WM. P. WATSON, GEO. W. BEVER,
C. D. WANGLER, F. E. CUTLER.

INCORPORATORS ∴ AND ∴ GUARANTORS.

Samuel H. Watson, Wm. P. Watson, } Bankers, Vinton, Iowa.
Artemus Lamb, Lumber, Clinton, Iowa.
Geo. W. Bever, V-Pres. City Nat'l Bank, Cedar Rapids, Ia.
C. F. Fowler, Wholesale Grocer, Waterloo, Iowa.
E. T. Cowin, Counselor at Law, " "
M. Ricker, Lumber, " "
F. E. Cutler, Hardware, " "
H. E. Weatherwax, Grocer, " "
Lewis Lichty, Sec. Building and Loan Assn., Waterloo, Ia.
A. J. Edwards, Director Com'l Nat'l Bank, " "
Wangler Bros., Wholesale Drugs, Waterloo, Iowa.
Matt. Parrott, Pub. Iowa State Reporter, Waterloo, Ia.
Robert B. Manson, Wholesale Grocer & Mfr., Waterloo, Ia.
C. E. Mabie, Director Com'l Nat'l Bank, " "
Cliff. Watson, Banker, Vinton, Iowa.
Frank Watson, Banker, " "
J. H. Kuhns, Waterloo, Iowa.
B. R. Sherman, Waterloo, Iowa.

MISSISSIPPI VALLEY

MANUFACTURERS

Mutual Insurance Company,

Rock Island, Illinois.

OFFICERS.

J. S. KEATOR, President.
JNO. M. GOULD, Treasurer.
WM. B. FERGUSON, Secretary.

NORTHWESTERN MUTUAL

FIRE INSURANCE CO.

Rock Island, Ill.

OFFICERS.

H. A. AINSWORTH, President.
F. C. DENKMANN, Treasurer.
WM. B. FERGUSON, Secretary.
JAS. COWDEN, Assistant Secretary.

Manufacturing Risks a Specialty. Correspondence Solicited.

RELIANCE MUTUAL

FIRE INS. CO.

DUBUQUE, IOWA.

Net Assets, January 1, 1889, $160,000.00

DIRECTORS & OFFICERS.

W. H. Day, President, Standard Lumber Co., Dubuque, Iowa.

M. M. WALKER, Vice-President, M. M. Walker & Co., Dubuque, Iowa.

GEO. B. BURCH, Treasurer, President Second National Bank, Dubuque, Iowa.

A. A. COOPER, Cooper Wagon Co., Dubuque, Iowa.

D. A. HENDERSON, Secretary, Dubuque, Ia.

Agent desiring to place Surplus Lines please address

D. A. Henderson, Sec. and Gen. Man.,
DUBUQUE, IOWA.

Mutual Guaranty Fire Insurance Company,

CLINTON, IOWA.

Permanent Guaranty Fund, $50,000.00.

OFFICERS.

SCHILLER HOSFORD, Pres. SILAS W. GARDINER, Vice-Pres. H. W. HUTTIG, 2d Vice-Pres.
R. C. VAN KURAN, Treas. J. W. LITHGOW, Sec.

EXECUTIVE COMMITTEE.

SILAS W. GARDINER, SCHILLER HOSFORD, S. SHOECRAFT, C. C. KEEPERS, A. R. McCOY

GUARANTORS AND DIRECTORS.

SCHILLER HOSFORD, Sec. and Treas. Clinton Lumber Co., Clinton, Iowa.
SILAS W. GARDINER, of Gardiner, Batchelder & Welles, Lumberman, Lyons, Iowa.
R. C. VAN KURAN, Cashier Merchants National Bank, Clinton, Iowa.
H. W. HUTTIG, of Huttig Bros. Mfg. Co., Muscatine, Iowa.
M. A. DONAHUE, of Donahue & Henneberry, Printers and Lithographers, Chicago.
L. P. ALLEN, Printer, Binder and Stationer, Clinton, Iowa.
H. C. CLEVELAND, Sec. Mutual Union Fire, Moline, Ill.
S. SHOECRAFT, Wholesale Flour, etc., Clinton, Iowa.
A. R. McCOY, Attorney, Clinton, Iowa.
D. L. RYDER, Sec. Merchants and Manufacturers Mutual Fire Association, Clinton, Iowa.
L. W. KENDALL, Beloit, Wis. J. F. CLEMENT, Clement Chair Co., Clinton, Iowa.
C. C. KEEPERS, of Ward & Keepers, Clinton Bridge and Iron Co.
H. T. LAMEY, Capitalist, St. Louis, Mo. J. W. LITHGOW, Secretary of Company.

—THE—

MERCHANTS AND MANUFACTURERS

MUTUAL FIRE ASSOCIATION,

CLINTON, IOWA.

INSURES AGAINST FIRE, LIGHTNING OR TORNADOES.

OFFICERS:

L. B. WADLEIGH, President. G. M. CURTIS, Vice-President.
D. L. RYDER, Secretary. A. R. OLNEY, Treasurer.

BOARD OF DIRECTORS:

A. LAMB. GEO. M. CURTIS. A. R. OLNEY. L. B. WADLEIGH.
E. S. BAILEY. J. P. BIGNALL. D. L. RYDER.

HOME OFFICE, TOLL BLOCK, CLINTON, IOWA.

Insures at Lowest Rates that will afford Safe and Reliable Indemnity to Members and at less cost than ordinary companies.

All policies of this Company are secured by a permanent **guaranty fund** amounting to **FIFTY THOUSAND DOLLARS**, pledged to the prompt payment of losses, should the funds from assessments be inadequate thereto.

Sixteenth Semi-Annual Statement of the

Millers and Manufacturers Mutual Insurance Company,

Minneapolis, Minn.

ASSETS, DECEMBER 31, 1888.

1st National Bank stock, par value, $5,000, Market value	$7,000.00		
Nicollet Nat'l Bank stock, par value, $6,000, market value	6,000.00		
State Bank stock, par value, $2,000, market value	2,200.00		
Loaned on Mortgage security	19,500.00		
Loaned on Stock security	12,800.00		
Bank Certificates of Deposit	17,000.00		
Cash in Farmers and Mechanics Savings Bank	5,000.00		
Real Estate	6,500.00		
Cash in Northwestern National Bank	8,157.94		
Cash in First National Bank	2,077.25		
Cash in Office	10.19		
Due from other Companies	3,751.44		
Premiums in course of Collection	5,064.29		
Interest accrued	848.75		
		$95,909.86	
Office Furniture and Maps		3,257.60	
Contingent Fund, "Net Notes"		266,704.14	
ASSETS			$365,871.60

LIABILITIES.

Reinsurance Reserve (50 per cent)	$62,367.32	
Return Premiums	333.67	
Due Individuals	333.34	
Losses Adjusted, not Due	2,833.33	
Losses Unadjusted	6,250.00	
		$72,117.66
Surplus, above all Liabilities		$293,753.94

Losses Paid since Organization	$327,588.95
Cash Dividend since Organization	39,760.86
Scrip " " "	6,484.25

EDWIN R. BARBER, Pres. C. B. SHOVE, Sec.

ANNUAL STATEMENT OF THE

MINNESOTA FIRE ASSOCIATION,

Minneapolis, Minn.

ASSETS, DECEMBER 31, 1888.

Loaned on Call, secured by Stocks and Bonds	$66,490.00	
Loaned on First Mortgages	21,280.00	
Real Estate	600.00	
School Bonds	250.00	
Bank and other Stocks	6,250.00	
Cash in Farmers and Mechanics Savings Bank	4,500.00	
Cash in City Bank	2,011.82	
Premiums in course of Collection	7,829.21	
Due from other Companies	7,796.70	
Interest Accrued	189.83	
Office Furniture	432.81	
		$117,540.37
Deposit and Premium Notes		73,341.91
		$190,882.28

LIABILITIES.

Reinsurance Reserve (50 per cent)	$13,100.00	
Losses Unadjusted	2,800.00	
		$15,900.00
Surplus above all Liabilities		$174,982.28

Losses Paid since Organization, over $265,000.00.

EDWIN R. BARBER, Pres. C. B. SHOVE, Sec.

COMBINED ASSETS, $558,759.88.

OSHKOSH MUTUAL

FIRE INSURANCE COMPANY

OF OSHKOSH, WIS.

OFFICERS:

R. McMILLEN, Pres't. J. H. JENKINS, Vice-Pres't, D. L. LIBBEY, Treas.
M. R. SMITH, Secretary.

BOARD OF DIRECTORS:

R. McMILLEN, R. McMillen & Co., Oshkosh, Wis.
J. F. STANHILBER, Stanhilber, Amos & Co., Oshkosh, Wis.
D. L. LIBBEY, President Union National Bank, Oshkosh, Wis.
JAS. D. CAMPBELL, Campbell Bros. & Cameron, Oshkosh, Wis.
J. H. JENKINS, Conlee Lumber Co., Oshkosh, Wis.
C. W. RADFORD, Radford Bros. & Co., Oshkosh, Wis.
R. T. MORGAN, Morgan Bros. & Co., Oshkosh, Wis.
JAMES P. GOULD, James P. Gould, Oshkosh, Wis.
HENRY SHERRY, Sherry Lumber Co., Neenah, Wis.
E. D. SMITH, President Menasha Woodenware Co., Menasha, Wis.
MONS ANDERSON, Mons Anderson & Sons, La Crosse, Wis.

MUTUAL

FIRE INSURANCE CO.

Chartered December 7, 1874.

Office: 183 WALNUT St.,

Rooms 1, 2 and 3 Second Floor, CINCINNATI, O.

Directors.

B. W. PUTNAM, W. G. HYNDMAN,
S. A. McCUNE, GEO. I. KING,
R. W. KEYS, JOS. F. MEADER,
JULIUS FREIBERG, C. W. MOULTON.
GEO. D. WINCHELL.

SAM'L A. McCUNE, *Secretary.*
RICHARD W. KEYS, *President.*
J. B. THOMPSON, *Surveyor.*
J. G. LINDSLEY, *Solicitor.*

Telephone 360.

MANUFACTURERS

MUTUAL

Fire Insurance Company

OF INDIANAPOLIS, IND.

ASSETS, - - - $200,000.

Agents wanted in Ohio, Indiana, Illinois, Wisconsin, Minnesota and Missouri.

We respectfully solicit your correspondence.

ADDRESS:

CHAS. B. FUNSTON, Secretary,
INDIANAPOLIS,

A. H. NORDYKE, PRES.

ESTABLISHED IN 1805.

NEW ORLEANS INS. CO.,

NO. 3 CARONDELET STREET, NEW ORLEANS, LA.

CASH CAPITAL, - - $500,000.

INSURES FIRE RISKS

AT LOWEST CURRENT RATES.

J. TUYES, President. AD. SCHREIBER, Vice-President. JOS. A. HINCKS, Secretary.

DIRECTORS:

W. G. Vincent,	Edw. J. Bobet,	H. Laroussini,	C. T. Dugazon,
D. Fatjo,	H. Gally,	J. W. Hincks,	P. Poutz,
Gus. Pitot,	Ad. Schreiber.	Chs. E. Schmidt,	J. Tuyes.

—THE—

Allied Mutuals

Of Wisconsin,

ROOMS 156 AND 157 NEW INS. BUILDING.

MILWAUKEE, WIS.

MILWAUKEE MUTUAL FIRE INS. CO.

Francis Boyd, President, Milwaukee.
E. G. Durant, Vice-President, Racine.
Rudolph Nunnemacher, Treasurer, Milwaukee.
S. H. Seamans, Secretary, Milwaukee

WISCONSIN MUTUAL FIRE INS. CO.

J. A. Kimberly, President, Neenah.
Wm. Sanderson, Vice-President, Milwaukee.
Rudolph Nunnemacher, Treasurer, Milwaukee.
S. H. Seamans, Secretary, Milwaukee.

DIRECTORS.

J. A. KIMBERLY, JOHN M. STOWELL,
FRANCIS BOYD, S. H. SEAMANS,
E. G. DURANT, RUD. NUNNEMACHER,
WM. SANDERSON, C. E. LEWIS,
A. M. BAILEY.

MILLERS MUTUAL

INSURANCE COMPANY

OF WISCONSIN,

Milwaukee, Wisconsin.

NEW INSURANCE BUILDING.

ORGANIZED SEPTEMBER, 9, 1852.

ASSETS,

January 1, 1889, - $330,647.75.

MILL AND FACTORY INSURANCE.

JOHN SCHUETTE, President.

E. W. ARNDT, Secretary.

FIREMENS
INSURANCE COMPANY.

—No. 33 CAMP STREET,—

NEW ORLEANS, LA.

TOTAL ASSETS, - - - - - - $294,973.99

OFFICERS.

I. N. MARKS, President. T. PRUDHOMME, Vice-President. R. H. BENNERS, Secretary

INSPECTOR.

HERMANN MIESTER.

BOARD OF DIRECTORS.

P. DOERR,	ALF. H. ISAACSON,	T. PRUDHOMME,
P. EGAN,	A. A. MAGINNIS,	A. H. SIEWERD,
H. H. BIERHORST,	I. N. MARKS,	OTTO THOMAN,
GEORGE ZETZMANN,	WASH MARKS,	I H. SCHIERMANN,
JOHN FITZPATRICK,	JACOB SCHOEN,	PETER BLAISE,
C. TAYLOR GAUCHE,	H. ELLERMAN,	JOHN EVERETT.

SOUTHERN
INSURANCE COMPANY.

Of New Orleans, La.

INCORPORATED NOVEMBER 20, 1882.

Cash Capital, - - - - $300,000.00

Assets, January 1, 1889, - - - 486,095.99

ERNEST MILTENBERGER, President.

H. GALLY, Vice-President. SCOTT McGEHEE, Secretary.

DIRECTORS.

H. Gally,	R. Milliken,	J. H. Menge,	Joseph David,	Louis Bush,
John T. Moore, Jr.,	Adolph Meyer,	Leon Joubert,	D. A. S. Vaught,	R. Beltran,
D. Fatjo,	G. P. Harrison,	Geo. H. Dunbar,	T. J. Woodward,	E. K. Converse,
M. Schwabacher,	F. G. Ernst,	I. Hernsheim,	William Mehle,	J. J. Gragard.
	Frank Roder,	Frank Barker,	Ernest Miltenberger.	

EUREKA

FIRE AND MARINE

Insurance Company,

OFFICE:

23 WEST THIRD STREET,

CINCINNATI, O.

DIRECTORS:

Geo. Slimer, Jas. D. Parker, John E. Vell,
C. M. Holloway, A. Pfirrmann, Frank A. Rothier,
John J. Raipe, Thos. Sherlock, John Ryan.

FRANK A. ROTHIER, President.

ADAM BEMUS, Secretary.

SECURITY

INSURANCE COMPANY.

FIRE AND MARINE.

Office: 23 WEST THIRD STREET,

CINCINNATI, O.

DIRECTORS:

Thomas Morrison, A. Pfirrmann, Matthew Ryan.
John Hauck, Frank A. Rothier, Warren Rawson.
William Means, James D. Parker, Chas. Hofer.

FRANK A. ROTHIER, President.

ADAM BEMUS, Secretary.

ESTABLISHED A. D. 1832.

FIREMENS

INSURANCE CO.

OF CINCINNATI.

Office: 29 West Third St., Cincinnati, O.

Capital, - - - - - - -	$100,000.00
Surplus, February 15, 1889, - -	71,817.37
	$171,817.37

GEORGE McLAUGHLIN, President.

ALBERT CAPELLE, Secretary.

ORGANIZED 1871.

AMAZON

INSURANCE COMPANY

CINCINNATI, O.

Cash Capital, - $300,000.00,

WITH LARGE SURPLUS.

Stockholders Individually Liable.

Losses Paid since Organization

$3,743,520.31.

GAZZAM GANO, President.

J. H. BEATTIE, Secretary.

829. CHARTER PERPETUAL. 1889.

CINCINNATI

INSURANCE CO.

Chartered - - February, 1829.

CAPITAL, $150,000. ASSETS, $245,672.

Losses Paid in 60 Years, $1,767,825.

DIRECTORS.

MATTHEW ADDY.....of Matthew Addy & Co.
GEO. W. MCALPIN.....of The Geo. W. McAlpin Co.
JOSEPH H. ROGERS.....64 W. Third Street.
W. H. HARRISON.....Pres. Cincinnati Equitable Ins. Co.
J. G. WEBSTER.....132 W. Seventh Street.
RIGGS SWIFT.....50 W. Eighth Street.
GARDNER E. PHIPPS.....of Gardner Phipps & Co.
PETER RUDOLPH NEFF.....Pres. College of Music.
ROBERT B. BOWLER.....Office, Carlisle Building.
JOHN F. HAZEN.....of The Hazen Co.
THOS. A. WRENN.....of A. S. Wrenn & Sons.
J. W. BILES.....of J. W. Biles & Co.
J. BURNET, Jr.....President.

JACOB BURNET, Jr., President.
J. L. TOWNLY, Secretary. T. BISHOP CLEMENT, Surveyor.

Office, 81 West Third St.

CHARTER PERPETUAL, DATED 1837.

MIAMI VALLEY

Insurance • Company

OF CINCINNATI.

Cash Capital, - - $100,000.

OFFICE, 79 W. THIRD ST.

WM. HALL, Sec. JAMES R. MURDOCH, Pres.

DIRECTORS.

Seth C. Foster, E. R. Stearns,
W. S. Jones, Lyneas Norton,
James R. Murdoch, L. H. Greene.

CHARTERED 1888 PERPETUAL.

Merchants and Manufacturers

INSURANCE COMPANY

OF CINCINNATI.

Fire and Inland.

Capital, - - - $150,000
Assets, Jan. 1, 1889, - - 800,812

WM. H. CALVERT, President.
ED. C. HARDING, Secretary.

DIRECTORS.

Robert Hosea, Richard Dymond, B. B. Whiteman,
Henry Muhlhauser, Wm. Henry Davis, Robert Allison,
Gardner E. Phipps, Chas. C. Murdock, A. D. Bullock,
Henry W. Andrews, James B. Wilson, Wm. H. Calvert,
Stephen R. Burton, H. P. Lloyd, Martin Bare.

ORGANIZED 1866. CAPITAL, $100,000.

FARMERS

INSURANCE COMPANY

OF CINCINNATI, O.

Fire and Marine

KARL F. BENNDORF, Pres.
H. F. FINKE, Secy.

DIRECTORS.

D. B. Bayless, H. E. Holtzinger,
Jas. Alexander, J. W. Gosling,
Clifford B. Wright, Edgar Stark,
K. F. Benndorf.

ENTERPRISE

Fire and Marine

INSURANCE COMPANY

CINCINNATI, O.

Office in Company's Building,

82 WEST THIRD ST.

Cash Capital, - - - - -	$200,000
Assets, - - - - - - - -	243,675
Losses Paid to January 1, 1889,	2,936,793

JAMES W. McCORD, President.

J. C. SHERLOCK, Secretary.

AMERICAN

Mutual Fire Insurance Co.

OF SOUTH BEND, IND.

Organized Sept. 19, 1888.

ASSETS.

January 1, 1889, - - $115,722.99

Surplus Insurance Solicited.

GERRITT S. VAN DEUSEN, - President

C. D. MILEY, . - - - Secretary

GLOBE

Insurance · Company,

OF

CINCINNATI, O.

Office, Company's Building,

NO. 68 WEST THIRD STREET, - - - - CINCINNATI.

Capital Stock	$100,000.00
Fire Losses Unadjusted	1,000.00
Reinsurance Reserve	18,706.58
Net Surplus over Liabilities	6,202.33
Total Assets	$125,908.91

Losses paid since organization.....$749,785.01

BOARD OF DIRECTORS:

SAM. J. HALE. S. F. COVINGTON.
LOUIS S. LEVI. HENRY MORGENTHAU.
HENRY STIX. JAMES CULLEN.
D. B. GAMBLE. JACOB OTTENHEIMER.
JOHN V. MAESCHER. MILTON GLENN.
H. L. STILES. CHRISTIAN BOSS.

SAM. J. HALE.....President.
S. F. COVINGTON .....Vice-President.
. T. CLEMONS.....Secretary.

CITIZENS

INSURANCE COMPANY

—OF—

CINCINNATI.

Cash Capital	$200,000.x
Assets, January 1, 1889	289,543.7

F. X. RENO, - President.

DIRECTORS.

F. X. RENO. J. G. ISHAM.
GEO. WILSHIRE. GEO. FISHER.
I. M. SIMON. C. F. RUNCK
DAVID GIBSON.

JOHN R. HALE .....Surveyor.
CHAS. F. RUNCK.....Secretary

OFFICE, NO. 82 W. THIRD ST.

FIRE INSURANCE SOLICITED AT CURRENT RATES.

ESTABLISHED 1850.

NATIONAL

LIFE INSURANCE COMPANY

OF MONTPELIER, VERMONT.

ASSETS, - - - - - - - $5,000,000.00.

CHARLES DEWEY, President.
GEO. W. REED, Secretary.
O. D. CLARK, Assistant Secretary.

EDWARD DEWEY, Vice-President.
J. C. HOUGHTON, Treasurer.
A. B. BISBEE, M. D., Medical Director.

ISSUES ALL APPROVED FORMS OF POLICIES.

BRANCH OFFICES:

NEW YORK, 151 Broadway, JOSEPH WELLS, Manager.
BOSTON, 159 Devonshire Street, JAMES T. PHELPS, Manager.
PHILADELPHIA, New Record Building, FRANK READ, Manager.
CHICAGO, Opera House Building, SEYMOUR WALTON, Manager.
CLEVELAND, 86 Superior Street, OLMSTED BROS., Managers.
DETROIT, Whitney's Opera House Block, S. F. ANGUS, Manager.
NEWBURGH, N. Y., - M. H. MULLENNEAUX, Manager.
TOPEKA, KAN., - - - - - - GEO. P. ROBERTS, Manager.
BALTIMORE, 239 East German Street, WM. V. HARPER, Manager.
PORTLAND, 9 Exchange Street, GEORGE P. DEWEY, Manager.
PITTSBURGH, Lewis Block, O'NEIL & LYNE, Managers.
MINNEAPOLIS, - - - - WM. H. MURPHY, Manager.
ROCHESTER, N. Y., Osburn Block, W. H. FORMOSA, Manager,
SAN FRANCISCO, 212 Sansome Street, G. M. STOLP, Manager.
OMAHA, Paxton Building, M. L. ROEDER, Manager.
PEORIA, ILL., - - - - - J. M. RICE, Manager.
ST. JOHNSBURY, VT., P. D. BLODGETT, Manager for New Hampshire.

AND OTHERS.

The Investment Bond issued only by the "National" and the Life Rate Endowment Plan are original with this Company.

— THE —

MUTUAL BENEFIT

LIFE INSURANCE COMPANY,

NEWARK, N. J.

AMZI DODD, - - - - President.

ASSETS (Market Values), Jan. 1, 1889	$43,514,460.54
LIABILITIES, New York and Mass. Standard	40,151,937.33
SURPLUS	3,362,523.21
SURPLUS, by former New York Standard (Am. Ex. 4½ per cent Reserve)	5,734,253.21

Policies Absolutely Non-Forfeitable After Second Year.

IN CASE OF LAPSE the Policy IS CONTINUED IN FORCE as long as its value will pay for; or, if preferred, a Paid-up Policy for its full value is issued in exchange.

After the second year Policies are INCONTESTABLE, except as against intentional fraud, *and all restrictions as to residence, travel or occupation are removed.*

CASH LOANS are made to the extent of 50 per cent of the reserve value, where valid assignments of the policies can be made as collateral security.

LOSSES paid immediately upon completion and approval of proofs.

CITY OF LONDON

Fire Insurance Company,

LIMITED,

OF LONDON, ENGLAND.

STOCK COMPANY.

United States Branch Offices,

JOHN C. PAIGE, - - RESIDENT MANAGER.

No. 20 Kilby Street, Boston, Mass.

TRUSTEES IN BOSTON FOR THE UNITED STATES:

CHAS. F. CHOATE, Esq., Pres. Old Colony R.R. Co. and Old Colony Steamboat Co. (Fall River Line).
OLIVER AMES.....Of Messrs. Oliver Ames & Sons.
REUBEN E. DEMMON, Esq.....President Howard National Bank.

THE

MASSACHUSETTS MUTUAL

LIFE

INSURANCE COMPANY,

SPRINGFIELD, MASS.

PURELY MUTUAL. NO STOCKHOLDERS.

CONSERVATIVE, YET PROGRESSIVE.

INCORPORATED 1851.

Assets	$9,565,522.65
Liabilities	8,809,995.04
Surplus (Massachusetts Standard)	755,527.61
Number of policies issued in 1888, 3631; insuring	12,007,550.00
Number of policies in force January 1, 1889, 18,767; insuring	49,480,584.00

All approved forms of policies are issued, and are protected by the Non-forfeiture Law of Massachusetts, which applies only to Companies chartered by the Commonwealth of Massachusetts.

The paid-up and cash values determined by this law are written in each policy issued by the Company.

M. V. B. EDGERLY, President. JOHN A. HALL, Secretary.

HENRY S. LEE, Vice-President. **OSCAR B. IRELAND, Actuary.**

Dr. F. W. CHAPIN, Medical Examiner. **Dr. GEO. S. STEBBINS, Ass't Medical Examiner**

INCORPORATED 1851.

THE BERKSHIRE
LIFE INSURANCE COMPANY
OF PITTSFIELD, MASS.

REASONS WHY IT SHOULD BE PREFERRED BY THOSE DESIRING INSURANCE.

It has the benefit of over thirty-five years' successful experience.
Its business is conducted on the Mutual plan, thus enabling members to get their Insurance at cost.
It has always paid large dividends, thereby making the cost of Insurance low.
It maintains a reserve for the protection of policyholders, on the Massachusetts standard, the highest basis required by the laws of any State.
It has a large surplus over the legal reserve and all other liabilities.
Its conditions as to travel and residence are very liberal.
Its policies are protected by the non-forfeiture laws of the Commonwealth of Massachusetts, which secure greater benefits to members than those of any other State.
It has always maintained a high reputation for just and liberal treatment of its members by promptly adjusting and settling all policy claims, a proof of which is the fact that no judgment has ever been rendered against it.

WILLIAM R. PLUNKETT, PRESIDENT. JAMES M. BARKER, VICE-PRESIDENT.
JAMES W. HULL, SECRETARY AND TREASURER.

AGENTS IN ALL THE PRINCIPAL CITIES AND TOWNS.

INCORPORATED 1865.

GERMAN INSURANCE CO.
FREEPORT, ILL.

Cash Capital	**$200,000.00**	**Liabilities**	**$1,960,753.16**
Assets, January, 1889	**2,316,574.66**	**Net Surplus**	**355,821.50**

COMPARATIVE STATEMENT FOR THE LAST TEN YEARS.

	Assets.	Liabilities.	Surplus as regards Policyholders.
January 1st, 1880	$586,282.21	$210,904.28	$345,377.93
do. 1881	746,407.15	302,718.06	443,689.09
do. 1882	933,013.60	457,728.68	475,284.92
do. 1883	1,185,978.92	817,658.88	368,320.04
do. 1884	1,478,106.39	1,084,661.94	393,444.45
do. 1885	1,650,798.95	1,226,800.54	423,998.41
do. 1886	1,843,498.08	1,408,817.35	434,680.73
do. 1887	2,044,703.53	1,588,853.73	455,849.80
do. 1888	2,187,172.68	1,710,522.42	476,650.26
do. 1889	2,316,574.66	2,960,753.16	355,821.50

J. HETTINGER, President. WM. TREMBOR, Secretary.

853. THIRTY-SIXTH ANNUAL STATEMENT 1889.

—OF THE—

AGRICULTURAL

INSURANCE COMPANY

OF WATERTOWN, N. Y.

Insures only Farm Property, Private Residences, and other properties not more hazardous.

CAPITAL,	$500,000.00
NET ASSETS (To protect Policyholders),	1,958,109.54
NET SURPLUS TO POLICYHOLDERS,	802,191.40
NET SURPLUS TO STOCKHOLDERS,	302,191.40

STATEMENT JANUARY 1, 1889.

U. S. and Municipal Bonds and other Stocks	$363,127.50
Loans on Bonds and Mortgages (first lien)	1,165,439.34
Real Estate owned by the Company	174,886.10
Loans on Collaterals	52,580.00
Cash in Company's office and banks of deposit	183,352.43
Premiums in due course of collection	67,032.59
Total Assets	**$2,006,418.76**

LIABILITIES.

Losses adjusted but not due	$13,861.22	
Losses Unadjusted	34,418.00	
Unpaid Dividends	30.00	**48,309.22**
NET ASSETS, For Protection of Policyholders		**$1,958,109.54**
Capital Stock	$500,000.00	
Reinsurance Reserve	1,155,918.14	1,655,918.14
Net Surplus		**$302,191.40**

This Company has paid for Losses since its organization $5,981,602.22

J. R. STEBBINS, PRESIDENT. H. M. STEVENS, SECRETARY.

GENERAL OFFICES.

HUTCHINSON & MANN, General Agents for Pacific Coast, San Francisco, Cal.
J. FLYNN, Chief Agent, Toronto, Ont.
DEWEY & BUCKMAN, Brockville, Can.
J. R. HAWTHORNE, General Agent for Ohio and Kentucky, Cleveland, Ohio.
C. PATTERSON & SON, 71 Wall Street, New York, General Agents Eastern New York, Connecticut, Massachusetts, New Jersey and Eastern Pennsylvania.
D. A. CLARK, 231 E. Baltimore Street, Baltimore, General Agent for Maryland, Delaware, Southwestern Pennsylvania, District of Columbia and West Virginia.
GEO. D. PLEASANTS & SONS, Richmond, State Agents, Virginia.
A. H. DARROW, Chicago, Ill., General Manager Western Department.

THE HARTFORD

Life and Annuity Insurance Company

OF HARTFORD, CONN.

F. R. FOSTER, President. **STEPHEN BALL, Secretary.**

A. T. SMITH, Superintendent of Agencies.

W. B. WARNER, Asst. Supt. of Agencies.

Desires to secure the services of efficient agents to represent the company. Its improved system of protection, known as the SAFETY FUND SYSTEM, is very popular and meets with favor wherever introduced.

Apply for circulars and agencies direct to the Home Office.

—THE—

VERMONT

LIFE INSURANCE COMPANY

OF BURLINGTON, VT.

INCORPORATED - 1865.

ISSUES

LIFE, ENDOWMENT,

—AND—

BOND POLICIES

Of every Desirable Form for Family Protection or Investment for Personal Benefit.

WILLIAM H. HART, Pres. C. M. SPAULDING, Vice-Pres.
C. R. TURRILL, Sec.

E. W. BUSHNELL, Supt. Agencies.
A. P. GRINNELL, Medical Examiner.

THE

MUTUAL

LIFE INSURANCE COMPANY

OF BOSTON, MASS.,

Offers to the public all desirable forms of legitimate life insurance, in strict conformity to the conservative requirements of the Statutes of Massachusetts.

STEPHEN H. RHODES, President.
GEORGE B. WOODWARD, Secretary.
HENRY T. CULVER, Supt. of Agents.

New York Office, No. 28 Union Square.

SURETYSHIP FOR EMPLOYEES.

THE ORIGINAL COMPANY IN AMERICA.

THE GUARANTEE COMPANY

OF NORTH AMERICA.

ESTABLISHED - - - - - - - 1872.

'aid up Capital and Resources, over.....$1,000,000.00
'aid up in Cash..... 304,600.00
)eposited with the Insurance Department at Albany..... 200,000.00

This Company's business is solely that of issuing Bonds of Suretyship for Officers and Employees in positions of trust, whereby the necessity for private suretyship is abolished.

This was the first Company to introduce this system to the American public, and is the only one whose whole Capital and Funds are especially applicable thereto. It is under the same experienced management which first introduced and has for thirty years successfully transacted the business on this continent.

HEAD OFFICE, MONTREAL.

PRESIDENT, SIR ALEXANDER T. GALT, G. C. M. G., formerly Finance Minister of Canada.

VICE-PRESIDENT and MANAGING DIRECTOR, EDWARD RAWLINGS.

BRANCH OFFICES:

NEW YORK, 111 BROADWAY.....D. J. TOMPKINS, Secretary.
BOSTON, 17 CENTRAL STREET.....G. W. GREGERSON, Agent and Attorney.
PHILADELPHIA, 506 WALNUT STREET.....A. F. SABINE, Resident Secretary.
BALTIMORE, 5 PRODUCE EXCHANGE.....W. S. WILKINSON, Agent.
PITTSBURGH, 102 FOURTH AVENUE.....WM. M. GRANGER, Agent.
CHICAGO, 175 LA SALLE STREET.....JAS. GRANT, Secretary.
ST. LOUIS, 117 NORTH THIRD STREET.....C. L. CASE & BRO., Agents.
LOUISVILLE, BANK CLEARING HOUSE.....CLINTON McCLARTY, Agent.
NASHVILLE, 8 NOEL BLOCK.....MORROW, COOLEY & METZGER, Agents.
RICHMOND, 1104½ MAIN STREET.....PLEASANTS & CO., Agents.
DETROIT, 88 GRISWOLD STREET.....FRANCIS GRAHAM, Agent.

1849. Capital, $500,000. 1889.

CITIZENS

INSURANCE COMPANY

OF

PITTSBURGH, PA.

J. R. SNIVELY, SECRETARY. WM. G. JOHNSTON, PRESIDENT.

Agents in New York City.....ACKERMAN, DEYO & HILLIARD, 41 Pine Street
" " Buffalo.....NORTH & VEDDER
" " Boston.....GEORGE W. GREGERSON
" " Chicago.....GRANGER SMITH & MILLER
" " St. Louis.....H. M. BLOSSOM & Co
" " Philadelphia.....W. A. SIMPSON & Co.

BOATMANS

FIRE AND MARINE INSURANCE COMPANY

No. 413 WOOD STREET,

PITTSBURGH, - - - PA.

CAPITAL..... $250,000.00
ASSETS, January 1, 1889..... 392,364.77
LOSSES paid from organization to January 1, 1889..... 1,385,260.00

O. P. SCAIFE, President. H. H. SCHENCK, Secretary. HENRY F. WEAVER, Treasurer

LOSSES PROMPTLY ADJUSTED AND PAID.

Agents in New York City.....Kirby & Dwight, 54 Pine Street.
" Buffalo, N. Y.....C. B. Armstrong & Co., 56 Main Street.
" Boston, Mass.....Samuel W. Brown, 91 Water Street.
" Philadelphia, Pa.....W. A. Simpson & Son.
" Chicago, Ill.....E. M. Teall & Co., 160 La Salle Street.
" Baltimore, Md.....J. S. Maury & Co., 23 German Street.

THE STANDARD

FIRE INSURANCE COMPANY

—OF—

WHEELING, W. VA.

CAPITAL, - - - - - - - $100,000

WM. ELLINGHAM, President. HENRY BAER, Vice-President.
CHAS. W. CONNER, Secretary. WM. F. GRAEBE, City Solicitor.

DIRECTORS:

WILLIAM ELLINGHAM.....Of Neill & Ellingham, Wholesale Grocers, Wheeling, W. Va.
HENRY BAER.....Of Simon Baer's Sons, Wholesale Grocers, Wheeling, W. Va.
MORRIS HORKHEIMER.....Of Horkheimer Bros., Wool Dealers, Wheeling, W. Va.
F. J. PARK.....Secretary North Wheeling Gas Works, Wheeling, W. Va.
J. H. PIPES.....Physician, Wheeling, W. Va.
WM. GOERING.....Secretary Central Glass Works, Wheeling, W. Va.
JAMES P. ROGERS.....Attorney-at-Law, Wheeling, W. Va.
E. W. WELLS.....Architect, Wheeling, W. Va.
WM. G. WILKINSON.....Exchange Bank of Wheeling, W. Va.

UNDERWRITERS

INSURANCE COMPANY

OF WHEELING, W. VA.

ORGANIZED JANUARY, 1885.

CAPITAL STOCK, - - - - - *$100,000.00*
Total Assets, - - - - - - - *115,994.00*

OFFICERS.

GEORGE HOOK, President. ALFRED PAULL, Secretary.

BOARD OF DIRECTORS.

J. F. PAULL, Secretary Peabody Ins. Co.
ALFRED PAULL, Insurance.
ALONZO LORING, Sec. Benwood Iron Works.
GEORGE HOOK, Clerk County Court.
A. J. CLARKE, Attorney at Law.

ORGANIZED IN 1867.

HE GERMAN FIRE INS. CO.

OF WHEELING, W. VA.

22d Annual Statement, January 1st, 1889.

ASSETS.

on hand and in Bank		$16,766.66
County, W. Va., Bonds		23,565.00
of Wheeling, W. Va., Bonds		32,640.00
ont Nail Company Bonds		10,000.00
Estate owned by the Company		68,250.00
s on Mortgages		40,700.00
ued Rents and Interests		2,635.90
iums due from Agents and Others		10,202.97
e Furniture and Fixtures		1,200.00
		$205,960.53

LIABILITIES.

surance Fund	$48,466.12	
ther Liabilities	5,897.58	$54,363.70
lus as regards Policyholders		$151,596.83
tal Stock		100,000.00
Net Surplus		$51,596.83

OFFICERS.

F. STIFEL, President. F. RIESTER, Secretary. ANTON REYMANN, Vice-President.
N J. BAYHA, Ass't Secretary. AUG. ROLF, Treasurer. CHRIS. VIEWEG, Agent.

DIRECTORS.

F. STIFEL. AUG. ROLF. HENRY BIEBERSON.
PER HEIL. AUGUSTUS POLLACK. FRED. SCHENK.
. EGERTER. ANTON REYMANN. LOUIS F. STIFEL.

THE

'EABODY INSURANCE CO.

OF

WHEELING, W. VA.

ISH CAPITAL, - - - - - $100,000.00

SSETS, JANUARY 1, 1889, - - - 149,826.00

ALONZO LORING, President.

J. F. PAULL, Secretary.

H. W. Price, President.
J. G. Chick, Vice-President.

Geo. S. Roper, Secretary.
W. H. McCutchan, Treas.

MANUFACTURERS AND MERCHANTS MUTUAL INSURANCE CO.

Of Rockford, Ill.

FINANCIAL STATEMENT, DECEMBER 31st, 1888.

ASSETS.

Loans on Mortgages (first lien)	$8,[illegible]
Loans on Real Estate Mortgage, Bonds	10,[illegible]
Loans on Collateral Security, Stocks and Bonds	13,5[illegible]
Interest accrued (not due)	1,[illegible]
Cash in Peoples Bank, Treasurer's account	28,[illegible]
Cash in Peoples Bank, Secretary's account	4[illegible]
Premiums in course of collection	3,30[illegible]
Office Furniture, Maps and Supplies	1,0[illegible]
Claims against Standard Oil Co., 80 per cent amount	6,[illegible]
Premium and Deposit Notes, net value	197,6[illegible]
Total	$271,[illegible]

LIABILITIES.

Reinsurance reserve	$34,[illegible]
Unpaid Losses	6,5[illegible]
All other Liabilities	5[illegible]
Surplus above all liabilities	229,5[illegible]
Total	$271,[illegible]

Losses paid since organization	$199,6[illegible]
Cash dividends paid since organization	15,5[illegible]
Scrip dividends paid since organization	4,[illegible]

DIRECTORS.

HENRY W. PRICE.....President Rockford Silver Plate Company, Rockf[illegible]
LEVI RHOADES.....Rockford Watch Company, Rockf[illegible]
JOHN G. CHICK.....Forest City and Reaper City Mills, Rockf[illegible]
PETER SAMES.....Agricultural Implement Manufacturer, Rockf[illegible]
S. B. WILKINS.....President S. B. Wilkins Company, Rockf[illegible]
S. A. JOHNSON.....Johnson & Wanstrom, Clothiers, Rockf[illegible]
W. H. McCUTCHAN.....Cashier Peoples Bank, Rockf[illegible]
W. O. WORMWOOD.....Real Estate and Money Broker, Rockf[illegible]
GEO. S. ROPER.....Underwriter, Rock[illegible]

THE

FRANKLIN

INSURANCE CO.

—OF—

WHEELING, W. VA.

Office, - No. 35 Twelfth Street.

Capital, - - $100,000.00.
Assets, January 1, 1889, - $129,486.00.

OFFICERS.

J. N. VANCE, - - - President.
M. REILLY, - - - Vice-President.
JAMES P. ADAMS, - - Secretary.

DIRECTORS.

J. N. VANCE. M. REILLY. J. H. HOBBS.
L. C. STIFEL. C. W. FRANZHEIM.

THE

JEFFERSON

INSURANCE COMPANY

—OF—

WHEELING, W. VA.

Cash Capital, - $100,000.00.

Earl W. Oglebay, President.
John D. Culbertson, Vice-Presid[illegible]
J. L. Stroehlein, Secretary.
Theo. Roller, General Age[illegible]

DIRECTORS.

E. W. OGLEBAY.....Capitali[illegible]
JOHN J. JONES.....Cashier Exchange Ba[illegible]
JOHN D. CULBERTSON, Treasurer Riverside Iron Work[illegible]
S. S. BLOCH.....of Bloch Bros., Tobacco Fact[illegible]
DR. R. W. HAZLETT.....Physicia[illegible]

INCORPORATED 1799.

PROVIDENCE WASHINGTON

INSURANCE COMPANY,

PROVIDENCE, R. I.

STATEMENT, JANUARY 1, 1889.

CASH CAPITAL - - - - - $400,000.00

ASSETS.

Railroad Bonds	$198,315.00
Providence and New York Bank Stocks	287,700.00
Gas Stocks	72,500.00
Railroad Stocks	186,290.00
What Cheer Corporation, Office Building	190,000.00
Cash in Office and Banks	81,745.26
Bills Receivable (for Marine Premiums)	56,777.12
Due from Agents, Uncollected Premiums, and other Assets	100,820.90
	$1,174,148.28

LIABILITIES.

Unpaid Losses and other Claims against Company	$119,080.87
Reinsurance Reserve	542,445.05
Cash Capital	400,000.00
Net Surplus	112,622.36
	$1,174,148.28

J. H. DE WOLF, President. J. B. BRANCH, Vice-President.

GEORGE E. BIXBY, Treasurer. E. L. WATSON, Secretary.

FIFTY-FIFTH ANNUAL STATEMENT OF THE

British America Assurance Company

TORONTO, CANADA.

DECEMBER 31, 1888. UNITED STATES BRANCH.

THE ASSETS OF THE COMPANY HELD IN THE U. S. ARE AS FOLLOWS:

		Par Value.	Market Value.
Cash in Bank			$46,15[illegible]
Cash in Agents' hands			64,189.[illegible]
United States Bonds, 4 per cent,	1907	$275,000.00	353,375.[illegible]
" " " 6 "	1896	30,000.00	36,900.[illegible]
" " " 4½ "	1891	25,000.00	27,125.[illegible]
Ohio State Bonds, 3 per cent,	1891	100,000.00	103,900.[illegible]
Georgia State Bonds, 4½ per cent,	1915	25,000.00	26,531.[illegible]
City of Toronto Bonds, 4 per cent,	1925	50,126.67	50,627.[illegible]
Chicago and N. W. Ry. Stock, 7 per cent		10,000.00	10,825.[illegible]
" " " Bonds, 5 per cent		20,000.00	21,800.[illegible]
Burlington, Cedar Rapids and Northern Railway Bonds, 5 per cent		10,000.00	9,200.[illegible]
C. B. & Q. Railway Bonds, 5 per cent		30,000.00	31,200.[illegible]
New York & West Shore Railway, 1st mortgage, 4 per cent		35,000.00	36,662.[illegible]
Interest due on U. S. Bonds and Ry. Stocks			5,925.[illegible]
TOTAL ASSETS			$824,067.[illegible]

LIABILITIES.

Losses adjusted and not due	$9,529.[illegible]
Losses unadjusted	62,080.[illegible]
Reserve for Reinsurance	390,445.[illegible]
Total Liabilities	$462,055.[illegible]

NET SURPLUS, - - $361,958.39.

JOHN MORISON, GOVERNOR. JOHN LEYS, DEPUTY-GOVERNOR.

JOHN M. WHITON, FIRE AGENT, 32 Pine Street, New York.

GEORGE H. SMITH & HICKS, MARINE AGENTS, 26 Pine Street, New York.

1859—1889.

GEORGIA HOME INS. CO.

COLUMBUS, GEORGIA.

THIRTIETH ANNUAL STATEMENT, JAN. 1st, 1889.

LIABILITIES.

CASH CAPITAL	$300,000.00
Unadjusted Losses	7,602.57
Reserve for Reinsurance and other Liabilities,	162,030.47
NET SURPLUS	257,127.61
Total	$726,760.65

ASSETS.

Cash in National Bank	$9,891.00	
Cash in hands of Agents	12,813.86	
		$22,704.86
United States Registered Bonds		107,100.00
State and Municipal Bonds		58,958.70
National Bank Stocks		158,500.00
Cotton Manufacturing Stocks		121,455.00
Other Local Stocks		4,380.00
Real Estate Unencumbered		91,700.00
Loans secured by First Mortgages, etc		161,962.09
Total		$726,760.65

Agents at all prominent points in the Southern States.

J. RHODES BROWNE, President. WM. C. COART, Secretary.

NORTH AMERICAN

Life Assurance Company.

HEAD OFFICE, - - TORONTO, CANADA.

Hon. A. MACKENZIE, M. P.,

Ex-Prime Minister of Canada, - - - President.

Vice-Presidents:

Hon. A. MORRIS, JOHN L. BLAIKIE, Esq.

Managing Director;

WM. MCCABE, F. I. A., Eng.

FULL GOVERNMENT DEPOSIT,

AMPLE ASSETS. LARGE SURPLUS.

LIBERAL POLICY CONTRACTS.

Indisputable after three years in force. Losses paid immediately on approval of proofs of claim.

The Company's plans of Insurance are very attractive and easy for an agent to work.

ESTABLISHED 1847.

CANADA

LIFE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

ABSTRACT FROM FORTY-FIRST ANNUAL REPORT.

1. Assets, 30*th April*, 1888 ..... $8,954,063
2. Income for the year *ending* 30*th April*, 1888 1,695,070
3. Income for the year from interest and profit on sale of debentures (included in above) 440,360
4. Claims by death during the year 404,006
5. Claims as estimated and provided for by the Company's Tables 640,037
6. Number of policies issued during the year—2257 .....
7. Amount of policies issued during the year 4,781,075
8. Proposals declined by Directors—157, for 329,120
9. Policies in force 30th April, 1888, 22,207 upon 16,920 lives.
10. Amount assured thereby 43,975,251

The continued steady increase of the Company's business, now exceeding the aggregate of all the other Canadian Companies, and being more than a fourth of the entire Life Assurance business of the Dominion; its favorable mortality, its moderate expenses, and the high character of its investments, afford good grounds for anticipating highly favorable and satisfactory profits to its insurers.

A. G. RAMSAY, PRESIDENT.

ALEX. RAMSAY, SUPERINTENDENT. R. HILLS, SECRETARY.

MANHATTAN LIFE

Insurance Company of New York.

1850 (39) 1889.

DESCRIPTION—One of the Oldest, Strongest, Best.
POLICIES—Incontestable, Non-Forfeitable, Definite Cash Surrender Value.
RATES—Safe, Low and Participating or Not, as Desired.
RISKS—Carefully Selected.
PROMPT—Liberal Dealing.

General Agents and Canvassers Wanted for desirable territory, to whom permanent employment and liberal compensation will be given. Address

JAMES M. McLEAN, President.

J. L. HALSEY, 1st Vice-President. H. Y. WEMPLE, Secretary.
H. B. STOKES, 2d Vice-President. S. N. STEBBINS, Actuary.

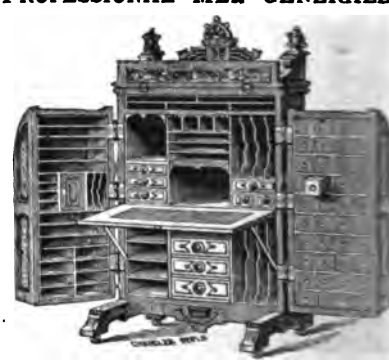
Improved Desks for Insurance Men, Bankers, Railroad Officials

AND

PROFESSIONAL MEN GENERALLY.

No. 14, Low Roll Top.—This has rotary cases, *hinged on each end of the desk*, which are given a revolving motion by a very slight movement of the fingers. We thus do away with old fashioned, *clumsy* drawers and closets, and furnish abundant space for classification of *a great many* books, papers, etc.

No. 8, Flat Top.—This has rotary cases on each end, as described under cut at head. We make these cases in a great variety of forms and apply them to the Desks as desired. The principal is *an unqualified success*, and has received the endorsement of best business men of all classes.



THE WOOTON CABINET SECRETARY.

This Desk has for years been a universal favorite with business men whose requirements are for something far beyond the capacity of ordinary desks. *There are over 100 Compartments of various shapes all under one lock and key.* The right wing alone has 40 Filing Cases. The writing leaf shown in the centre closes against the inner edge of the desk when closing the same. Made in three sizes and in all woods.

We make a great variety of improved Desks. Our work is *first-class*, and we make it a constant study to keep up with the times. ☞ Send for Catalogue.

THE WOOTON DESK COMPANY, RICHMOND, IND., U. S. A.